Women and Livelihoods in Post-Tsunami India and Aceh

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1   ABBREVIATION

BRR   Badan Rehabilitasi dan Rekonstruksi Wilayah dan Kehidupan Masyarakat
                Provinsi Nanggroe Aceh Darussalam dan Repulauan Nias Provinsi Sumatera
                Utara ('Reconstruction and Rehabilitation Agency for Aceh and Nias')

CCDE   Centre for Community Development and Education

CWDR   Centre for Women's Development and Research

DFID   Department for International Development

FFS   Female Friendly Spaces

GAM   Gerakan Aceh Merdeka

InTRT   World Vision's Indian Tsunami Response Team

ITRT   World Vision's Indonesia Tsunami Response Team

WV   World Vision

ILO   International Labour Organization

IMF   International Monetary Fund

IOM   International Organization for Migration

MSEs   Micro and small-scale enterprises

SHG   Self-help Groups

SYB   Start Your Business

UN   United Nations

WACs   Women's Activity Groups

WED   Women Entrepreneurship Development

WID   Women in Development

2   INTRODUCTION[1]

The tsunami that hit the coasts of South and Southeast Asian countries on 26 December 2004 had devastating consequences for many people. While humanitarian agencies were quick to respond with essential aid, many people began to negotiate individual ways with which to endure the loss of family, livelihoods, shelter, and basic services such as water, healthcare, and education. International aid organisations worked with communities in order to rebuild local infrastructure and restore people's sense of wellbeing and independence through long-term programmes in the affected-regions of Indonesia, Sri Lanka, India, and Thailand. Even though much progress has been made in rebuilding houses and community buildings, both men and women continue to look for ways to earn a sufficient income with which to support their families' basic needs. As men and women experience disasters differently, the ways in which humanitarian agencies respond to the diversity of women's and men's vulnerabilities, often reinforce traditional socio-economic structures and arrangements, which contribute to the inequality between men and women in specific disaster contexts. By responding to disaster with a gendered approach, the differences in power relations and access to resources within the household and society will be emphasised, as well as the ways in which these disparities might be shaped by disaster management practices of aid organisations.

World Vision (WV), among many other humanitarian agencies, responded to the extraordinary aspects of the tsunami. Working in the affected-regions of Indonesia, Sri Lanka, India, Thailand, and Myanmar WV implemented programmes, such as infrastructure livelihoods, health, education, water and sanitation, child protection, and community rehabilitation. In India, the WV tsunami programme was implemented in five affected regions and aimed to restore and improve the previous living conditions of the communities. With regard to gender, the Indian Tsunami Response Team (InTRT) acknowledged the necessity to empower women through their programmes and support women's personal development for the community's benefit. Subsequently, InTRT stated that a gender focus would be incorporated into all its projects, including the livelihoods project, which will be discussed in this article.

WV's tsunami response in Indonesia was implemented in five zones and the Indonesia Tsunami Response Team (ITRT) worked to meet the immediate critical needs of tsunami affected-communities and assist in rebuilding communities so that people could return to their daily livelihood and familial activities. Like InTRT, ITRT recognised the importance of gender in Acehnese communities and, therefore, understood the importance of incorporating gender into its programming.

Successful disaster management of natural resources and effective policies to respond to natural disasters, such as the tsunami, requires an understanding of gender-based differences and inequalities within specific disaster contexts. The United Nations Division for the Advancement of Women (2004) argues that the lack of understanding of gender in disaster contexts can contribute to the perpetuation and reinforcement of gender-based inequalities in the implementation of disaster relief and rehabilitation programmes. The differing vulnerabilities, needs, and capacity of affected-communities shape people's ability to cope and survive in disaster contexts.

Consequently, in this article, we will examine the ways in which women's and men's socio-economic situation within both the community and family in Indonesia and India have been affected by the tsunami and WV's disaster management practices and whether WV's livelihood projects have or have not enabled women and men to initiate and/or develop sustainable and profitable livelihoods. We also consider projects implemented by other aid organisations examining whether they have successfully programmed to achieve gender equality as an outcome in their humanitarian aid projects.

In order to answer these questions, this paper will first discuss our research methodology. We will then review literature regarding gender and disasters, gender and humanitarian organisations, economic impact of disasters with regard to livelihoods, and women's empowerment through specific forms of micro-enterprise. Third, we provide a background on India before presenting our data collected in three regions in India. An historical analysis of Aceh is given, followed by our research findings obtained from two field trips. From the available information, we provide an analysis of the projects of WV and other aid organizations in relation to women's and men's current socio-economic situation. Finally, we provide recommendations, for future humanitarian responses and in the development of disaster policies.

3   METHODOLOGY

We undertook research in India and Indonesia in order to examine the ways in which women's and men's circumstances and roles within the household have been shaped and/or altered by the tsunami and disaster management processes. By considering the gendered experiences of the tsunami and disaster management programmes in the two countries, we work to highlight the heterogeneity and complexities of disaster experiences of men and women within different regional and national contexts. We utilised different methodologies in order to understand and analyse the ways in which women and men were negotiating new situations within the family, household, and community, including the impact of WV's livelihood programmes on women, men, and gender relations.

First, a review of literature related to gender and disasters, with regard to livelihoods, households, and organisational gender mainstreaming, was undertaken in order to provide a primary understanding on which to analyse World Vision's tsunami response programmes. In addition, we examined reports and publications of local and international NGOs, working in Indonesia and India, for best practices and lessons learned in their tsunami relief and rehabilitation projects. A review of World Vision reports, surveys, and field staff interviews was used to inform and evaluate narratives provided by tsunami-affected community members.

Field research was carried out in both India and Indonesia. Field research on World Vision projects in Kerala, Tamil Nadu and the Andaman Islands, India was carried out by one of the authors for two weeks in July 2006. In Aceh, World Vision projects in Aceh Besar, Lamno and Meulabouh were visited by both authors over a two week period in November 2006 and for ten days in March 2007, one author visited non-World Vision projects and NGO offices in Aceh Besar and the Sigli / Pidie region. Focus groups discussions were carried out with WV beneficiaries in both India and Aceh. There were separate focus groups for women and men to ensure both groups, especially women, felt comfortable speaking openly about issues which may have affected their lives, including their relationships with their partners. Community members would come and go from the group discussions depending on their time availability and work commitments. In some areas, focus groups were held only with women due to men's unavailability. WV's ITRT and InTRT organised the field trips to their projects. The WV teams in India and Indonesia took responsibility for setting up the itineraries, including deciding which communities we would visit, as well as announcing and organising the focus groups in each community. The tsunami teams' assistance facilitated our access to communities but it also worked to inhibit our flexibility to move around as we would have liked. WV is relatively new at this kind of research exercise and was not especially comfortable with the more informal methods used in ethnographic field research, which we prefer. For example, one afternoon, when our focus group was cancelled because the men in the community needed to assist in building their shelters, and we wished to fill in the time by visiting a nearby NGO's office, the field staff responsible for taking us around, did not feel comfortable "giving us permission" to make the unplanned stop.

Because of a tight schedule, we were unable to spend time in villages building a rapport with community members. Rather, our work was of the type where we dropped in, asked our questions and left. This was not our preferred method but we had no option. This method did not allow us to come to an understanding of the issues and then return to the community to ask follow-up questions. Sometimes we were left with more questions than we had before entering the community. To have a series of focus groups each focusing on one particular topic, such as life before the tsunami, initial struggles just after the tsunami during the emergency phase, followed by a discussion on the rehabilitation period of people's lives, would have been ideal. But with time constraints our questions by necessity were cursory, allowing only a snapshot view rather than an in-depth, three dimensional perspective. Verification of information was also difficult without having the time to triangulate the data from many sources and perspectives.

A corollary problem was that our field research sometimes seemed a bit more like a "travelling road show" than research. The India trip and first trip to Aceh were organised by WV. Community members came to the WV arranged focus groups but their agenda was not always the same as ours. Often times they arrived with scripted pieces they prepared before the meeting. Sometimes they brought proposals they had written and submitted to WV and were yet to receive a response, or they were complaints they had with WV and they wrote them down so they wouldn't forget. In one community, for example, people had problems with WV's shelter programme and they saw the focus groups as an opportunity to complain about their houses. We listened to their concerns and then tried to move on saying we would bring these concerns to the appropriate authorities. But people's feelings boiled over and we had difficulty getting beyond their concerns. This kind of discussion, while interesting as it highlighted people's feelings of frustration and powerlessness, did little to contribute to our research agenda.

Upon returning home and reviewing our field notes, we decided a second trip to Aceh was necessary. We needed to have greater flexibility to move around and speak with a range of people. This paper, as envisioned by WV, was to explore practices beyond their own agency but we had not been able to do so. So one of the team made a second field trip to Aceh to visit international and local NGOs. She spoke with programme directors, as well as livelihoods, gender, and advocacy personnel in a variety of agencies. In some instances, the staff suggested she visit particular communities, in some cases, arrangements were made for local field staff to accompany her, and in other cases, she was given directions and went on her own. Another useful technique was to pull off the side of the road and start talking to people to learn more about their experiences. This also sometimes led to the snowball effect taking her to other locations. Unfortunately, this type of investigation of other NGOs did not occur in India due to limited time and opportunity to return to the field. As a result, the projects of other NGOs working in India have been considered only when reports and relevant information have been obtained via internet searches.

In general, the main constraints faced included:

- Lack of time
- Difficulty in meeting people and interviewing them, especially those in government
- Inability to triangulate information gathered.

4   LITERATURE REVIEW

We now turn to an overview of relevant theoretical understandings pertaining to gender in disaster programming in order to establish a foundation on which to examine our field research in India and Indonesia.

4.1   Gender and Disasters

Women and children are disproportionately affected by disasters (see Enarson and Meyreles 2004). Despite gender and gender relations being important organising principles in social arrangements and structures, humanitarian organisations frequently ignore gender-specific issues in disaster management. Gender-blind approaches to disaster relief and rehabilitation often contribute to and/or worsen women's vulnerable socio-economic situations. In many disaster responses, a gender-neutral approach is taken which does not consider the differential impacts and experiences of disaster or one where the experiences of men are representative of the whole community. Both women and men experience, perceive, and respond to disasters in different ways. Fordham (1998) argues that where gender has been considered, it has been perceived as a dichotomous variable which does not contribute to an informed comprehension of social dynamics. In order to provide an accurate and comprehensive understanding which might contribute to equitable disaster preparation, response, and recovery strategies, relief organisations need to examine contextual gendered vulnerabilities that are socially produced and maintained, the ways in which gender shapes disaster practices within organisations and the home, and how gender relations are affected through the lived experiences of disaster. Gender needs to be recognised as a socially, historically, and complex constructed variable for gendered inequalities to be noticed.

A gender approach, therefore, is essential in identifying the diverse vulnerabilities of women and men to disasters as well as their different capacities and coping strategies. Failure to recognise the different needs of women and men and the socio-economic structures and arrangements, that might limit individuals in gaining access to and support from specific services, can contribute to women being marginalised further. Accordingly, the Sphere Project clearly states that:

> Humanitarian responses are more effective when they are based on an understanding of the different needs, vulnerabilities, interests, capacities and coping strategies of men and women and the differing impacts of disaster upon them. The understanding of these differences, as well as inequalities in women's and men's roles and workloads, access to and control of resources, decision-making power and opportunities for skills development, is achieved through gender analysis. Gender cuts across all the other cross-cutting issues. Humanitarian aims of proportionality and impartiality mean that attention must be paid to achieving fairness between women and men and ensuring equality of outcome. (The Sphere Project 2004: 12)

Gender analyses highlight the disparate power relations inherent in social institutions and ensure that women are not marginalised further by relief interventions (Byrne and Baden 1995). Likewise, Enarson (1998) maintains that disaster responses should be considered "through women's eyes" in order to raise new and unasked questions for disaster social scientists. By considering multidisciplinary gender perspectives in conjunction with feminist theory, Enarson approaches "gender in disaster contexts through the material conditions of women's everyday lives, focusing on the situated knowledge of those outside the dominant power structures but assuming no unified identity or set of experiences" (1998: 157). An examination of women's narratives demonstrates the ways in which intersecting concepts of gender, race, and class shape and frame women's lived experiences of disaster. Disaster vulnerability, maintains Fordham (1998: 127), cannot be separated from women's vulnerability in everyday life.

At the time of a disaster, women are often defined as a category of vulnerability along with migrants, the disabled, elderly, and subordinated racial groups. Enarson (1998) argues, however, that limited categories of vulnerability incorrectly de-gender interconnecting identities and social relationships. The category 'woman' constructs women as an unproblematic and homogenous group by ignoring the multiplicities and diversities of women's lived experiences and social modes of being. Women are often regarded as passive and victims (Enarson and Morrow 1998a), resulting in humanitarian organisations focusing on meeting women's immediate needs (Clifton and Gell 2001). Clifton and Gell argue that "good practice on gender in emergencies has come to mean paying attention to the role of women in food distribution, providing sanitary towels, and ensuring adequate lighting and health services for women" (2001: 8). Although these factors are important, they are entrenched within an approach that disregards social relations and power dynamics within specific socio-cultural contexts. Focusing on women's vulnerability misrepresents the actual situations of both women and men and negatively impacts on the culture and practice of disaster management by neglecting women's capacities, resources and long-term interests (Clifton and Gell 2001). Gender vulnerability is a complex and diverse situation which represents historical and socio-cultural structures of social institutions and individual lives. Vulnerability is not an intrinsic human quality as it is a consequence of disparate structures and systems which convert differences to inequalities. The complex relationships between

these structures and economic and racial inequalities perpetuate dangerous social conditions in which different groups of women are situated during disasters.

Subsequently, gender vulnerability is embedded in social arrangements related to dominant ideologies of gender relations, global development, and environmental hazards. Processes of globalisation, environmental degradation, and hyper-urbanisation have made women's lives more susceptible to disaster. Women have been disadvantaged by economic globalisation due to the cutbacks in public sectors, the shift to part-time work, exploitative working conditions in female defined labour, and the increase in paid labour undertaken within the home (Enarson 1998). Women are increasingly disadvantaged by their economic insecurity engendered by structural adjustment policies and intensified by women's assumed responsibility for family maintenance. Furthermore, women's work is affected by environmental stress and degradation by creating longer work hours and making livelihood resource attainment difficult, which impacts on women's ability to provide and care for their families. The size of households and the structure and power relations within marriage and family create further unsafe living conditions for women, particularly in women headed households. At the time of a disaster, women headed households are at a higher risk of vulnerability as they are often excluded from relief programmes which privilege men as household heads (Enarson 1998). Although the vulnerability of single, divorced, and widowed women reinforces the notion of women as victims, many single women are able to develop distinct responses and recovery resources enabling them to fulfil their responsibility towards children and other dependent household members (Enarson 1998; Enarson and Morrow 1998a).

In an examination of gender and climate hazards in Bangladesh, Cannon (2002) contends that poverty is both a cause of vulnerability as well as a consequence of disaster impacts. In Bangladesh, Cannon maintains that gender plays an important role in determining poverty. In 2001, approximately ninety-five percent of female-headed households were below the poverty line, many consisted of women who had been divorced or widowed (Cannon 2002). The relationships between poverty and vulnerability are significant and affect women disproportionately. Vulnerability to disasters, therefore, "involves a complex interaction between poverty and gender relations, in which women are likely to experience higher levels of vulnerability than men" (Cannon 2002: 48). To understand particular disasters, Cannon argues that the factors of vulnerability of different groups of people need to be understood in relation to the potential risks. Thus,

> Vulnerability differs according to the 'initial conditions' of a person – how well-fed they are, what their physical and mental health and mobility are, and their morale and capacity for self-reliance. It is also related to the resilience of their livelihood – how quickly and easily they can resume activities that will earn money or provide food and other basics. (Cannon 2002: 47)

The way in which relief operations are carried out in disaster areas requires a socio-cultural understanding of gender relations within specific contexts to ensure equality in relief planning and implementation. An analysis on the lives of girls and women before, during, and after a disaster will assist communities to live safely within disaster-prone environments. As Enarson (1998) argues, relief operations that conform to dominant gender norms may further disempower women and reinforce male power structures. In many societies, women, in general, have fewer opportunities and are more likely to be disadvantaged by humanitarian interventions that reinforce traditional roles and structures. Furthermore, social structures and

dominant ideologies of womanhood frequently restrict women's active participation and empowerment in disaster responses (Clifton and Gell 2001). The ways in which relief operations are implemented, therefore, require an understanding of existing gender and power relations.

Furthermore, many relief programmes do not understand the gender relations that underlie household livelihoods. A gendered approach to relief and rehabilitation contexts will emphasise the differences in men's and women' access to resources and power within the household, and how this might be affected by disaster interventions (Byrne and Baden 1995). In addition, a gender analysis will highlight the division of labour between men and women and processes of decision-making with regard to the ways in which socio-cultural constraints might restrict women's behaviour and mobility and, as a result, their ability to respond to emergencies. Accounts of women's experiences of disasters should embody the inherent complexities of women's work in both the home and community.

Enarson (2000b) furthers the understanding of the complexities of women's vulnerability claiming that women and girls are at risk at the time of disasters due to gender inequalities, rather than gender alone. Enarson states that:

> Women's inability to enjoy their full human rights; limitations on personal autonomy and political expression; barriers to literacy, education, employment and training; and constraints on women's health, time and personal security are all factors undermining their ability to anticipate, prepare for and survive, respond to, and recover from disasters. Cultural constraints can cost women's lives. (2006:3)

Predisaster situations put women at risk when extreme environmental disasters occur. Many women are vulnerable to disasters due to their dependent position within the family, their restricted mobility and their lack of access to external or public information and from engaging in socio-economic roles outside the household (Ikeda 1995: 188).

Women's economic circumstances are important aspects of their vulnerability during disasters. As women are generally poorer than men, they are more vulnerable to financial loss (Enarson 2000b). Women's economic loss impacts upon households and communities due to their roles as family carers and providers. Enarson argues, that households facing economic crises become more dependent on women's assets which are often sold in order to secure food for their families. Agarwal states, "...the assets which are the first casualty – namely household utensils and jewellery – also happen to be those typically owned and controlled by women" (1990: 383). As it is difficult to replace these assets, women's economic dependence on men increases. As women's assets are depleted, women's negotiation powers within the household deteriorate.

Disasters have a profound impact on the economies of households, communities and countries. Disasters destroy businesses through the loss of capital assets including buildings, inventories, land, livestock and crops as well as government infrastructure including transport. Disasters disrupt commerce and markets all leading to economic insecurity. This kind of destruction leads to loss of income, inability to access savings or credit, loss of employment security and general economic insecurity resulting in increased vulnerability. Women's high levels of pre-disaster poverty through cultural inequities results in compounding women's vulnerability following a disaster.

Men's economic recovery is typically given a higher priority than are women's (Enarson 2004: 8). Through cultural stereotyping the types of employment available following a disaster are deemed to be "men's work". Infrastructure rebuilding, for example, benefits men more than women. Creativity seems to be required to find employment opportunities for women, and this is not something high on the agenda when trying to return life to a degree of order and security.

Enarson (2000) identifies four basic impacts disasters have on women's work: 1) Women's economic insecurity increases as their productive assets are destroyed. 2) Women's workload increases, having to take on increased waged work as well as having greater responsibilities at home. 3) Women's working conditions deteriorate both in the household and at work. There may be a sudden absence of people to assist in childcare responsibilities for example. 4) Women recover more slowly from economic shocks than men in part because they are less mobile in their ability to search for work. Women are less likely to receive government or donor assistance and they are likely to return to work more slowly.

Despite women's economic vulnerability in disaster periods, the role of women in disaster work highlights women are important social actors. Women's work in the household and income generation is often socially invisible and undervalued and is not often evaluated in disaster contexts. For many women, it is essential that they are able to earn an income for the survival of families living in disaster-prone conditions. This work is compromised when family responsibilities, dominant ideologies of womanhood that restrict women's social being, low wages, and hazardous working conditions limit women's capacity to earn a profitable income from their hard work. "In the vicious cycle all too familiar to people in hazardous environments, disastrous events or conditions rob women of the time, health, autonomy, and security they need to survive the extreme events certain to come" (Enarson 2001b: 7). Disasters influence women's time and strength by destabilising working conditions and creating new needs. Women's domestic work persists and increases under more difficult conditions (Enarson n.d.: 8). Women's unpaid community work in times of disaster increases as well. For this reason, humanitarian agencies need to have a gender analysis of relief and reconstruction projects so that the impact of a disaster on women's time and resources can be monitored and addressed. Without an evaluation of gendered relations and socio-economic arrangements in disaster contexts, the ways in which women cope with disasters cannot be understood fully.

The United Nations (1995) recognises that empowering women and ensuring greater equality between women and men are essential preconditions for social justice, sustainable development and peace. Likewise, Clifton and Gell argue that empowered women significantly contribute to preparing for and coping with disasters and are further empowered by the experience of participating in disaster management alongside men (2001: 10). Humanitarian agencies and communities need to take advantage of the opportunities within disaster contexts which can enable improvements to the condition and status of women. Wiest (1998) contends that disasters provide opportunities to challenge established social arrangements and systems. These opportunities might occur when women and men adopt new roles and responsibilities due to shifts in demographic patterns (Clifton and Gell 2001). Disaster mitigation and development initiatives must be based on comprehensive knowledge and awareness of gender relations within social organisation, familial and social production systems. Women need to be included in the evaluation and planning processes so that their needs are addressed (Wiest 1998: 78).

Nonetheless, women's active participation in disaster management and responses is often affected by socio-economic systems and arrangements, such as women's reproductive burdens, lower status, restricted mobility, lower levels of education, and limited control over resources. Humanitarian agencies must recognise these arrangements and ensure disaster interventions achieve equitable outcomes for both men and women. As many women are already in a disadvantaged situation, "special attention must be paid to the situation of women, and resources must be allocated accordingly. Only then can progress be made in restoring a balance in gender relations" (Clifton and Gell 2001: 10).

4.2   Gender and Humanitarian Organisations

The gendered nature of humanitarian organisations is a contributing factor to the ways in which gender is addressed in relief programmes. As Rao and Kelleher (2003) explain, organisations are sites where institutional rules of resource allocation and work division and values are performed. Although institutions are complex and changing, they are embedded in relational hierarchies of gender, caste, class, and ethnicity which, "define identities and distribute power – both symbolically and materially" (2003: 143). These institutions limit the capacity to challenge gender-biased norms within their organisation and, subsequently, the communities in which they work.

The often limited role of women in disaster responses might be explained by the dominance of men in humanitarian organisations. Scanlon (1998) argues that female participation in disaster management is predominantly related to gendered roles, such as caring, nurturing, and providing food and clothing to victims while men assume managerial responsibilities of these roles. Furthermore, Scanlon (1998: 46) states that when involved in emergency responses, "…women tend to be outside the 'old boys network' and their ideas may be overlooked or perceived as suggestions rather than orders".

The ways in which workplace cultures and practices in humanitarian organisations are structured and systematised impact on the designated roles of workers and the consequences that such roles and individuals have on the effectiveness of relief work. Enarson and Morrow (1998) state that humanitarian agencies are gendered organisations due to their recruitment patterns, personnel policies, organisational authority, work assignments, and assumptions about work and family. Organisational constitutions often disadvantage women working in disaster situations which subsequently work against the communities they are assisting. They argue that organisational cultures need to become accountable for gender-equitable practices and to provide resources which will enable self-assessments and organisational change. One way to change organisational culture, claims Schwoebel and Menon (2004), is to involve more women in disaster management at all levels, including the highest levels and in specialised sectors. "A critical mass of women with decision-making authority is needed to have an impact on the organizational culture, policies, programs, and practices of disaster management" (Schwoebel and Menon 2004: 17). In addition, ongoing communication with all staff is essential for gender mainstreaming to be effective. Staff need to be informed about the importance of gender in disaster management, gender awareness and analysis, the participation of women and other vulnerable groups in disaster practices, and the integration of gender needs into operational guidelines (Schwoebel and Menon 2004).

Organisational structures often perpetuate the power of a few individuals or the influence of a small number of senior people who are less interested in gender equality (Rao and Kelleher 2005). In addition to this power structure, institutional life is dominated by management

discourse which focuses on efficiency and results rather than dealing with power dynamics or cultural change. There are various political and institutional constraints to the integration of a gender perspective in relief work. Such constraints relate to "the separation of relief and development work, the practical need to respond to emergencies quickly and the tendency of relief operations to be characterised by top-down, donor-dependent, expatriate-run operations, drawing on separate funds, with minimal appraisal and approval procedures" (Byrne and Baden 1995: iv). Organisations need to recognise that a gender-approach will not slow down the relief delivery and will more likely guarantee effective relief assistance. Fordham and Ketteridge (1998) argue that disaster management often is a male-dominated, top-down process, which employs an authoritarian style. This method reinforces established masculine-dominated gender relations and extends male dominance into traditional female controlled spaces including the home. They note that, "for women whose access to the public domain is limited, the loss of the private domain of the home is particularly serious" (1998: 84). Due to the hidden complexities of the private domain, women are particularly vulnerable as many humanitarian organisations do not provide the required support and recognition to women whose everyday workloads and stress levels increase with disaster situations.

Furthermore, women's subordination is reinforced when disaster management organisations perceive women to have special needs, creating added pressures and difficulties for relief workers. Alternatively, an approach is needed which considers gender relations, the priorities and needs of both women and men, and the division of labour in public and private spheres in order to highlight women's important roles as resource users and managers and to take advantage of women's role in social change (United Nations 2004). Sustainable development and building disaster-resilient communities can not be attained without women's empowerment (United Nations 2004: 6). Hence, the culture and attitudes of humanitarian agencies need to change in order to achieve gender equity in relief programmes.

4.3　　　The Household and Decision-Making

The household is an essential social component to examine in order to gain an understanding of the relationships between the genders (Wolf 1990:43). It is the nexus of social roles, of rights and obligations not only between women and men, but also the generations. It is the site of biological and social reproduction as well as being a centre of decision-making. It thus provides a focal point for gaining an understanding of how culture shapes men's and women's lives (Nowak forthcoming). The household is not only a residential unit but it is also a unit of production, consumption, and redistribution of resources. Therefore household relationships and, in particular, the way resources are allocated within households must play a role in determining the appropriate form humanitarian and development aid takes in a particular context.

Becker and other "New Household Economists" propose that people marry for a biological purpose, but once they marry they form a household which works jointly as if it were a single, solitary unit (Becker 1994). But not all members sublimate their individual interests so it is the job of the unselfish male household head, the "benevolent dictator" to negate the self-interests of the other household members for the household's mutual benefit. Critics argue this simplifies the household dynamics into an 'all-for-one and one-for-all' attitude (Wolf 2000: 86). They argue this theory, while parsimonious (Hart 1997:16) is reductionist (Wolf 2000: 85) ignoring the reality of relationships in which members have diverse wants and needs with differential access to resources and benefits. Household relationships are based on power, hierarchy, resistance and discord which may result in violence (Folbre 1986).

Members with differing preferences and needs engage in negotiations over household resource allocations.

Collective modelers challenge the implications of the unitary model of resource allocation and the unselfish male household head by proposing a perspective called the 'good mother' model (Hart 1997). The model presents the view that household members' health, nutrition and education improve when women control household income. Mothers, as controllers of household finances, spend greater percentages of household resources on members' health and education than do men, who spend more household resources on alcohol, cigarettes and entertainment such as gambling (see e.g., Thomas 1990, Hoddinott and Haddad 1995).[2]

The two different perspectives of household decision-making have distinct policy implications for how humanitarian and development aid is targeted to individuals within households. In the unitary model the results should not differ based on who is targeted as the beneficiary in the household, whereas from the perspective of the collective model, outcomes will differ depending upon which person is targeted. Khogali and Takhar (2001:43) use the above evidence to present an argument that in relief situations, if cash grant schemes can not include female participation, then perhaps food distributions rather will more likely have a better flow on effect in reaching women and children.

4.3.1   Female Headed Households

There is a multiplicity of issues that feed into discussion around female headed households. Female headed households are considered a deviation from the natural, nuclear family based household. They are depicted as being at the lead of the 'disintegrating family'; associated with the failure of family values (Chant 1999: 93).

Another stereotype which has negative connotations is the notion that female headed households are typically the "poorest of the poor". Household membership typically consists of fewer working adults than male headed households and the fact that women earn lower wages than men means female headed households are the most disadvantaged. This poverty is reinforced through cultural factors.

Female headed households are seen as a 'poverty trap'. Mothers neglect their children because they need to be working and when there is no father at home, there is a lack of discipline leading to truancy and adolescent delinquency. This in turn perpetuates the pattern of poverty (Momsen 1991). Although the poorest households are female headed households, this does not nor should it imply a pattern of deprivation. The stereotype falsely implies uniformity of female headed households. (Chant 1997: 50)

While women may become *de facto* household heads during a conflict situation as was the case in Aceh, they might also take this role on following a natural disaster. How government and NGOs develop their economic recovery programmes will have an impact in women's lives. If policies and programmes are designed to promote women's economic activities women may find their economic and social situation improved. If however, little if any consideration is given to establishing policies and programmes to aid women, this will place women and their families in a vulnerable situation.

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[2]   There are lower rates of schooling for girls, higher malnutrition rates and earlier female marriage when men control household resources (Ramalingaswami et. al. 1996).

There is little research on the impact of single headed male households. Some of the research indicates that men have a more difficult time keeping the household together. Men are more likely to remarry and their children typically do not continue residing with the father and his new wife (Nowak 1987). Following the tsunami, single parent households increased in frequency. Agencies were aware of this demographic but the question becomes what kinds of aid were given and how successful was it?

5   LIVELIHOODS[3]

In 1997 DFID (Department For International Development)[4] adopted a poverty reduction policy which recognised that socio-economic factors are significant in people's vulnerabilities to disaster. DFID policy establishes the objective of protecting and rebuilding livelihoods following a disaster and also of developing disaster preparedness and disaster mitigation strategies to reduce people's future vulnerability to disaster. One central aspect to this strategy is the promotion of sustainable livelihoods. DFID is attempting to find ways to bring together disaster preparedness and mitigation with livelihood resilience and reduction in vulnerability. DFID argues that natural disasters are one of the reasons why poverty reduction targets are not being reached. The poor are typically the people most vulnerable to disasters since they often have access to "low cost assets" such as land and housing; these are the assets which are most vulnerable to disasters. As Cannon et.al. (n.d.: 6) note, "How vulnerable someone is, is determine(d) by how weak or strong their livelihoods are, how good their access is to a range of assets that provide the basis for their livelihood strategy, …in providing social protection." In order to reduce people's vulnerabilities, the establishment and growth of people's livelihoods is essential and "When disasters occur, the key point will be to ensure that relief and recovery is tied into the restoration and reinforcement of livelihoods" (Cannon et. al. n.d.: 3).

Aid agencies recognised that a major aspect of their work needed to revolve around income and livelihoods recovery.[5] The tsunami destroyed the livelihoods of many individuals and communities. People lost many of their social, physical, human, financial and natural assets.[6] Assets buffer households from shocks and stresses and they also improve household members' access to resources in order to meet basic needs including water, food, health, shelter and education. Gender, as well as other cultural categories including religion or ethnicity, can sometimes be a barrier to accessing assets since control over, and ownership of resources is culturally determined and there maybe restrictions to accessing assets.

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[3]   A livelihood is "comprised the capabilities, assets (stores, resources, claims and access) and activities required for a means of living: a livelihood is sustainable which can cope with and recover from stress and shocks, maintain or enhance its capabilities and assets, and provide sustainable livelihood opportunities for the next generation"(Chambers and Conway 1991: 6).

[4]   DFID is a United Kingdom government department.

[5]   Karim Hussein (2002) article provides an excellent overview of the differences between many agencies' livelihoods approaches

[6]   Social assets include the networks between people, group memberships, etc., whereas their physical assets include roads and transport, buildings, shelters, markets, communications. Human assets are defined as knowledge, education, skills including handicraft making, boat building, people's health, etc., financial assets are savings in the form of cash, income, liquid assets such as livestock and jewellery , and natural livelihood assets include such things as the land, forests, marine life, etc.,

5.1   Gender Policy and Small Scale Enterprises

The re-establishment of small enterprises following a disaster is among the most popular programmes among humanitarian aid agencies. Differing political perspectives have different assumptions about the nature of development and development policy. These different perspectives therefore result in varying approaches towards issues such as livelihoods, micro-enterprise development and gender policy. A critical question when examining the various approaches is whether the approach aims to meet women's immediate or short term needs or whether the approach is attempting to resolve long term strategies aimed to transform the structures which oppress women (see Moser 1989). A brief summary of the main debates and ideas behind female enterprise policies will be described as they affect the way the small business enterprise sector is conceived and also how gender issues are integrated into policy.

5.1.1   Neo-liberal Market Perspective

This was the dominant view in Northern industrialized nations in the 1980s and early 1990s. It remains prevalent in aid agencies today especially in the U.S. and among the large multilateral organisations such as the World Bank and the IMF. This paradigm is based on global macro-economic policy. Development and poverty alleviation will occur as a result of economic growth with the benefits reaching the poor through a "trickle down" effect via employment and an overall economic growth. The small-scale economic sector would disappear with economic growth. When evidence suggested that neo-liberal policies were having a negative impact on women and the poor and, at the same time, data indicated that the small-scale economic sector was vital, neo-liberal thought shifted and policies began supporting the growth of the sector. Small and micro-enterprise development became a mainstay of aid agencies who invested heavily in micro-enterprise and microfinance as a mechanism to reduce poverty.

Women in development (WID) policies which supported women's income generation and economic development pushed to include women in the micro-enterprise development initiatives. Targeting women in micro-enterprise development is important because women are an underrepresented sector of the population with low participation rates. Bringing more women into this sector will help grow the economy. Women's involvement in micro-enterprise development also has the advantage of helping reduce gender inequality since female owned small businesses are more likely to employ women, thus helping to alleviate female poverty. While there is recognition that women involved in micro-enterprise development have different needs than men, such as time restrictions for household and childcare responsibilities, and also lack of rights to resources men can access, a gap remains. Critics, such as those supporting a women's empowerment perspective, argue that an increase in women's social standing is not going to occur without linking women to women's organisations, and without developing strategies such as gender empowerment training.

5.1.2   The Empowerment Approach

> The empowerment approach became popular in the 1980s when the global market crisis occurred and people became interested in finding alternative development strategies centred at the grassroots level. The eradication of gender inequalities and the establishment of human rights were priority aims of the empowerment approach
>
> (Sen and Grown 1988).

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The concept of power in this approach does not revolve around seeking to dominate others but rather the concept of power envisioned is in a capacity which is transformative and liberating (Rosero 1991: 61). The most commonly used framework which describes the many forms power takes is called the 'Empowerment Process Framework' (Rowlands 1997; see also Oxaal and Baden 1997).

This transformatory idea of power is essential to developing an understanding of the empowerment of women. Women forming groups or organisations, such as loan groups and self-help groups, provides the most supportive way for them to create a vision of what development should be and how they can work towards achieving their vision.

Empowerment Process Framework

- *power from within:* individual changes in confidence and consciousness; increasing self-esteem

- *power to*: increase in skills and abilities, including ability to earn income and access markets and networks

- *power over:* power relations over those with and those without power; changes in power relations within households, communities and at the macro level.

- *power with:* organization of the powerless to enhance individual abilities or challenge changes in the power relationship; building alliances. (Rowlands 1997)

Poverty alleviation as measured by increased income does not necessarily result in women's empowerment since income within a household may not be distributed for all members' benefit. Redressing inequalities in access to resources and decision making are essential factors in poverty alleviation. To truly address issues of women's empowerment, policies must address not only women's practical needs but also their strategic needs (Molyneux 1985, Moser 1989, Kabeer 1994).

NGOs which work to meet women's practical needs might assist in alleviating women's poverty by helping women meet their basic needs, but not challenging gender subordination, means they do not address women's strategic gender needs. For example, a livelihoods project focused on women who are taught sewing skills addresses the practical needs of women who must earn an income. If, however, the project were to instead teach women masonry skills, women could meet their income generation needs while also challenging existing occupational segregation; hence also addressing women's strategic interests by abolishing the sexual division of labour (Moser 1989: 1804).

Whereas, among neo-liberal theorists' the idea that by assisting women economically gender inequality will fall away, supporters of the empowerment approach believe that institutions such as households, markets, education, social, state, etc. - are interlinked and that women's enterprise development is not sufficient to bring about gender equality. Support for micro- and small-scale enterprises (MSEs) is a poor solution designed by neo-liberal economists for the unemployed who loose their jobs as part of structural adjustment programmes. Feminist empowerment supporters argue that the establishment of MSEs for women, or even men, will not achieve the goal of eliminating power differential in access to resources; rather small and

micro-entrepreneurs will encounter markets which are not established for their advantage. This perspective views the development of MSEs as only one among many necessary but interlinked interventions for the empowerment of women and the poor.

One potential solution to this problem is the formation of cooperative organisations which work to enable small enterprises to unite for members' mutual benefit. Women's organisations promote solidarity allowing women to more easily cope with criticism and scorn (Loutfi 1980). Women's organisations encourage collective action, providing opportunities for women to learn leadership and management skills. They help build self-confidence facilitating women's ability to speak out in non-threatening environments. Women's organisations assist in establishing linkages beyond their community to similar groups for support and assistance. Thus, a grouping of women involved in MSEs might come together to form a savings and loan system.[7]

5.2   Women and Micro-Enterprises

Micro and small enterprise (MSE) development for women has become an effective strategy NGOs and governments promote for rural development. The Platform for Action of the Fourth Conference on Women and the Programme of Action of the World Summit for Social Development supported entrepreneurship development for women. Micro-enterprises are small, labour intensive, typically under capitalised businesses, financed and managed by the owners, which employ no more than ten workers (ILO 2000). Micro-enterprise entrepreneurs are typically the very poor and vulnerable within a community. Micro-finance programmes, are viewed as bottom up participatory development which is empowering because the entrepreneur decides how to use the financing (Rowbotham and Mitter 1994).

Constraints on Women as Micro-entrepreneurs

Below are a number of commonly observed constraints on micro-enterprises owned by women which typically limit profitability and growth.

- *Behavioural barriers*, e.g., women have little self-confidence and a negative self-image;

- *Role barriers*, e.g., conflicting role demands and time constraints; Women's responsibilities include what is called the triple burden: reproductive, productive and community management work leaving women with little spare time to engage in any additional activities. Limitations of types of enterprises they may own.

- *Social and cultural barriers*, e.g., negative attitudes towards women in business; the fact that women are supposed to fulfil other roles; restrictions as to the choice of

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7   For example, in Highland Papua New Guinea, Sexton (1982) describes Wok Meri, a women's collective savings group. Women vegetable and coffee sellers who had difficulty accessing money, started a savings group. Over time this group provided women with the opportunity to invest in village stores and transport, such as purchasing a truck. The village men ridiculed women's efforts who, in response, formed "women's courts" which fined men who disparaged their work. Wok Meri demonstrates women's increased feelings of self-worth, self-reliance, control over resources they earn, and their willingness to confront male injustice.

sector; lack of family support. Reduced mobility to access education, credit and markets[8], credit and education.[9]

- *Educational barriers*, e.g., women have relatively lower literacy and numeracy levels. Poor literacy skills impede women's access to information and hinder their interactions with formal institutions including gaining access to financial institutions. Women also have limited access to vocational training opportunities and extension training…

- *Occupational barriers*, e.g., women have fewer opportunities in the formal sector of the economy for skill development;

- *Infrastructural barriers*, e.g., access to credit, technology, support services, land, information is systematically more difficult for women;

- *Legal barriers*, e.g., independent legal action is limited for women (ILO 2000: 2)

- *Economic barriers*, e.g., women have low levels of property ownership. This is a reflection of cultural and legal barriers restricting women's inheritance and ownership of certain kinds of property. When women do own assets they are frequently in the form of moveable property such as jewellery.

Women-owned businesses share many characteristics. Women start their own businesses because they are unable to find formal employment. Women's inability to access formal institutions results in women's businesses most frequently situated within the informal sector. Hertz (1986) found that women who want to re-enter the work force, after their children are grown, sometimes find employment opportunities closed to them, so the alternative is to become a "domestic entrepreneur". Women's businesses are more than likely to be home-based and they can be started quickly (Van Der Wees and Romjin 1995). Domestic responsibilities might require women to remain near their home, hence establishing a business in proximity or in the home resolves potential conflicts. This often results in women's businesses being part-time.

Yet Mayoux (2001: 47) reminds us that tailoring and cooking can also be high skill, good income jobs such as when men are tailors or chefs. In some situations women have also been able to carve a niche for themselves in the luxury end of the female sector enterprises. For example, wealthy women in Bangladesh would prefer to purchase high quality textiles from women thus opening a market for women to make and sell. But, even Mayoux points out that for this to succeed, there can not be an over saturation of the market by "ill conceived training programmes" (2001: 47).

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[8]   Instead of the business profiting, the middle man, acting as the intermediary between the market and women's small enterprises, is the individual yielding the greatest profit.

[9]   Zafar (2002: 64) warns her readers not to assume women's mobility is constrained hence their economic opportunities are as well. She states that there are many examples, even in Islamic environments, where women have successfully eliminated the mobility barriers and travel to distant regions to engage in economic activities.

Best Practices in Micro-Credit Lending

1. *Loan terms should match the business cycles of the majority of women's businesses.* Individually designed repayment schemes is a tactic which minimises stress and risk resulting in higher repayment rates. Loans could, for example, have small interest with long repayment plans (Hunt and Kasynathan 2002).

2. *Simple application and disbursement system.* This is important for women who are semi-literate or illiterate. Those involved with the loan agency should also be trained to help women whose education is low (Bhatt 1995:89). An application process which encourages women to improve their literacy skills and extend their normal activities to include negotiating loan agreements with the loan officers will have an empowering impact on women (Burjorjee, Deshpande and Weidemann 2002: 13),

3. *Non-traditional collateral to guarantee loans.* Women are less likely to own land than are men thus, female forms of property should be accepted for collateral (Mayoux 1998: 17).

4. *Allowing women to sign for their own loans.* Many loan institutions require men – husbands – to sign for women especially in situations where women do not have collateral to guarantee the loan. Most importantly, by allowing women to sign for their own loans, it treats women as autonomous agents; it is therefore empowering.

5. *Opening the types of businesses women can receive MC for.* Businesses that are unregistered should be allowed to receive a loan.

6. *Flexibility concerning whether to lend to individuals or to groups.* Group loan situations can work to assist women in repaying loans through encouragement. Groups provide an established vehicle by which other activities such as leadership training can occur. When women do not have collateral a group can provide an alternative by sharing the risks. Groups can develop empowerment strategies by establishing networks which reach beyond their villages to similar organisations and government agencies (Mayoux 2002: 79). Group based loan schemes for women have a stronger positive impact on intra-household decision making than individually based schemes (Kabeer 2005: 4713). Groups provide an opportunity for women to meet and discuss issues relevant to their lives as mothers and wives (Mayoux 2002). Groups can provide support networks to discuss actions women to foster change. But it should be recognised that group meetings which allocated for paying loans back and contributing to savings can be time wasted for women who are already burdened with heavy workloads.

7. *Loan agencies should employ female loan officers.*

8. *Increase loan size as small loans limit types of activity possible* Mayoux (2001: 23). There is a danger of "ghettoising" women with small loan schemes (Mayoux 2002: 78). To facilitate women's ability to increase their incomes and gain control over their assets loans must be sufficient in size.

Based on Pitt & Khandker (in Burjorjee, Deshpande and Weidemann 2002: 13)

In the feminist literature there is discussion regarding the development of enterprises in what might be considered the female sectors. This would include activities such as handicrafts like sewing and embroidery and food processing. Criticism is based in part on the idea of over saturation of the market, for example, the training of many women who will open similar types of enterprises. Another criticism is based on the idea that NGOs are not challenging gender stereotypes but rather reinforcing the conventional gender division of labour. Being female categorised jobs, they receive low valuations and are thus deemed low skill development and low-income positions

6   SUMMARY

Women's participation in micro-enterprise has positive results for women as well as their families and the national economy. With the development of a business, women develop economic security and independence. This in turn reduces women's vulnerability, while also stimulating the larger economic system. Micro-enterprise development helps empower women by increasing their economic contribution to household income. This in turn can provide women with negotiating power within the household, by allowing women to become involved in decision-making processes occurring outside the domestic sphere.

The ability of micro-finance and micro-enterprise programming to empower women through increasing women's incomes which women, themselves, have control over, varies depending upon the features of the programme and its implementation. Poverty alleviation alone as measured by increased income is insufficient for women's empowerment since as noted earlier, intra-household resource allocation is not equal frequently resulting in women not benefiting from household resources and sometimes not even benefiting from their income contributions. If women are to become empowered they must be an integral part of all decision making processes, from the institutional programming decisions to the beneficiary side in how benefits are to be utilised (see e.g., Mayoux 2000:11).

Yet, if effective, microfinance can be empowering. It provides women with an opportunity to organise at the community level which can even reach beyond to the wider provincial and state level like SEWA. Microfinance programmes can also have a positive impact on women's empowerment by:

- …increasing incomes from women's activities and increasing choice of these activities
- Enabling women to control (have a choice over use of) income from loans and activities generated by loans
- Enabling women to negotiate improvements in their well-being within the household
- Giving women access to support networks and an 'acceptable forum' which enables them to organize to protect their individual and collective interests at the local level
- Providing an organisational basis for program lobbying and advocacy to promote gender equality at the macro level (Mayoux 2000: 12-13)

7   INDIA RESEARCH

Women in India are generally the hardest hit in disasters due to women's familial and socio-economic situations in a patriarchal world, and dominant ideologies of womanhood that shape women's experiences. Existing socio-economic structures and arrangements contributes to women's greater vulnerability after a disaster. Women's reduced capacity to access resources, their primary responsibility to care for children and the elderly and domestic responsibilities generate fewer opportunities for women to pursue sources of income to alleviate their economic burdens thereby weakening the status of women. (see Ariyabandu and Wickramasinghe 2003; Bhatt 2005; Forbes 1996)

In India, the tsunami caused extensive damage in the Andaman and Nicobar Islands, the Union Territory of Pondicherry, and the coastal States of Tamil Nadu, Andhra Pradesh, and Kerala. More than 12,000 people were killed and thousands lost their homes when the tsunami hit the eastern coastline of India. The tsunami affected the social and economic structures of communities through loss of family, assets and livelihoods, breakdown of education and other local services.

Many humanitarian agencies responded to the immediate needs of the community by providing basics such as food, water, clothing, and shelter. In disasters such as the tsunami it is imperative that organisations ensure that a gender perspective is integrated into their disaster management programmes in order to address the needs of both women and men. For example, the Chennai based Centre for Women's Development and Research (CWDR), worked with fishing communities in Chennai and Kancheepuram district to create alternative livelihood sources for women, to provide alternative vocational training and life education for adolescent girls, and to initiate and strengthen women's organisations at the village level (2005). As the burden of managing the household is considered customarily to be a woman's responsibility, the organisation recognised that alternative livelihood opportunities were essential for women who could not return immediately to the fishing sector. CWDR identified specific skills and local level income generation activities such as coir making, coconut leaf weaving for thatch roofs, production of palm tree products, soap making, and dressmaking. Once the training was completed, the organisation provided the women with marketing training. CWDR also recognised that women already had specific skills such as tailoring and many women owned sewing machines. CWDR provided these women with further training in dressmaking in order to increase their economic earning opportunities. CWDR found that the income generation training not only provided women with new skills and knowledge, but also provided a process of psychosocial counselling by giving women new hope and confidence. The women involved in the training returned to fish vending when the supply of fish increased but continued to use the skills they had learnt, such as coir making, in order to earn extra money on a part-time basis (2006).

In addition, CWDR held meetings and training sessions for women's groups at the village level to create awareness about gender issues and to motivate the women to take a proactive role in their rehabilitation (2006). Such sessions were used as a way to improve women's status within the fishing communities. Women were encouraged to take part in rehabilitation activities and to assert their right to participate in the village *panchayat* (village council) meetings in order to influence decisions about development that address women's needs (2006). CWDR's projects enabled women from fishing communities to be active social participants and to be involved in the community rebuilding processes in ways that ensured the recognition of both women's and men's needs.

In collaboration with local NGOs, Oxfam's livelihood projects supported families from fishing communities as well as individuals involved in other trades and businesses whose needs were unmet (Oxfam 2005d). Oxfam worked in the areas of public health, shelter, and livelihoods. Oxfam offered training in crab and seaweed farming to fishermen and worked with many of the underprivileged, such as *dalits and adivasis*, in the agriculture sector in reclaiming and rehabilitating the land as well as restoring ponds and other essential water sources. Oxfam offered cash for work schemes which involved affected families, enabling them to meet daily basic necessities. Oxfam (2005c) claims that cash for work schemes enable people to earn a small income to purchase food and provisions at their own discretion. Such schemes partially assist individuals in addressing the psychological trauma of the disaster by making it possible for them to engage in ordinary activities. One cash for work scheme enabled marginalised communities in Nagapattinam, Tamil Nadu, which made a living by evaporating seawater to make salt, to rehabilitate damaged saltpans. The saltpans are a system of channels and shallow artificial ponds and are divided into numerous lease holdings. Oxfam states that the leaseholders lost production and their livelihoods and faced difficulty in relinquishing their leases if the saltpans were not operational. This also affected many casual labourers who worked in the saltpans to produce the salt. Oxfam paid the workers to drain and rebuild the pans and paid male and female labourers equal wages. Oxfam recognised the opportunity to challenge prevailing socio-cultural attitudes and achieve a practice of equal wages for women. Similarly, in the Andaman Islands, Oxfam provided cash for work activities in desalinating wells, installing floors for shelters, and clearing debris from agricultural land which involved both men and women (Oxfam 2005c).

Furthermore, Oxfam worked with women from a *dalit* community in Tamil Nadu (2005c). Prior to the tsunami, the women worked as casual agriculture labourers or as shrimp farm workers. Many of the women with whom Oxfam worked were the main wage earners for their families as they had lost their husbands in the tsunami. Oxfam assisted the women in constructing coir-making units and purchasing coir-spinning machines. The women were given training and a wage for their work. Consequently, the women have formed a coir marketing federation and have been successful in marketing and selling the coir yarn which provides them with enough money to purchase raw materials for further production, as well as providing an income for themselves (2005c).

CWDR and Oxfam's livelihood projects enabled local communities to obtain training and money whilst working towards the restoration of their livelihoods. In order to consider the ways in which women and men's socio-economic situation within both the community and family in India have been affected by the tsunami and WV's disaster management practices, we will now discuss the livelihood projects that were carried out.

7.1   World Vision India Tsunami Programme

World Vision implemented their tsunami programme in all five affected regions. The goal of the programme was to restore and improve the previous living conditions of tsunami-affected communities.

The India programme acknowledged the need to empower women and support women's personal development, which ultimately benefits the community. From an assessment undertaken in the initial phase of InTRT's response, the WV India National Coordinator of Gender and Development, who highlighted the gendered implications of the tsunami,

recommended immediate action points. The action points included staff training on gender issues in relief situations, appointment of a gender advisor, immediate psycho-social support services to women, skills training and economic assistance for women headed households, economic recovery programme to include widows and female headed households, women's SHGs (Self-help Groups) to be formed and strengthened, and inclusion of women in decision making community groups. The National Coordinator observed that gender issues had been neglected in the initial stages of the response. The differences and complexities of women's and men's needs and vulnerabilities were not managed appropriately (points provided by WV India National Coordinator of Gender and Development).

Subsequently, InTRT stated that a gender focus would be incorporated into all projects. InTRT indicated that it would involve women as a key partner in the design, implementation, and monitoring of projects and separate focus group discussions were organised with women during the needs assessment process, in order to address gender-specific issues and priorities within the programme. Women leaders of the SHGs were members of the community groups consulted by InTRT in beneficiary selection processes and specific interventions were designed for women in order to raise women's status within the community (World Vision 2005c).

The economic livelihood projects' goal was to empower and enhance tsunami-affected households by offering sustainable livelihood opportunities (World Vision 2005c). InTRT identified the need to restore fishing and farming industries as well as the necessity of providing affected people with non-fishery and non-farming technical skills to increase sustainable livelihood opportunities. InTRT acknowledged the need to restore and improve peoples' access to markets, information and technology as important factors for project sustainability. InTRT proposed that they would address short-term community needs in the first year by providing people with opportunities to work and build assets through cash for work projects (World Vision 2005c).

The livelihoods of fishermen were targeted in order for these individuals to return to their normal lives as soon as possible. From InTRT's perspective, fishermen's livelihoods are directly linked with access to boats, catamarans, and nets (2005c). The rebuilding of fishing livelihoods, therefore, is dependent upon the restoration of physical assets. InTRT provided fishermen with access to boats, catamarans, and nets which enabled the fishermen to engage in the fishing business and obtain some normality in their lives. Boats were given to three to five fishermen for joint use. It is common practice among fishermen in the region to share boats and income received from catches based on agreed portions. The project also focused on building the capacity of fishermen and developing leadership skills (World Vision 2005d).

Many women play an important role in India's fishing industry. As dried fish vendors, women businesses were destroyed and their savings were spent on meeting daily needs. InTRT indicated that they provided women in Andhra Pradesh with Rs3000 worth of dry fish in order to restart their businesses and that many women were earning a profit of Rs70 per day. In addition, InTRT constructed fish drying platforms in several villages which enabled women to dry the fish which were not sold fresh to markets (2005g).

The economic capacity of farmers was restored by desalinating agricultural land. Agricultural training programmes were provided to farmers that included better farming practices, irrigation development, and cooperative farming methods. Alternative livelihood support was also offered, such as cash for work schemes which included building soil bunds to protect

farmlands from salt water. InTRT supported farmers by providing salt tolerant seeds, fertilisers, and further training on suitable agricultural practices and products with regard to land and climate variations (2005c).

InTRT provided alternative livelihood skill training for affected communities, in particular, women and youth. For example, in Nagapattinam, InTRT worked with Bonscours (local NGO) to support women through skill training projects. The participants were selected through household surveys which identified the most vulnerable. A skills training programme in Kerala provided women with sewing machines, tailoring materials, and a salary for one teacher. Men and women received training in non-fishery and non-agricultural based skills, which might be applied in both rural and urban contexts, such as tailoring, welding, bookkeeping, computer and driving lessons. Some women were trained in the production of phenol, grape juice, and cleaning powder while others learnt how to cut patterns and material for specific garments, and others how to stitch skirts and blouses. Some trainees, in particular housewives, had not worked outside the home prior to the tsunami and were now earning money selling goods door-to-door on a contract basis for local clients (World Vision 2005c).

Business grants were also part of InTRT's livelihood project (2005g). Successful families were selected on the basis of previous business engagement, level of socio-economic loss, and approval by community committees. Grants were given for initiatives such as tea kiosks, food stalls, hairdressing, and petty shops. InTRT provided business grants to families residing in temporary shelters in the Andaman Islands due to the continuing challenges in restoring their livelihoods.

The formation of SHGs was an important part of establishing community based sustainable economic development and a means of promoting small businesses within the InTRT programme (World Vision 2005). InTRT maintained that SHGs are a powerful agency to resolve women's and community issues and promote women's and community development goals. As a result of their membership, women developed a sense of ownership due to their commitment of money, time, and human resources (World Vision 2005c). InTRT supported the establishment and strengthening of women's SHGs and assisted women to open bank accounts as a way of institutionalising the group.

InTRT established cash for work schemes in which beneficiaries were selected by a village steering committee. Men and women were given an equal rate for the same type of work. InTRT indicated that eighty-five percent of the beneficiaries engaged in cash for work schemes were women and that such schemes have an empowering impact on women as it provides women with some status within their households (2005d). For example, cash for work was a significant focus for the Andaman Island project as the beneficiaries' daily income depended entirely upon cash for work. The project assisted 540 men and 797 women by providing financial assistance and encouraging communities to improve their living environment. Work included cleaning stagnating water for better sanitation in the transitional shelters, repairing public infrastructure, and construction of seashore decks.

In addition to the projects, InTRT conducted gender awareness sessions to increase community knowledge regarding issues pertaining to women in Indian societies (World Vision 2005g). Six awareness sessions were conducted on specific practices, such as sexual exploitation, early marriage, early pregnancy, and human trafficking. Session attendees received further information about whom they might approach if they were confronted with these issues. In Pondicherry, InTRT conducted an equal rights information session which

considered women's rights as citizens and the ways in which women can utilise existing government structures for their own benefit. An analysis of this session by a women's self help group observed that, following this workshop, some fishermen had decreased or discontinued their alcohol consumption upon receiving counselling advice. Some women also began to register marriages with their husbands' acknowledgement, as most marriages in fishing communities were not registered and therefore contributing to women's vulnerability. In Cuddalore, women and girls participated in a workshop on gender issues and equal rights. InTRT invited speakers from Chennai High Court to give lectures on marriage acts of different religions, prosecution of dowry cases, property entitlements, harassment and rape cases, and divorce issues. Speakers also discussed ways to make complaints to authorities as well as ways to document vital statistics in government registers, such as children's birth certificate, death certificates, and marriage registration (World Vision 2005c).

InTRT stated that the women in the tsunami-affected communities have the potential and ability to undertake roles within their communities beyond their traditional domestic responsibilities. This message was conveyed to all community members and, in most situations, InTRT claimed that family members accepted women working in diverse livelihood initiatives (World Vision 2006a).

7.1.1 InTRT Projects: Community Perspectives

In order to understand women's and men's perspectives of how InTRT's livelihood projects had or had not enabled sustainable and improved access to employment opportunities, we conducted focus group discussions in Kerala, Andaman Islands, and Nagapattinam (Tamil Nadu). In Kerala and the Andaman Islands, discussions were held with men and women regarding their current livelihood and household situations. In Nagapattinam, only women attended due to a conflict in the community on the day of the group discussions.

Livelihoods

The main issue highlighted by the group discussions was the lack of employment opportunities since the tsunami. Many community members were employed prior to the tsunami and stated that their main priority was to find work in order to provide for their families. The lack of employment opportunities affected women's and men's lives in diverse and complex ways.

Many women stated that the lack of employment was their greatest challenge as it made them more dependent on their husbands. Prior to the tsunami, many women had employment in the fishing industry or as small-business operators but these businesses were damaged and/or destroyed by the tsunami. One group of women in Arattupuzha village, Kerala used to work in prawn factories, but since the supply of prawns had decreased, the women only undertook household work. Due to the decrease in fish stocks, men in the community were not working which contributed to the high rate of unemployment in the area. The women stated that InTRT had conducted various trainings for women and men in the community, which had prompted ideas of business initiatives. Some of the women were members of a SHG, which they established, with the support of InTRT. The SHGs provided women with the potential for economic support, savings schemes, skill training, and loans for women and their families.

Since the tsunami, women from fishing communities in Kerala stated that they had formed small SHGs with the support of InTRT. Group members were involved in projects such as curry powder making, fabric painting such as on saris, soap and flour making. The ideas for

these projects were taken from other SHGs and considered to be potential sources of income. The women planned to sell the products to the community but recognised their limited capacity and knowledge in marketing. There was also skill sharing amongst the group as some women were teaching others the art of fabric dying. Group members stated that they wanted to develop other SHGs in the future which included small-scale income generating initiatives such as stitching. The women wanted to obtain loans from banks to start these initiatives and said that InTRT was working with the groups to enable them to develop proposals, budgets and other documentation required to establish their businesses. However, the SHGs in Kerala were not able to access government loans, which were available to other SHGs, to start new businesses and were not connected with local governments or *panchayat*s. This connection would have enabled the SHGs to enhance the likelihood of developing their small business initiatives. Nevertheless, women from SHGs were advocating for community change at the local government level and had acted as community representatives in negotiating with the government to obtain shelter and basic community needs.

In addition, the SHG women were providing community assistance in reducing the problem of alcoholism. Since the tsunami, the women said that some houses were producing liquor to deal with the emotional stress of the tsunami and for extra money. Although women perceived alcohol to be a problem, the male members of the community said that they drank as a form of relaxation and they did not consider their consumption problematic. The SHG conducted a detoxification and rehabilitation programme for community members with alcohol problems which several members of the community had successfully completed.

SHGs were also providing a space in which women could talk openly with other women about specific problems and issues. Some of the unmarried women also said that they had learnt to deal with particular issues, such as relationship problems, and have learnt from other women's experiences.

The men in Kerala's fishing communities also formed SHGs with the objective of starting small businesses. Men received agricultural seeds to plant, such as coconuts and jasmine, as well as training on mushroom cultivation. Whilst this might have provided the fishermen with an alternative source of income, the men argued that fishing had been in their families for generations and they did not want to change this tradition. The fishermen maintained that their wives should assist in increasing family income.

In Nagapattinam, the community was located near a Catholic Church which was frequently visited by pilgrims. Before the tsunami there were no SHGs. The SHGs, established by InTRT, had provided a saving scheme for women with opportunities to apply for loans at low interest rates. The women in the SHG contributed Rs55 per month – Rs50 went into the bank and Rs5 remained with the SHG which was used to support members, such as in times of sickness and to pay for marriages. The SHGs had received a government loan of Rs45,000 to assist with the establishment and functioning of the SHGs. The group had repaid the required amount of Rs15,000 to the government. Many SHG women were earning a livelihood by selling religious paraphernalia and food items to pilgrims. Shop produce, stoves, and cooking utensils were replaced by InTRT. The women said that they were occupied in the same businesses as before the tsunami and business was comparatively better now. The women had also established a union for shop owners which provided a money saving scheme. The women from the SHGs said that their husbands were working as *ayurvedic* doctors, members of local *panchayats*, *coolis*, wholesalers, and photo framers. Although some families had to

repay debts that they had accumulated before the tsunami, many women said that their families' economic situation had improved.

The working hours for women were very long yet this was the same before the tsunami – the women with whom I spoke told me they get up around 4am to prepare food for the shop. At 5am they go to the shop by bus and stay there until 11am at which time they go home and do housework. The women did not go to bed until 11 pm. The SHG members had become independent and were able to put their income into individual savings schemes. Members had become proactive and were able to access government services and facilities and, like the women in Kerala, said that the SHGs had provided a space in which women might share their problems with other women.

In the Andaman Islands, economic opportunities were limited and SHGs had not been established. The Bambooflat community had been relocated from the Nicobar Islands. Women earned an income by traditional baking which they supplied to shops or working with their husbands in their businesses, such as mechanic workshops and tailoring prior to the tsunami. Since their relocation to the Andaman Islands, the women did not have regular paid employment. The women felt as if they were idle and wanted to do something to supplement their husbands' income, such as sewing. Some women recognised their limited capacity in undertaking arduous work due to their age and said that much of the work offered was impossible for them to perform. InTRT implemented cash for work schemes in the rebuilding of the community and some women stated they had been employed in this work. The community was given a three-month ration by the government with which to buy necessities from the local shop. In order to supplement this and the small income that their husbands were earning, some women had taken the initiative to start up small petty shops which sold items such as milk, soap, cigarettes, and sweets. One woman had started her shop in front of her shelter. She sourced stock from the main bazaar for approximately Rs1000. She earned approximately Rs150 per day but this amount fluctuated. However, the women claimed that the income they received had become less and their expenditures had increased. Travel was expensive and complicated and the need to travel had also increased. One woman's husband told us that due to her family's economic situation, her husband had returned to Nicobar Islands in order to obtain a more profitable livelihood since his livelihood opportunities in the Andamans were limited. The Bambooflat community members said that they did not feel as if they belonged as they had been relocated and a community spirit had not developed. The women lacked motivation as they claimed that InTRT had provided them with basic necessities, shelter, and financial assistance. The community had developed a dependence on InTRT. Many women justified that, since InTRT planned to remain in the community, there was no need to improve their own situation. Nonetheless, some women were beginning to think of ways to improve their lives through training such as computer education. One woman made small craft items to sell when she needed extra money. Some women had set up a telephone booth for the community and others a shop with materials provided by InTRT.

Men living in the Bambooflat community contended that the main problem for them was the lack of livelihood opportunities. Prior to the tsunami, men worked as fishermen, masons, and business owners. Since the tsunami, the men had irregular work as labourers, drivers, carpenters and cobblers, which did not provide sufficient income. The men perceived their future to be very limited as they recognised that the government rations would be discontinued. Many of the men had been involved in the InTRT cash for work schemes and stated that this had assisted them with small household expenses. Some of the men argued that they were not able to voice their problems to the government as their name would be

recorded and action taken against them. Because of this, men felt that they were limited in what they could achieve and felt as if they were prisoners within the community due to the deterioration of their lifestyles. Men wanted to have computer training and tuition centres in the community in order to learn alternative skills to improve their chances of survival but lamented that such programmes had not been developed.

The majority of tsunami-affected people in India said that they would like to have more income generating opportunities. Both women and men wanted to work in order to provide for their families and they considered the need for economic support to be the main issue for them. The women in Nagapattinam, for example, wanted to develop their businesses to generate more income in order to repay debts. Women in Kerala want to attend classes which will provide them with skills such as sewing and to start some small businesses as a result.

Household

In all the areas visited, the women said that their work in the home had not changed since the tsunami but also had not increased. It was evident from our discussions with both women and men that traditional structures and dominant ideologies of womanhood have not altered. Despite women's work in the community before and after the tsunami, men believed that it was a woman's responsibility to stay at home and look after the children while men work in order to provide for their families. Women continued to work long hours with the triple burden of household, economic and community work.

In some areas, the stress of limited incomes sometimes created problems in the family. Women's socio-economic vulnerability had increased as a result of the lack of financial resources within the household. Women's husbands had expressed their frustration with the lack of employment opportunities towards their wives and had forced women to look for work. Many women were compelled to sell their personal jewellery in order to obtain money to provide daily necessities for their families, thus making women more dependent upon their husbands and affecting their status within the family (see e.g., Agarwal 1990:383). At times, women were not able to buy food for their families and children were unable to go to school. The lack of income opportunities impacts greatly on women's situation in the family. Before the tsunami, many families had borrowed money from moneylenders at high interest rates. Many women said that they still had to repay these debts and were sometimes struggling to meet the repayments, and this was causing problems between the women and their husbands.

In terms of people's desire for changes, women wanted support from their husbands. They wanted their husbands to help in the kitchen, provide emotional support, be concerned about family issues, help with children, and be loveable. The women in Kerala also wanted their husbands' support to continue their education. The women in Nagapattinam told me that they would like their husbands' to help them but do not expect this to happen. Both men and women wanted their children to have an education. Fishing communities did not want their children to go into the fishing industry and wanted them to learn other skills and knowledge in other areas in order to have more employment opportunities.

8   ACEH RESEARCH

Aceh is located on the island of Sumatra. It is the northern most province (Nanggroe Aceh Darussalam herein Aceh) of Indonesia. Its conflictual history and strong historic links with Islam have provided Aceh with a history and identity distinct from other Indonesian locations.

Female historic figures are well known for participating in Aceh's public life. There were four female heads-of-state who ruled in succession in the seventeenth century (1641 – 1699) (Yatim 1999). While some scholars have argued that these women were figureheads placed into these positions by men (see Reid 1969:4), others argue otherwise (Siapno 2002: 56). Aceh's history provides many examples of women's active participation in Aceh's security (see Dudley n.d.). Sultan Alkahar's armada which attacked the Portuguese in Malacca (Melaka) in 1568 included female troops.[10] Laksamana Keumalahayati, Sultan Ala al-Din Riayat Syah Admiral, was entrusted with protecting Banda Aceh's harbour from the Portuguese and Dutch navies. Laksamana Malahayati is attributed with creating the respected *Armada Inong Bale* ('Regiment of Widows', 1588 – 1604) of Aceh Besar. The *Armada Inong Bale* were 2,000 female professional soldiers, most of whom were widowed when their husbands died in battle. Their military service took them to Sunda and Java. There was even a special women's regiment, *Suke Kaway Istana*, whose role included guarding the Sultan's palace (Yatim 1999). Other famous heroines of Aceh include Cut Nyak Din and Cut Meutia, both of whom were 19th century resistance fighters captured by the Dutch.

Traditional Acehnese culture is matrifocal. Post-marital residence patterns for much of Aceh is matrilocal or uxorilocal.[11] Traditionally, houses and land are owned by the women. The Acehnese word *po rumoh* means "owner of the house"; the word used when referring to the woman of the house (Siapno 2002: 59). Siegel (1969) argues that in Acehnese society there is an environment of "male marginality" due to their frequent absences travelling abroad for work (*rantau*).[12] Siegel states:

> From the women's point of view, the family consists of the people who occupy the house compound – themselves, their sisters, mothers, and children. Their husbands have no place, and hence no right to make decisions…One reason for the powerlessness of men could be their prolonged absence. It is true that women must make many decisions when men are gone, but even when men are home, they have no power…Women, fulfilling their obligations as wives, are very deferential when their husbands first return home from the East (*rantau*)….They wait on their husbands, bringing them tea and seeing that they are comfortable. In fact, women treat their husbands just as they would a guest. But like a guest, husbands can outstay their welcome and usually do (1969: 177 – 179).

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[10] Some of these women accompanied their husbands into battle while others were the fiancées and widows of soldiers previously killed. It is unclear whether the women were slaves or whether they were recruits.

[11] Matrilocal is when a married couple reside with the bride's natal household. Uxorilocality is when the couple reside near the bride's natal household.

[12] Siegel (1969) notes that in Aceh Pidie, men were regularly engaged in trade activities and in pepper planting in distant locations. Men would be absent for up to a year or more at a time.

The traditional sexual division of labour within the household was that women were responsible for provisioning the household through their rice cultivation activities and cooking while men provided market items, including food. Women worked in the rice fields and did all the rice cultivation except threshing, which women and men performed jointly, while men took responsibility for gardening fruit and vegetables, and the marketing of the garden produce, forest products and textiles (Jayawardena 1970: 29-29).

Women's public role has become confined in the contemporary period. Traditional Acehnese culture sometimes contradicts Islamic teachings, for example, Islamic teaching emphasises men's position as house head. The role of Islam and the *ulama's* influence in determining women's place in Acehnese society, and the conflict in Aceh have had a detrimental impact on women's roles and gender relations.

Aceh's post-Indonesian independence history is as turbulent and violent as its more distant past. Over the past 45 years Aceh has, on and off, been involved in a rebellion with the national government of Indonesia. The most recent round of struggle commenced in 1976 when Teungku ("Lord") Hasan de Tiro, the leader of the Free Aceh Movement (Gerakan Aceh Merdeka, GAM) declared Aceh's independence.[13]

In response, Indonesia arrested many GAM members while others went underground commencing insurgency activates. Between 1989 – 1998, the Indonesian military made Aceh a Military Operations Area (*Daerah Operasi Militer*, or DOM). Hostilities resulted in substantial Acehnese deaths ranging from 10,000 to 26,000 people[14], as well as wide ranging destruction of homes and property, and the rape and torture of many women. A temporary cessation of hostilities ended in 2003 when the national government downgraded the military emergency to a Civil Emergency 2004. The tsunami was a catalyst for bringing GAM and the Government of Indonesia together in peace talks which culminated in a peace agreement signed in August 2005.

The armed conflict had a profound impact not only on the Acehnese community at large, but particularly on women (Crisis Management Initiative 2006). Some Acehnese women were participants in the conflict, as front line combatants, other women while not combatants, still had responsibility taking care of families who remained in the villages and also for provisioning family members who were on the frontline when they returned home. "Without women, GAM is nothing. During the conflict, the women fed the men, and they hid them" (Montlake 2007). While Acehnese women traditionally were the pillars of the household and community because of men's absence (*rantau*), the conflict resulted in many women becoming *de facto* heads of households as a consequence of men's participation in GAM, their fleeing to Malaysia, or their death (Acheh-Eye 2004). Estimates put women household heads from around 23% (Vianen 2006:3) to as much as 50% (Acheh-Eye 2004) during the period of conflict. Thus, Acehnese women played the central role in sustaining their households, families and villages.

In 2002, the Indonesian Government officially recognised Shari'a law in Aceh. Shari'a law had an impact throughout Acehnese society and certainly had an impact on women's lives. The imposition of Shari'a law resulted in varying degrees of restrictions depending on how

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[13]   Hasan de Tiro is a descendant of the last sultan of Aceh.

[14]   There are wide ranging estimates about the number of Acehnese killed during the conflict period but see Avonius (2007), Brogan (1997), Kingsbury (2006) and Suraiya (1998)

the law was interpreted at the local level. In some locations, a curfew for women was imposed in the evening / night time hours, and in some places strict clothing guidelines were established. An Acehnese newspaper reported the following incident:

> In Langsa, East Aceh, October 2nd, 1999, a group of unknown people, their face[s] covered with masks, stopped a bus of female workers (with uncovered hair) of Wira Lanao company. All these women were told to come down from the bus and had their hair cut off (quoted in Noerdin 2007: 6).

In response to this incident, a religious teacher and journalist said the following:

> It is important for us to prove the success of having women cover their hair. Certainly, they feel it as a burden. But they will realize the benefit of doing so willingly. Although the hair was cut off, it will grow. Their skirt type of clothing is not worthy. The important thing now is for the women to dress up in Moslem gown and follow Shari'a. (UNFPA 2005:8)

Domestic violence has increased since the implementation of Shari'a. Many teachings in mosque emphasise women's obedience to their husbands. An Acehnese woman associated with a local NGO working on women's rights said: "A wife has to be fully obedient to husband. If she is not then husband has the right to hit her". She found it difficult to counter "the misinterpretation of Quran" due to the limited number of women who understood and were able to interpret Quranic verses; even among women in IAIN (Islamic Institute). Although there is a division on women's protection in the police, due to their trauma and fear women prefer to report domestic violence to NGOs.

Shari'a law delineates men's and women's roles and behaviours. Women's lives are defined by their roles in the family and their roles in reproduction. Shari'a restricts women's movements, including women's economic and social participation. Husbands are designated household leaders, economic providers and the main decision makers. Thus, from an Islamic perspective, men and women are perceived as responsible for different things. They are both valued for their work but it is not the same. Women are responsible for maintaining the domestic sphere; they must maintain the morals and honour of the family whereas men financially support the family and are the decision makers and leaders (Vianen 2006: 5).

There is a pervasive sentiment of what is and what is not appropriate for women in terms of their labour force participation. Following ideas about femininity, women should not be engaged in activities outside the home and especially in activities which are not associated with reproductive work. Activities should not compromise their families' honour and women should not be wandering around at night. Other perspectives are more restrictive in thought. Women's responsibilities are to their households and families and they should not engage in activities outside the home.

Acehnese women, especially unmarried women, were traditionally involved in unpaid, subsistence work. Women were involved in fisheries and agricultural activities. In the formal sector, Acehnese women's participation occurred out of a need to support themselves, their children and the household. Prior to the tsunami less than 50% of all able women worked in

the labour force[15] whereas 80% of all working age men were employed. Yet women's role in Aceh's economy was highly visible as many Acehnese men were absent from daily life due to the ongoing conflict. Between the ages of 25 – 55, nearly 96% of all men were employed in contrast with 36% of all women. Vianen (2006: 5) notes that among women there is a marked decrease in labour force participation between women who had no schooling (66%) and those who completed junior high school (39%). Once women complete secondary school and university, labour force participation rates among women again go up. Vianen notes that university educated women have the highest participation rate (76%). There is certainly a contradiction as is the case in many cultures, which deny or limit women's participation in the formal economic sector, but depend on their active participation in the informal, unpaid sector.

Following the tsunami 95,000 were known dead with another 133,000 reported people missing. More women perished than men (Minza 2005:9, 10). The tsunami and earthquake displaced an estimated 120,000 families. Unemployment rose from 250,000 people (6.8%) before the tsunami to over 600,000 people (33%) afterwards (Oxfam 2005c: 4). The tsunami destroyed 4,700 fishing boats, 20,000 hectares of fish ponds, nearly 60,000 hectares of agricultural land was damaged along with the loss of 100,000 small businesses.

In addition, if there is going to be lasting peace recovery depends on the improvement of people's material well-being – and that included the revitalisation of people's livelihoods. Improving people's material well-being would mean the reduction of poverty, the reduction of social vulnerability, the employment of youth, demobilised combatants, returning refugees, the disabled and female-headed households. This would include the re-establishment of businesses and the redevelopment of markets. Humanitarian agencies recognised the need to rehabilitate people's livelihoods if households were going to achieve self-sufficiency.

Enarson's (2000: viii) observation that cross-culturally women's limited mobility results in their slower recovery from economic shocks than do men is appropriate to Acehnese women. There has been a disproportionate negative impact on Acehnese women following the earthquake and tsunami. This imbalance decreased women's opportunities to have a voice in the planning and reconstruction of their communities. Even more striking is the point raised by a woman activist in the Aceh Women's League, who noted that women were not only excluded in the post-tsunami relief process, but they were not considered in the implementation of the peace accord. Since women's role in the peace was not acknowledged they have no role as participants in the peace process. As Montlake (2007) describes:

> As the male-dominated rebel movement laid claim to the economic spoils of peace, female ex-combatants, activists, and widows are trying to rebuild lives and find a political voice. Today's struggle is against discrimination and hardship as well as lingering mental scars.

The following section attempts to examine World Vision's livelihoods projects in Aceh and then some other NGO's projects. Emphasis will be on examining whether these interventions were from a welfare based perspective or from a more empowering agenda striving to fulfil women's strategic gender needs.

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[15] This figure is a labour department type of figure, it does not suggest that only 50% of all women were worked, as many probably were active in the subsistence sector.

8.1   World Vision Indonesia Tsunami Response

The World Vision Indonesia tsunami response was implemented in five zones: Banda Aceh, Meulaboh, Lamno, Lhoong, and Nias Island. The programme's initial goal was to meet the immediate critical needs and assist in rebuilding communities, such as infrastructure and social services, in order to enable tsunami-affected people to restore their lives (World Vision 2005a). To achieve this, the Indonesian Tsunami Response Team (ITRT) implemented the following sectoral projects in each zone: food, child protection, education, health, livelihoods/economic recovery, shelter, water and sanitation, and public buildings. However, ITRT's programme in Aceh focused very heavily on the rehabilitation of people's homes. The shelter programme was by far World Vision's largest programme, both monetarily and in terms of staff labour hours. The monetary expense grew larger than management's expectations and had a negative impact on soft sector programming. Many of the programmes World Vision envisioned for Aceh were abbreviated and possibly even curtailed with the unexpected budget overrun in the shelter sector. World Vision's Asia Tsunami Relief Team (ATRT) found itself unable to run its programme over the initially planned five years and has, in just over two years, commenced its exit from all its ATRT regions, including Aceh.

In the initial response phase, ITRT formed relationships with community leaders and beneficiaries in each district. Through these relationships, ITRT assisted communities identify their needs for current and future programmes (World Vision 2005a). ITRT identified beneficiaries in collaboration with village leaders and subdistrict heads. In order to understand the communities' requirements, ITRT held community meetings and focus group discussions and, in each meeting, ITRT assured the beneficiaries that they would be served adequately and appropriately with specific attention given to women, children, and people with disabilities. ITRT stated that gender and gender inequality was regarded as an issue that required special consideration. In order to ensure an appropriate response in all programmes, ITRT declared that gender analysis would occur to analyse existing information, raise questions, and develop strategies to increase both men's and women's participation in daily activities (World Vision 2005a).

In the first ninety days of the response, ITRT did not undertake a comprehensive assessment on livelihoods but worked with communities to implement smaller activities on the request of beneficiaries (World Vision 2005a). Cash for work schemes were organised in Banda Aceh, Meulaboh, Lhoong, and Lamno which engaged communities in clearing and cleaning temporary living centres and building sites, prefab construction, road access improvement, well cleaning, and farmland preparation.

The goal of the livelihood projects was to contribute to the restoration of economic development in each district. World Vision, in their publication titled, *Still Standing Tall: Addressing Gender Issues in Banda Aceh*, includes the following recommendation for a "change in practice": "Innovative livelihood that take women outside their usual norms which still retain cultural appropriateness taking account of the appropriate markets that are available e.g., internet, creating women'[s] cooperatives" (Cuevas 2006: 25). In order to facilitate livelihood recovery, ITRT worked through various livelihood groups, which received assistance in order to restart their businesses and livelihood activities (World Vision 2005f). For example, farmer groups received training on production of natural fertiliser, plot development, and marketing. ITRT distributed necessary resources, such as tools and trees to farmers, which reportedly contributed to good harvests. Individuals were also provided with

goats to replace lost stock and for breeding.[16] Fishing groups were provided with fishing boats, equipment, and trained on customer care and evaluation. Groups that were engaged in small business activities slowly began to operate. These businesses included handicraft making, cake and coffee making, and tofu and tempeh processing. Vocational training was given on pastry making and tailoring to community groups (World Vision 2005f).

In Lamno, Female Friendly Spaces (FFS) were developed for women to undertake income generation activities and to work as a medium in which to promote women's human rights at the village level. The structure of the spaces was clear, functional, and non-hierarchical which ensured that all members received equal opportunities and benefits from their contribution. The women in the FFSs defined and discussed the goals and objectives of the space, and created an environment in which women had the potential to learn and develop their skills in and knowledge about particular livelihoods (World Vision 2005b).

In addition, Women's Activities Centres (WACs) were developed to achieve women's empowerment at the sub-district level. WACs acted as an education and development centre housing a library from which women could access books and information. Furthermore, the WAC organised various training in order to increase women's capacity with regards to vocational, managerial, and social skills (World Vision 2005b).

ITRT provided livelihood opportunities to both men and women through cash for work schemes and capacity building workshops. Various livelihood supports, such as supplies and equipment, were provided to women in order for them to engage in or restart livelihood activities. ITRT maintained that gender sensitivity issues were not only integrated into each sector, but were integrated into specific areas of the organisation (World Vision 2005e). Qualified women were hired and given specific leadership positions in the main office and zones. In addition, to ensure gender was considered and appropriately integrated into ITRT's programme, a full-time gender advisor was employed for the overall response and a gender specialist was hired for the economic recovery unit (Cuevas 2006: 61). All staff were encouraged to attend gender workshops and training, which were facilitated by internal and external specialists. ITRT networked and collaborated with other gender-based organisations in order to improve advocacy and learning regarding gender issues in post-tsunami Aceh. However, despite the stated capacity building and gender training ITRT employed in their tsunami response in Aceh, it is uncertain what successes their programme achieved.

WV, along with other NGOs such as Oxfam were instrumental in helping reconstruct land rights in Aceh. The tsunami destroyed government offices which held land titles, landmarks used to delineate property lines disappeared, and in some instances people who held the knowledge were also gone. This led to problems in the reestablishment of property rights in the province. WV played a large role in preparing a manual used not only by WV field staff but by other NGOs in the land titling. WV became involved in this work because building permanent shelters could not commence until land titles were clarified. Land succession became an important issue for women and children. Agencies wanted to ensure land titles were in women's names when they were the legal owners, and that land the BRR (*Badan Rehabilitasi dan Rekonstruksi Wilayah dan Kehidupan Masyarakat Provinsi Nanggroe Aceh Darussalam dan Repulauan Nias Provinsi Sumatera Utara* [trans. 'Reconstruction and Rehabilitation Agency for Aceh and Nias']) distributed to couples who lost their land in the

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[16]   WV made the decision not to supply poultry to farmers to reduce the potential spread of avian flu.

tsunami were registered jointly in both the husband and wives' names (see Fan 2006, Harper and Fitzpatrick 2006).

Baseline surveys were conducted in February and August 2006 (World Vision 2006b, 2006e). ITRT conducted focus group discussions in order to evaluate the vulnerabilities and challenges experienced by households. Issues of gender and gender relations were discussed in order to determine specific difficulties experienced by community members. Generally, focus group participants stated that gender roles were traditionally and culturally defined in that men engaged in livelihood activities and women were responsible for household management and finances. Women in Banda Aceh claimed that men were not open to change and were unwilling to assist with household chores, however, in Meulaboh, focus group participants stated that there was not a difference between male and female roles as both men and women participated in livelihood activities. Both men and women made decisions in a consultative manner and many communities indicated that there was mutual respect between men and women. In Lhoong, women stated that they participated in community meetings and some women held key positions in the community and government, as did some women in Meulaboh (World Vision 2006b).

The quantitative survey (World Vision 2006e) worked to identify changes in livelihood status following the tsunami and to understand household vulnerability and coping strategies. The evaluation indicated that the tsunami had greatly affected the livelihood security of households with significant impact on employment, asset ownership, and household expenditure. Since the tsunami, many community members had moved away from occupations that required large capital inputs, such as fishing, and had become involved in petty trade which enabled fast income acquisition. The survey highlighted that many households were dependent upon cash for work projects. The majority of households in all zones were employed in the agriculture sector. For that reason, the survey suggested that projects should focus on farming livelihoods in order to benefit the majority of households. The survey also suggested that many women had been widowed as a result of the tsunami and required some form of economic livelihood development in order to support the household. Women and female-headed households, therefore, required special consideration in terms of livelihood training and income generation.

The August baseline survey (World Vision 2006e) indicated that many households had accumulated non-productive assets since the tsunami. Households had started to reinvest in gold, which, the survey suggests, is an indication of economic recovery and increased livelihood security. Households, however, had not recovered productive assets and relied on petty trade and cash for work projects to support their members. Whilst there might be positive signs of asset accumulation, the survey showed that household spending did not correspond with community services being accessed. A significant number of houses did not have expenditures in education, health, transportation, and were not putting away money for savings. The results of the survey show that many of these services were subsidised by NGOs currently working in the region. Community dependence on NGOs will increase the likelihood of many individuals' vulnerability once organisations begin to phase out their work. We will now consider the perspectives of the community regarding their socio-economic situation since the tsunami and whether ITRT projects have or have not assisted people in returning to their livelihoods.

8.1.1   ITRT Projects: Community Perspectives

We conducted research in Indonesia for two weeks in order to obtain relevant information regarding the ways in which ITRT's livelihood programmes might have assisted communities in attaining financial improvement through different and/or similar types of livelihood activities, and how such outcomes may have shaped current familial and social relationships between men and women in post-tsunami Aceh. We conducted focus group discussion in Lamtui and Ujong Seudheun in Lamno, Punge Ujong and Deah Glumpang in Aceh Besar, and Suak Timah and Ujong Kalak in Meulaboh. In all focus groups we held, whether men's or women's groups, people told us their greatest problem was a lack of livelihood. Health, education and housing were all secondary issues to how people were going to make a living.
    Livelihoods

Many of the community members with whom we spoke stated that their major problem was the lack of employment opportunities, hence, insufficient income. This situation created an environment of uncertainty, as many people were unable to return to their previous occupations due to the loss of businesses, land, and equipment. In Lamno, for example, many of the men and women with whom we spoke had worked as farmers but their fields were destroyed by the tsunami. This, claimed the community, has resulted in a deterioration of their lives since the tsunami, as they have no employment options available with which to support their families. They told us that ITRT assisted them by giving seeds, such as chilli and rice, as well as a fertiliser. The men told us that they did not consider the chilli crops to be economically viable due to the low price of chilli, which was Rps500 per kilogramme at that time, yet they considered the rice to be a successful activity. ITRT gave one person tomato seeds as a trial and this was successful, however, the trial did not continue as ITRT stopped supplying the seeds. Subsequently, the farmer discontinued with the crop. The farmers said that they were not cultivating enough crops, which were sometimes destroyed by rats, to support their families' needs and much of their land still remained unproductive due to salt.

Some of the women in the Lamno area produced Acehnese traditional handicrafts and one woman said that she taught other women how to do this craft. The women said that ITRT had provided some sewing machines and training for the women but this was stopped when ITRT decided that the livelihood programme would end in order to focus on the shelter programme.[17] The women had asked ITRT to provide a teacher for them, for which they would pay themselves. However, the women told us that they were able to pay for only five days of training. They indicated that they would do anything people asked of them as they did not have any other work which might bring them income. Other women said that before the tsunami, their husbands used to go to sea at anytime, but it had become more difficult due to the tidal variations and a depleted fish catch. When their husbands were successful fishing, the women would take the fish to sell in the market but this was often difficult as the market was difficult to reach. Prior to the tsunami the main road went right by the village. The road and village are now submerged and the community relocated. The main road to the market is now six kilometres away. Walking to the main road was along an unpaved, rocky road and carrying heavy loads was difficult. The women wanted a tricycle to make things easier. Once the fish were sold, the women stated that both husbands and wives jointly saved the money earned from the sale. Some women told us that they used to be coconut farmers, but the land is submerged and they can no longer cultivate anything due to an insufficient land base.

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[17]   We were informed after our meeting with the community that ITRT planned to extend the livelihood work as a result of an increase in budget directed towards the programme.

The BRR donated the land on which they were now living and the allotments are only big enough for their houses. The villagers are waiting for the titles to their land. People came to assist them file the necessary paperwork but six months later they were still waiting for their official certificates. Widowed women had also applied to receive legal title. Because the land parcels are too small for cultivating even coconut palms, the women would like to make cakes but do not have the necessary ingredients.

Similarly, in Banda Aceh, men told us that it had been difficult for them to restart their businesses since the tsunami and that the recovery of their livelihoods was one of their main concerns. In many Banda Aceh communities men were finding it difficult to find employment. In one community, before the tsunami men worked as truck drivers and as factory workers. Today the factories are no longer open and former employees struggle to find alternative employment. Many of the men have been unsuccessful and remain at home with little to do. Some men sell produce to local shops, such as drinking water, chickens, and vegetables. Other men were government workers and fishermen; they told us that some fishermen received no aid from NGOs working in the area. Several of the men who were from a fishing village told us that some NGOs had given them boats. However, some men received two boats while others had received nothing. They said that the village head had acted as a facilitator and, subsequently, his family and/or friends received the boats. Many men said they were forced to work as labourers as they have no skills to access better work or enough income to rebuild their businesses. One man told us that he used to be a fisherman but had lost everything in the tsunami. He had written a proposal for ITRT to obtain a boat but the proposal was rejected. Many of the men told us that ITRT had invited the men to prepare a proposal regarding livelihood training and support, but the men maintained that there had not been any further action taken by ITRT. They said that they were disappointed and did not want to send their proposal to another agency, fearing they might meet with the same result. In order to develop their livelihoods, the men stated that they would like to receive not only skills training, but also capital to follow the training. They told us that their wives had opened small shops which sold items such as cakes, snacks, and cigarettes. The men were grateful that their wives were able to do this work, which enabled the family to have a small income.

Women in response to their husbands' unemployment were searching for ways to generate an income. Women in these communities did not work outside their homes before the tsunami thus they had little experience in income generation activities. Some women in Banda Aceh told us that, before the tsunami, they used to sew and have small shops but they no longer had income to develop their businesses. Like the men, the women said that WV provided some livelihood training but they claimed that they required money following the training in order to utilise the skills they had acquired. Other women told us that they used to make cakes and sew clothes but, since the tsunami, they have been unable to continue, as they do not have the equipment. Some women said that they had started to make umbrellas, which are rented for marriage ceremonies. As they have insufficient capital to make the umbrellas regularly, they only make them when they received an order. This work was done in their homes. Other women said that they did not have any work and only performed housework. The women participated in livelihood training but they believed that they had not benefited. They wanted NGOs to give more attention to their livelihood recovery, as this was their major concern. A woman interviewed at Punge Ujong noted that agencies were offering micro-credit loans of Rp. 1.5 million. While friends were willing to take out a loan, the woman interviewed was afraid she would not be able to pay it back; hence she declined from joining her friends in

their business enterprise. If the loan were smaller, she thought she might have considered the opportunity. In the focus group at Deah Glumpang, a community near Punge Ujong, women noted a local NGO provided micro-credit loans but the interest of 30% meant many women who took the loans out to buy sewing machines and material were unable to meet the repayment schedule.

Government workers had visited Deah Glumpang, which is located by the sea, and asked the locals to move to Jantho, a location further inland. The women told us that they did not want to leave their traditional land, as they and their husbands wanted to re-establish their fishing livelihood in the same community. A similar sentiment also encountered in a non-WV fishing village located right on the beach in Sigli. This community was adamant that this was their land and they would rebuild on their land and continue following the life style they were accustomed to – fishing.

Men in Meulaboh said that their lives were worse than before the tsunami. They had no house and they no longer had a livelihood. The men said that they were living in the barracks[18] with their families whilst they waited for their houses to be completed. The men said that the living conditions in the barracks were not good due to poor sanitation, health problems, and electricity shortages. They were eager to return to their livelihood as they realised that once ITRT stopped providing food, their lives would become difficult as they would be unable to buy food. The majority of the men were farmers but said they could not grow rice as the tsunami had destroyed their fields. The men said that had participated in training provided by ITRT but they did not find it useful as the training was theoretical and did not provide alternative skill training. Furthermore, the men stated that they did not receive financial assistance following the training, which they explained was essential if they were to put the knowledge into practice. Many of the men told us that they were happy that their wives were helping the men by jointly managing small shops. The men's focus group discussions from Ujong Kalak village revealed that they were involved in various employment activities prior to the tsunami including mechanic, trader, fishermen, cleaning, drivers, and noodle and fruit sellers. The men told us that, since the tsunami, many of them did not work as fishermen as their fishing equipment had been destroyed. Other men said that they were involved in the rebuilding houses, one man worked in the ITRT warehouse, and others worked as traders. However, this work only provided enough money to buy food for the family. One man said that he used to be a mechanic with seven children and had not received aid apart from rice, which ITRT had distributed. He was living in the temporary living centres and was waiting to be given land on which ITRT could build his house.

While many of the men, with whom we spoke, lived in temporary housing, the women told us that they were in permanent housing. In a focus group discussion conducted with women living in Ujong Kalak, Meulaboh, we were told that many women were helping support the family by running small shops, selling snacks, cakes, and daily household necessities. However, this provided only a small income and was not enough to pay for their children's education. The women had asked ITRT and other NGOs to provide scholarships, which would enable children to attend schools so that their children would receive a better education than they did. Prior to the tsunami, women in the community had a profitable industry in making *kasap,* a traditional Acehnese handicraft woman produce. The women sold their works to other regions, including Kuala Lumpur, Malaysia, but the marketing network had broken down since the tsunami and the women wanted to reconnect. Women told us that they

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[18]   These are temporary shelters built in the relief stage to house people made homeless by the tsunami.

did not undertake any work apart from household chores, as they needed money to restart their businesses. Some women were washing clothes in order to earn a small income. Many women said that they had written proposals for NGOs regarding business support but there had not been any action taken by the organisations. The women had been involved in training organised by ITRT, which included sewing, cake making, goat keeping, micro-credit, group management, bookkeeping, and marketing. Some women said that they found the training useful. The women said that for some of the training, which was outside the village meant ITRT sent only one woman who was expected to return to the village and train other women. This follow through training did not happen. Many were disappointed not to have the opportunity to participate in the training, as the women were quite enthusiastic to learn new skills to start new employment initiatives. Some women said that their husbands used to work as government employees, and traders but they were unable to continue with their work due to lack of income and equipment. Other women told us that some men, who had received equipment, were prawning in the rivers but other men, who did not receive equipment, were unable to continue their fishing work.

Household

In all regions, many of the women and men with whom we spoke claimed that the relationships between husbands and wives had improved since the tsunami, that "they understood each other better now". They said that they do not get angry at each other and are closer than they were prior to the tsunami as they remember others who had lost their partners. The women in Meulaboh said that their relationships with their husbands had become more intimate since the tsunami. Women and men believed their relationships with their spouses were better. Even though households face great economic difficulties, resulting in marital stress, by and large couples felt lucky to have their partners and felt the lines of communication were better than before the tsunami. Such feelings are exemplified in the story we heard from women in Meulaboh. They told us a story about a neighbourhood couple, who before the tsunami, did not do anything or go anywhere together. The husband would get on his motorcycle and go to work or to visit friends, leaving his wife behind. Since the tsunami, they go everywhere together and are very romantic towards one another.

Some of the community members, who had lost their spouse had remarried. Women widowed as a result of the tsunami seemed to be less likely to have remarried than men. Only a few of the women who were widowed had remarried, but said they would if they found the right man. On the other hand, most if not all the widowed men had already remarried. Men said they wanted to remarry because they wanted a partner with whom they can share their lives. In Meulaboh, we were told that the men, who had remarried, were having difficulties. The men have had to adjust to their new relationship and this has not been easy as they still have memories of their lost partners and this is casting a shadow over their new marriages. We encountered many households with motherless children, whose fathers had remarried but the children were not living with their fathers when they remarried. Villagers said that some of the women in these newly formed households did not want to care for their husbands' children.

In interviews we had with women in both WV assisted communities and in other non-World Vision communities, women regularly raised issues regarding reproductive health. In Punge Ujong, one woman spoke with us saying she and her husband lost all their children in the tsunami and wanted information on whether tubal ligation was reversible. Other women asked about contraceptive methods. Theses women did not seem to understand how to

properly use contraception and were sometimes using it in an unsafe way. Another major area women and even some men brought up with us was the development of alternative, free maternal care. Women complained the hospitals were far from their homes and the fees placed a burden on the household.

Domestic violence was an issue which we found difficult to explore. Interviews we had with women in focus groups and also individually during household surveys did not uncover many admissions of domestic violence. Only one case was discussed by a woman in Banda Aceh when she talked about her neighbours but this happened both before and after the tsunami. Some women in Banda Aceh told us that they sometimes argued with their husbands as a result of their economic situation. Such arguments, claimed the women, only lasted for a short period. Men said that because of the lack income, there had been some complaints from their wives but they try to remain patient in accordance with their faith.

In the locations visited, women we spoke with did not believe that the activities they performed had changed following the tsunami. They commented that their lives had become difficult. They felt that they and their households were more vulnerable. However, many of the women claimed that their husbands helped them with household chores more than they did before the tsunami, such as getting the water from the well so that their wives could wash the clothes. The women said that this had eased the burden of some of the household chores that they are expected to complete. The men also helped prepare goods for their wives' shops, for example, removing the peel for candied mangoes or helping make umbrellas used in wedding ceremonies.

In addition, the women in Lamno told us that the decision-making in the home was done between them and their husbands jointly and these decisions were often regarding issues of housework division and financial issues.

8.2   Other NGO Responses in Aceh

At the height of the emergency in post-tsunami Aceh over 400 aid agencies, both international and local NGOs, were providing aid to people in need. Agencies' priorities were to provide relief in the form of food, water, shelter, clothing and medical assistance. Agencies were responsive to gender issues in Aceh, especially in terms of recognising the potential vulnerability of women and girls to sexual exploitation and trafficking. An extensive warning went out after the tsunami highlighting issues around the protection of women and girls. Agencies were successful to varying degrees in their approaches to gender equality in the relief effort in post-tsunami Aceh. But as stated in the *Evaluation on Women Situation in Aceh in 2006*, by the Gender Working Group, many of the NGOs working in Aceh did not develop a sustainable strategy nor perform a needs assessment to determine the type of assistance required.

Oxfam, was one of the few multinational agencies working intermittently in Aceh prior to the tsunami. The agency therefore had a good working knowledge of the region and culture, as well as well established contacts and relationships which they could call upon. As early as March 2005, Oxfam produced a set of briefing papers examining the gendered impact of the tsunami (Oxfam 2005a, 2005b). In March 2005, agencies were still grappling with who died. Reunification programmes, although winding down, were still active. Forensic material of the demographics and geography of those who died were still being collected. Numbers were indicating that more females perished in the tsunami than males. Based on these figures,

Oxfam was analysing the potential impact of such a mortality pattern might have on Acehnese society. Many households would end up as single parent households. The impact on widowed women would be different than the impact on widowed men. Oxfam's report proposed widowed fathers would encounter problems taking care of their families and performing household and childcare tasks they were unaccustomed to performing. Men, as the traditional providers of the household, but who were unable to provide for their families following the tsunami, would begin to feel demoralised. But Oxfam noted that widowed women would be the hardest hit as traditionally, women were not economic providers for the households but would now have to be. The reports highlighted the question of what impact women's restricted mobility would have on their ability to perform economic generating activities, what the workloads would be like for single parent households, especially female headed households, and finally what the impact would be on household and familial relationships and also on female reproductive health. The Oxfam report (2005b:5) continued by stating that gender sensitivity in programming should occur by:

- Ensuring consultation and participation of women in all livelihoods and cash-for-work programmes;
- Building women's shelters in areas where they feel secure;
- Electing women's representatives in communities where Oxfam works;
- Providing equal pay for women and men in cash-for-work programmes;
- Assessing the different needs of women and men in all our programmes.

Oxfam's initial livelihoods programme was a cash-for-work programme.[19] Cash transfer programmes have an advantage over food grant programmes in that it can lead to women's empowerment (Khogali and Takhar 2001). Both women and men were employed doing the same work for the same wage. This type of work demonstrated women's ability to do hard labour and work just as well as Acehnese men. As Khogali and Takhar (2001: 44) noted from Oxfam UK's Bangladesh programme:

> Overall, women beneficiaries of the cash transfer strategies reported that they felt empowered by receiving cash. However, women were undecided how permanent this change of status would be, with some suggesting that when men were able to return to normal wage-earning opportunities, the benefits of the cash-for-work programme would not have the same effect.

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[19] Cash-for-work programmes as well other cash programmes such as cash grants or cash voucher programmes, are designed to assist in increasing disaster affected people's purchasing power so they can remain self-sufficient in the fulfilment of their and their families' basic needs and in the recovery of their livelihoods (Creti and Jaspars 2006:1). Cash programmes assist people in regions where food remains available. In locations where there is a local supply of food there is a possibility that a food grant system will disrupt the economic livelihoods of food producers and the already established market system. Giving cash grants supports the local economy by not destroying the food production end of the economy and, instead, supporting it by allowing people to buy locally produced food while also empowering victims to make choices in how they wish to prioritise their spending and acquisitions. This type of programme also provides people the scope of returning to "normalcy" more quickly by participating in the everyday tasks of buying, selling and working (Oxfam 2005c:7).

Some research on the cash-for-work programme indicates that it can distort the local labour market by paying workers more than salaries were pre-tsunami. Also, there is a fear that traditional community structures such as *gotong royong* , which is when community members participated in unpaid work for the benefit of the community, will break down when people receive cash for similar kinds of work in the cash-for-work programmes of the NGOs (Eye on Aceh /AIDWATCH 2006: 16-17).

In Aceh, the cash-for-work programme lasted for approximately three months. This programme was then followed up by a cash grant programme for the rebuilding of businesses in the marketing, fisheries, animal husbandry and farming sectors. Oxfam mainstreamed gender in their cash grant programme.

As noted previously, following a crisis such as the tsunami and earthquake, there is an opportunity for NGOs to empower women by promoting non-traditional activities for women and men. The tsunami's destructive power resulted in major construction all over the province. There were an insufficient number of Acehnese men to fill the employment needs for the reconstruction efforts. This opened a window of opportunity for women to learn new skills and gain employment in previously male-dominated sectors of the economy (cf. Bradshaw 2004:52). While there has been some recognition of this potential, few agencies have actually developed livelihoods programmes with this in mind. As the *Evaluation on Women Situation in Aceh in 2006* noted, "Generally, the activities and assistance provided … increase gender stereotype in the society, where women's works are related to domestic activities such as sewing, making cookies, and men participated in activities such as fishing, gardening, and so on" (Gender Working Group 2007: 4). Oxfam and ILO are two agencies which recognised and tried to optimise on this chance by establishing non-traditional livelihoods training programmes for women. An Oxfam publicity release quotes an Acehnese woman as saying: "I want to be equal and have the same way to make money as a man. In the future I will marry and have a baby, and it's good to earn money so that the baby doesn't have to wait to get things from the man only" (Oxfam 2007).

In Lhokseumawe, along the east coast, Oxfam livelihoods programme officers searched for a way to involve women in the construction taking place following the tsunami. Oxfam staff came up with a few ideas which they proposed at a women's community meeting. The women discussed their options, prioritised their choices and responded to Oxfam choosing a house painting project. "Painting is an entirely new and exciting way for these women to make a living. Before the tsunami it was a man's job. Women's activities tended to centre on working the rice fields or managing a small kiosk," said Oxfam livelihoods staff member. "The unprecedented scale of construction work in Aceh means there's high demand for skilled painters to decorate newly built homes and that creates new job opportunities for women," she added.

In total, there have been over 100 participants from three different communities whose ages ranged from the mid-20s to 50s.[20] Participants received half day training in house painting. Oxfam supported their training, paid for the trainers and bought the required painting supplies. At the completion of the training, painting teams composed of three women of varying backgrounds and ages were formed. The teams painted Oxfam constructed houses as volunteer trainees to develop their skills. At the end, they received certificates as proof that they developed the necessary skills and experience. The certificates were designed to be used as evidence to assist the women in acquiring employment, especially with other NGOs who were also involved in house construction.

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[20] While publicity about this project noted there were 32 women trained, in an interview with the livelihoods staff, we were informed that 122 women were trained.

The programme's success seems to be uneven, dependent upon location. Oxfam returned six months after the training to assess the project's sustainability. Success was defined by the ability of the trainees to find employment as house painters. In Sawang village, four out of 15 women have gained employment with the BRR or IOM. Women directly approached these agencies to ask for work. The agencies welcomed the women's involvement after the initial surprise in women asking for house painting work. The women also noted that their communities and families were supportive of their activities so long as they did not neglect their domestic roles. Oxfam's sustainability report differed however for the village of Krueng Mate where women have not been successful finding employment. The contractors working for the IOM are not willing to hire the women, saying their system cannot open eligibility to the women. Oxfam also notes that the women's families are not supportive of their activity, which extends to the making of disparaging comments.

Even though there are some questions regarding the sustainability of the project, Oxfam considers it a success. Success "……is about more than simply creating jobs. It is as much about the empowerment of women, as well as working to promote equality between men and women". While women in Sawang are finding opportunities and support from their community, the same can not be said for the women of Krueng Mat.

The women painters commented to Oxfam that they would like assistance in promoting their activities. Perhaps a markets and promotion training course could be organised to teach the women how they can do this themselves.

Oxfam developed another non-traditional livelihoods training programme for women in which women learned brick making. Bricks are in high demand with the amount of construction taking place. Oxfam livelihoods programme staff considered this to be an activity women could easily learn and be successful in. However, an Oxfam staff member was critical of the project's success believing that although it was initially designed to teach women to make bricks it ended up with women doing the heavy manual labour of moving the bricks while the men did the easier work of actually making them. The Oxfam livelihoods staff member felt women were earning very little money (Rp. 3000 a day) for very hard labour while men had it relatively easy (Nowak 2007).

Oxfam recognises that information is essential for development. The agency, in response to this priority is trying to establish resource centres providing information on how to access livelihoods. Issues they are contending with include where to locate the centres so that women can have access to them. Since women's mobility is restricted, the centres need to be situated in places accessible to women. These centres, if designed correctly could also play a role as an employment clearing house, a place for women to receive small business and marketing training, and more generally as a centre for women to meet other women, something like the traditional Acehnese women's house or the *balai inong* (see UNIFEM n.d.).

Oxfam has established partnerships with many local Acehnese NGOs. One such partnership is with Center for Community Development and Education (CCDE). [21] CCDE was established in 1993 based with a goal to alleviate poverty among women. Poverty is

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[21]   Another local NGO Oxfam has partnered with is MiSpi ("True Partner of Indonesia's Women"), a local women's NGO who is involved in strengthening women religious leaders (*ulama*). Women are informal religious leaders who are not recognised by the men.

manifested in two ways: intellectually and financially. Both forms of poverty are closely linked due to culture and conflict in Aceh. Culturally, the household heads are men but when the conflict began women were required to assume the responsibility as head of household. In 2000 there were more than 100,000 single parent, female headed households in Aceh. Women did not have the educational or economic skills to cope which resulted in increasing poverty for themselves and their households. CCDE's strategy to address what they refer to as intellectual poverty includes running the following programmes:

- Educational activities including participatory planning, training for small business and production management.
- Women's leadership programmes.
- To increase women's awareness CCDE runs discussion groups on topics such as gender analysis, reproductive health, domestic violence and polygyny to name a few. From these discussions, women explore their own personal position and experiences by writing about it in creative writing training.
- The creative writing training culminates in the publication of the magazine *Potret*, CCDE has trained 100 women in creative writing. Their first training took place in 2003. CCDE pays women's transport to attend the training. Since 2003, *Potret* has been published quarterly. In 2005 Oxfam partnered with CCDE funding the publication of 2000 copies per month which are distributed to women who participated in training, to NGOs and embassies

To address financial poverty, CCDE provides working capital in the form of micro- credit. CCDE staff meet with a group of women and first discuss how micro-credit works. The groups are the same groups that are involved in the creative writing. Staff inform women that their loan repayment will occur monthly during their regular group meetings. CCDE does not require collateral; the loans are based on trust with less than 2% of all women defaulting on their loans. Loans range in size from Rp. 500,000 to Rp. 3,000,000. Interest can either be repaid at 2% per month (flat rate) or 3% per month (at a declining rate). Women typically use the money to run small food, cake or clothing stalls, to do tailoring, or for farming needs. These economic activities existed prior to the tsunami. Staff remind beneficiaries that the money they receive is for their economic activities. They remind the women that: "If you give your money to your husband it means you have been dishonest to us," as a way to teach the women not to be swayed by their husbands requests or even demands for the loan as discussed earlier in this paper.

CCDE is trying to broaden women to a world beyond activities such as sewing, which they believe provides little profit while being very tiring. They believe the public sector needs to be opened to women. This, CCDE's Director argues, can be done through women's writing, such as the creative writing they do in their monthly groups. Women who have developed skills in the writing classes, whose work CCDE would like to publish in their magazine Potret, are paid Rp.15,000. CCDE does not see this as an income generating task for women, but rather as an exercise in raising women's self-esteem. It is designed to develop the skills that provide women with the ability to voice their opinions to a wider audience. Its purpose is to empower women (Yunis 2007).

CCDE identifies its loan recipients by entering a village and observing the women. Some women who are already CCDE beneficiaries were unhappy with the mechanisms by which CCDE identifies recipients. They argue that CCDE's entire emphasis is on women's ability to repay their loan. Women commented that the CCDE loans are not always reaching the

women who are really in need. One woman said: "Even rich people have debts, why not the poor?" Women were also critical of the criteria for selecting members of the creative writing groups. "Women with less education need training more than those with better education," said one woman stated. She then continued, "Those who are clever will become cleverer and those who are not educated will become more stupid."

Cut Meutia, a local NGO Oxfam has partnered with was also working in Aceh prior to the tsunami.[22] Cut Meutia's mandate is to "to enhance women's welfare." This vision is to be achieved through increasing women's knowledge about religion, reproductive health and inheritance laws. The NGO focuses on helping widowed women by teaching them handicraft / sewing skills as a way to learn how to read and also learn more about such ideas as Acehnese religion and law. The director / founder of Cut Meutia has organised craft shows with the help of a Japanese NGO, which provided support to Cut Meutia following the tsunami, when they inadvertently came upon Cut Meutia's work near the Grand Baiturrahman Mosque in Banda Aceh. Oxfam has also partnered with Cut Meutia providing office equipment and money for motorcycles so staff could move around to deliver training. Oxfam has also provided capacity building training for Cut Meutia staff on topics such as community organising, gender, and market analysis. Cut Meutia's director commented that the gender training Oxfam provided helped elucidate what gender and gender equality means. Following the gender training one Acehnese woman said, "Gender is frequently perceived as if women act against men". After attending training, she now has a far better understanding of what gender is.

Like Oxfam, the International Labour Organization (ILO) was quick to bring in a gender specialist. Having a gender specialist oversee the programming insures that both men's and women's voices are heard, that both men and women have equal opportunities for job training and employment. As Claudia Muller, the ILO's gender Coordinator stated, "In order to compensate for the many job opportunities existing for men in the construction sector, ILO has started training women in manufacturing Cement Products" (n.d.) The ILO ran non-traditional training programmes for women in the construction sector. One such training course was on cement tile manufacturing. The course was designed specifically and exclusively for women. There were four separate components to the training. The first component was vocational in focus with a five day training course (the first day was theory and the remaining four days practical experience). The second component, Start Your Business (SYB) was more generic in nature, and is a training course ILO regularly used. The SYB course was a ten day business management training course designed to help women get their businesses up and running. The third component of the cement tile manufacturing course the ILO ran was the actual business start-up. ILO had the women participants form groups of three. Each group received a mould and three savings accounts of Rp. 1,250,000. The money was to assist the women purchase the material they needed to start their tile business, such as sand, cement and non-perishable items including shovels, spades, etc. In addition to the savings account the ILO opened for each woman, the agency also paid the women Rp. 30,000 per day for their participation in the training. There has been no published evaluation of the training course. Material describing the course on the web was uploaded when the course was still taking place. Claudia Mueller, ILO's mentions that the course was

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[22]   Cut Nyak Meutia is a very famous, important Acehnese heroine who fought the Dutch colonial power in Aceh. She was caught and shot by the Dutch in 1910.

in the second stage (SYB training) and no participants had dropped out. Mueller noted that women were commenting that they "…found out that they can make tiles being women even though it is considered a man's job." According to one report, 80 women participants of the ILO's tile making training course have found employment (Phillips, 2005).

The ILO also ran "Start Your Business" training for women (as well as men) in a more broad context as well as a specifically oriented Women Entrepreneurship Development (WED) programme. The WED programme was designed to build women's business skills and business organisations as well as promote women's economic opportunities in Aceh's developing business sector (ILO 2006:25). The ILO (2006: 25) noted the following "concrete outputs" from their programmes:

- 100 jobs created for women within 19 female-headed block making enterprises
- 18,277 women job-seekers registered in ILO's employment services component
- Career guidance provided to 385 female engineering graduates, and 590 women referred for training in ILO and other programmes.
- About 1,400 women trained overall in a variety of vocational skills

This level of evaluation does not quantify how many of the women that passed through ILO office doors actually found employment or remain employed; project sustainability is unknown.

In most of the agencies interviewed, project evaluations seem to be problematic. The ILO proposed a mushroom farming project for women in a Mercy Corps village. The ILO would provide a trainer and the funds to develop the necessary infrastructure. The ILO asked Mercy Corps to identify a group of female beneficiaries. Mercy Corps presented the proposal at a women's community meeting and asked for volunteers. The women realised the project would require a lot of work so only 10 volunteered.[23] When we asked beneficiaries if they thought the project had benefited them they said: "The energy we put in the project was too much compared to the benefit we got out. It was just like *'kerja rodi'* (enforced hard labour during the period of Dutch colonial rule)." Women complained that they became ill when working because they were not given proper safety attire.. They felt the trainer was not forthcoming with information especially when the crop seemed to be failing,[24] and they felt the training was insufficient as it only lasted three hours conducted over one day. The women also noted that the harvest was less than they were informed it would be. Before the harvest, an ILO staff member came to the village everyday to check on the women's progress. When the initial harvest was not as successful as it should have been, the women said the ILO stopped coming. One woman said, "As if to avoid us, they stopped coming. The ILO was irresponsible. It disappeared without saying anything to us." What little money women earned from this project was used to buy household food items such as rice and fish. Women commented that their husbands teased them and also felt pity for them since the income generated for the time expenditure was so small.

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[23] Women in the community not involved in the project said that they were told by Mercy Corps that only 8 women would initially be allowed to participate because this would be a pilot project and Mercy Corps wanted to see how successful it was before extending it more widely. If successful, the project would follow a "roll-over" system whereby women in the project would bring new women in.

[24] An example of incorrect knowledge transfer and actual false transfer of information was when the women asked the trainer where the mushrooms came from, they were told it originated from elephant dung. The trainer was also the individual who purchased the produce from the women which could potentially be perceived as a conflict of interest.

Part of the problem with this project was a lack of communication between the ILO, Mercy Corps and the women beneficiaries. Mercy Corps acknowledges that the ILO, when proposing the project, told them that they would only support a one off training. Mercy Corps, knowing ILO's conditions, accepted the proposal but did not inform the women who couldn't understand why the ILO abandoned them. Although four of the original ten women dropped out of the project, the remaining women are still committed to growing mushrooms. They have heard another village were successful using a different medium for the composting and they have decided to pilot this alternative method. Mercy Corps recognised that the knowledge transfer from trainer to beneficiaries was not good and they agreed to support the women and continue the project, including hiring another trainer and providing additional spawn to begin again.

Women thought the most pressing problem they had was a lack of income to pay for the soaring price of rice.[25] Mercy Corps was also involved in assisting the community clean up their rice fields. Salt was still affecting the community's rice fields and the men had difficulties removing the debris since they did not have the appropriate equipment. When we visited, Mercy Corps had tarted to provide tractors to assist in the community's clean-up; they were supplying fencing material and seed for planting. Community members are very positive Mercy Corps and the support this NGO has given them.

Women in this particular community were entrepreneurial prior to the tsunami making handicrafts from bamboo and rattan which they gathered in the nearby hills. The crafts were sold to the market in Banda Aceh. An individual could earn Rp. 300,000 a month making hats and more if she made more sophisticated items for the market. Today, women can no longer find the necessary raw materials to continue producing the handicrafts and even if they could the market no longer had a place for handicrafts.

While Mercy Corps were initially involved in a cash-for-work programme, a year after the tsunami they have shifted their strategy to a cash grant programme which was designed to help people return to their villages and restart their livelihoods.[26] Mercy Corps asked village members to identify the primary livelihoods activities of their village. Villagers then formed groups based on their occupations. Mercy Corps requested that these groups consider their needs and prepare a proposal. Most of the proposals that Mercy Corps received were from women. Outside of Banda Aceh, women are involved in small business, while the men's primary activities involve farming. Mercy Corps provided a cash grant of no more than 4 million Rupiah with the average amount between 1.5 – 3 million Rupiah. The amount given by Mercy Corps was based on need which was negotiated from the group proposals (Mercy Corps Staff member 2007).

An example of Mercy Corps cash grant programme is the traditional cake making project in Lampisang Village, Aceh Besar. Mercy Corps came to them in early 2005 and asked the women with whom we spoke to form a livelihoods group and make a proposal if they wanted to restart their businesses and receive financial assistance. A widowed woman who had made *kue bhoi* and owned a stall, had her son develop a proposal for a group of women who all

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[25]   Rice had increased from Rp. 2,000 to Rp. 7,000 per kilo.

[26]   See Doocy, Gabriel, Collins, Robinson and Stevenson (2005) for an evaluation of Mercy Corps cash-for-work programme.

made *kue bhoi* before the tsunami.[27] The group submitted the proposal to Mercy Corps and elected the widowed woman as their leader. Her daughter, who helps run the stall and make cakes, said her mother was elected group leader because she is the oldest and most experienced woman in the group. One month after submitting their proposal, Mercy Corps transferred the money to the women via their bank account. Each of the ten women received Rp. 2 million. Mercy Corps' only requirement was that only those really involved in the cake business receive the money, it can only be used to restart their business by using the cash to replace lost assets such as stoves, or necessary cake making materials, such as flour and sugar. The leader, who had a kiosk before the tsunami, also received an additional Rp. 2 million from Mercy Corps to make the necessary repairs to her stall. The leader's daughter commented that she too would have liked a cash grant because she also makes cakes, but Mercy Corps only provides grants to one woman per household, thus prohibiting her participation in the programme.

Even though there are so many stalls all selling the same product, the stalls are profitable because this region is the only area making *kue bhoi,* a necessary item for a wedding. The larger the wedding, the more *kue bhoi* required. Some people from Banda Aceh come to the stalls to buy the cake for their wedding, but others act as middlemen and buy the cake to sell in the markets in Banda Aceh. The daughter of the group leader with whom we spoke mentioned that the income generated from the stall is better today than it was prior to the tsunami. Before the tsunami they sold about 50 packages of cake a day. Today they sell at least 100 packages of *kue bhoi* as well as other varieties of cake, which they did not sell before the tsunami. The mother and daughter buy the cake from the other women for Rp.4,500 a package and sell them for Rp. 5,000, although there are some more expensive cakes sold which provide a Rp. 3,000 profit to the stall owners.

We asked the woman cake stall owner and her daughter, "Who controlled the cash grant and profits generated from their business?" To this question they answered, "It is my business, it is my money. Why should our husbands know and get the money?"

Women in the group make cake on their own or they are assisted by family members. They do not have regular group meetings or other group activities. The daughter interviewee said "If a sponsor (people from Mercy Corps) comes, we would gather in this house and cook cake together so they would see that we have good cooperation as a group."

CARE, has attempted to integrate gender issues in their Aceh programme cycle from the beginning. In 2005, CARE did their baseline study and hired a gender consultant. CARE's Humanitarian Accountability, RBA, Gender and Advocacy Coordinator, however, recognised that there were challenges in programme implementation. One of the problems was that the NGO went from 0 to 800 staff very rapidly with many staff having little experience resulting in stresses in programme implementation. As noted:

> Capacity building for staff is essential. Raising awareness on gender issues with the staff is only first step. However, awareness alone is not enough to become gender sensitive, and trainings need to change awareness, attitudes and practice. This is a time consuming process.

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[27]　*Kue bhoi* is a local traditional cake given to people by a bride and groom at their wedding.

The staff member also noted that there is a gap between programme development and implementation. She commented that concepts of gender mainstreaming come from program developers, and staff are expected to have the capacity to implement gender sensitive programmes, often in an environment of very strong gender bias. Capacity building is necessary so CARE brought in a recognised gender trainer to work with staff. The trainer developed a programme on gender with Aceh specifically in mind. Approximately 150 field staff have undergone the training which lasts from 3 – 8 days often in combination with training on the human rights based approach.

The CARE staff member (2007a) recognised that raising awareness alone is not sufficient for programme implementation. She noted that CARE needs to look at how implementation is progressing and this must be done via monitoring in the field. CARE must move away from using log frames which are outcome oriented to having a more process oriented focus. Only then will gender be fully integrated into CARE's programmes. Monitoring process, however is much more difficult than monitoring outcomes. This is highlighted in the example below.

In late 2006, CARE started a cash grant programme for asset replacement. Recipients received 40% of the cash, when it was spent they received then next 40% to be followed by the final 20% allocation. The cash grant could only be used for livelihood asset replacement. The programme was designed as a group programme, with each group organised around occupational interests managing a pre-established amount. Individuals develop a viable business plan which is discussed with CARE staff and other group members. There is a group manager. The idea behind the group management of the funds is to foster empowerment. A major problem with the management of the groups is that the leader in most instances has been a man. Thus, women as followers in the groups are not being empowered. This illustrates the point that agencies which follow an outcome based perspective, only counting number of groups, will not necessarily achieve gender equality. Having a group manager, for example, is all the log frame specifies, it does not stipulate a female manager.

Another example that illustrates the difference between outcome and process monitoring is when a log frame stipulates a 50% participation rate for women in a meeting or workshop. A head count of participants at a group meeting might indicate the target is achieved, however this says nothing about whether the women participate effectively at the meeting. CARE trains their field staff in community facilitation techniques that encourage effective participation of women and vulnerable groups.

The staff member also expressed other concerns in the way the cash grant programme impacts upon gender roles in the communities. One example is in livestock production which is most often weighted towards male recipients. In Aceh, there is a "cut and carry" method of feeding the livestock. Individuals cut the fodder and then carry it to the animal. Women cut, carry and feed the livestock but it is men who own them. This thus means that women do the heavy labour but men control the asset. This is something CARE's gender analysis should have noted prior to implementation. A gender role analysis should always form the starting point for a good livelihood programme.

CARE's programme of asset replacement also can potentially run into the problem of not reaching the most vulnerable portions of a community, including women. Acehnese women, and most probably some women widowed by the tsunami, did not have livelihood assets prior to the devastation. If this is the situation, the asset replacement programme would not

recognise the most vulnerable in the community as potential beneficiaries. This problem is not exclusive to CARE but a more general issue NGOs need to tackle.

Cash-for-work and cash grant schemes were common programmes in Aceh following the tsunami. Once the initial emergency and relief effort was past, agencies shifted from relief activities to ones with more of a rehabilitation focus. This included a move towards microfinance programming.

Kehati, a Jakarta based development NGO began working on tsunami livelihoods rehabilitation projects in April 2006. Kehati's goals include maintaining local biodiversity and improving and increasing fisherfolk's income. The NGO's focus is on poor women and poor families. The World Bank gave Kehati a cash grant to assist in the redevelopment of fisherfolk's livelihoods. According to the Kehati programme officer, after the tsunami many NGO's programmes promoted a welfare approach which the programme director felt was acceptable in the short term as relief, but after one year, the approach is potentially "destructive to people's mentality." Kehati tried to formulate a new approach. One that makes people believe in their fellow village members so that people can build a strong foundation in family economics (Nowak 2005).

Before the tsunami, KOPESPRAM, a local NGO, used a conventional micro-credit system like those found in the banking system. The interest rate was 18% and the requirement for loan repayment was in instalments over six months. KOPESPRAM made loans only to women who had small businesses. Cooperative members numbered 200 before the tsunami and grew to 512 after the tsunami. Recipients were identified through Save The Children (STC) branch offices in Banda Aceh, Sabang and Aceh Besar. The cooperative looked for women who had been directly affected by the tsunami. single, married and widowed women were eligible so long as they were over 18 years of age. STC gave prospective recipients' names to KOPESPRAM. The cooperative then conducted a training session with these women. The requirements to become a member of KOPESPRAM were that the women must apply and contribute Rp. 20,000 as a start up fund, the women are obliged to save Rp. 4,000 monthly, and voluntarily save at least another Rp. 1,000 monthly. There was no collateral required to join. A group was composed of a minimum of four women and could be as large as ten. Group members should know each other, live in the same area, and participate in the same type of work or business. Group members are responsible for each other, and if one member does not pay back her loan, the other members of her group must do so. Husbands must witness their wives receiving the loan. Women must have their husband's written agreement which states they know about the loan.

KOPESPRAM'S focus is on small business development and fishing. The first time a woman borrows money, she can borrow as much as Rp. 2,000,000. Most typically, women have been borrowing money for fishing and clamming tools and processing equipment, such as making oyster sauce or salted fish. KOPESPRAM'S activities also focus on helping women establish networks such as connecting those who make cake with women who sell flour.

KOPESPRAM also participated in a BRR loan project. Their role was to identify recipients who were women traders or involved in the fishing industry. The BRR loans had no interest attached. The criteria to receive this loan was based on the income of the woman, the size of her family and her marital status, as the BRR wanted to reach widowed women who, in most instances, head the poorest households.

KOPESPRAM'S data indicates that the repayment rates (97%) for the Save the Children programme (ERA) are higher than the repayment rates (90%) for the BRR programme. KOPESPRAM management believes this is because the women participating in the BRR programme assumed the money they received was a cash grant rather than a loan. Their data also indicates that fishing people's repayment rates do not differ from farmers, but traders do have a higher repayment rate.[28]

KOPRESPRAM staff have not had any gender training. Through conversations we had with staff, it is clear they are not fully cognisant of many issues facing women in Aceh. There is a lack of recognition that there are specific gender issues which women encounter within the household and community. There is, however, an openness among management to learn more about these issues and management expressed interest in participating in a gender training programme.

Nowak (2007)

Kehati first meets with women in a community to make an assessment. At the women's community meeting, field staff establish which households are fishing households; how many people need work and what kind of work they need. Kehati staff try to locate the most marginal households categorising households into boat owners, captains, fish sellers and labourers. Kehati is interested in targeting the wives of labourers and fish sellers. These women typically make fishing nets, process fish and do handicrafts to support their households. Once Kehati has established its target beneficiaries field staff attempt to organise them into groups. Once accomplished, the women are ready to begin their training. Attending weekly meetings are requirements for participation.

Kehati's ideal is to organise women for their empowerment. They need to know each other and work well together as this is what gives them their power, and this is what they try to teach the women. The programme director describes the group and its potential empowerment the following way: "You have five fingers. If you are alone you are one finger, but together, in a group, you are five fingers able to move everything. A group is like 5 fingers."

Kehati organises the women into a group (*kumpulan*) composed of five women based on similar occupation and residential proximity. Two *kumpulan* form a *kerompong*. There are 300 *kerompong* or 3000 female beneficiaries Kehati is assisting in three districts: Aceh Jaya (Calang), Pidie and Lhoksemawe.

Kehati provides the groups of women with five days of training, but only one hour a day. The NGO recognises the women have extensive responsibilities and try to keep the time commitment for their training to a minimum. All women beneficiaries, before they receive any money, must attend all five hours of training. The training covers discussion of the group's goals and discussion concerning the importance of saving, including why women

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[28]   Of the money contributed by the BRR, 20% should be returned to Aceh Micro Finance (AMF) while 80% stays with Kopespram for operational costs. AMF received money from government and will be monitored by BRR until 2009. After that period, AMF will be responsible to its members (other local cooperatives in Aceh).

should save. In the last two days of the training, the women deliberate their proposals. This is when there is discussion about the needs of each woman and her family. The group considers the women and their families' needs and decides whether the request fits the needs.

Kehati's grants range from one to five million Rupiah. If women from the same household, but different families, each ask for a grant they can both receive assistance, but they must be a part of different *kumpulan*. The grant goes directly to the women. Kehati does not ask for collateral and the men are not involved in signing for the loan which helps keep them outside the process. Although men are not involved in the signing, they may be involved in the business as it might be a family business.

Women are required to attend weekly meetings where they talk about business problems, their daily life, their families and their children. All women are required to save 2% of their grant each week. Every woman is accountable to the group. To use their savings, women must first talk with their group, who must agree that the needs are appropriate, such as children's education and family health.

The savings are collected by the group leader, a woman chosen by the group. Besides group leaders, each *Lhok*[29] has two or three facilitators. These people receive special training from Kehati. Less than half (40%) of the facilitators are women. Some come from the same Lhok, but not all. Facilitators run the local meetings and write meeting reports which are sent on to the Banda Aceh office. If there are any problems, the facilitators' job is to report them to the Banda Aceh Kehati office.

Most of the problems Kehati has encountered have come from the village leaders who want the NGO to expand its programme and help more than just the poor. Before Kehati begins working in a community, they meet with the community leader and discuss their goals. There was one community in which the leader denied Kehati entry unless the whole community received assistance, not just the poorest in the community. Kehati rejected the leader's terms and went to another community.

Kehati has three indicators of programme success.

1. the group's continuation
2. the women save, and
3. the women have their own organisation for their empowerment

Yet the agency has not provided any gender or empowerment training either to its field staff, to the facilitators or female beneficiaries. Kehati has not considered commencing this kind of training. Only 40% of the facilitators Kehati has trained are female, and most of these women are unmarried. Thus, there are very few facilitators who would have an understanding of the issues married women encounter on a daily basis.

We visited one community Kehati assists which had a 'training session' in progress when we arrived. All 103 households in this village participate in Kehati. At the particular training session we attended, there were approximately 40 women present. Kehati commenced its programming in this community approximately four months before our visit. The NGO had started disbursing the loans using a 2-2-1 pattern. In this pattern, the first two women

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[29] A Lhok is a coastal region composed of 5 communities.

members in a group receive their money; two weeks later another two women get their money and the final woman receives her money two weeks after the second group. The idea behind this 2-2-1 pattern is that the first two women who received money would have contributed to the group savings, which would be used to pay the next two women, and so on. When we visited the community, some women were still waiting for their share of the grant. They felt comfortable with their wait and were not critical of the process. The Kehati director felt that this assists in teaching people patience.

In this same village we learned that other NGOs had also worked there. Some NGOs were also providing cash grants to the villagers, while others were providing micro-credit. The beneficiaries seem to be somewhat confused about the different projects and what projects required repayment and which ones did not. While this confusion did not seem to exist for the Kehati project, what some women were doing was using the Kehati loan to pay back other loans. This indicates a likely problem of over saturation in villages, with the potential of the women falling into debt that they will not be able to repay.

9　　　ANALYSIS

> Crisis situations can lead to changes in what is considered behaviour for both genders, with changes in the range of activities permissible and shifts in the gender division of labour. Some of these changes can lead to women gaining new skills and increased autonomy. (Byrne and Baden 1995: ii)

Many agencies were providing some kind of livelihoods training to women. Some provided training in skills, such as sewing or tempeh making courses, others provided some training in micro-finance and savings. Much of the training women attended was paid for by the NGOs, so that women, upon completion of the workshop, could receive a lump sum for participating. But there seems to have been very little follow-up training in activities, such as market strategies or production management, or training in more life based concepts, such as women's empowerment. By not having follow-up or life skills training, what was provided by the NGOs was not sustainable and did not help women reach their potential.

Women's potential could not be reached either with the types of livelihoods training being offered. In most instances, women were given training in activities that perpetuate the gender stereotypes of Indian and Acehnese society. NGOs provided women with cooking, sewing, and cake making training classes, for example. Aid agencies did not take advantage of that small window of opportunity, when the needs of the society would allow for women's expansion into places they had not yet been, to begin working away from the home performing work, which had not been considered "women's work". There were very few training programmes which attempted to break women out of the mold. Oxfam's house painting project, ILO's SYOB programme and their cement tile project and even ILO's failed mushroom project were all attempts to expand women's possibilities. In most instances, these projects faltered because there was no follow-up. There was no monitoring of the projects nor any additional training providing women with an opportunity to learn how to market and manage the skills they learned. The lack of monitoring resulted in projects, which were not sustainable.

As Oxfam (2005: 14) noted in the document "Back to Work,"

> Many people were living in conditions of considerable poverty even before the tsunami. Oxfam believes that it is not enough simply to restore the same levels of poverty that were present before the tsunami, and that it is our responsibility to help people to improve their livelihoods. This is sometimes known as 'reconstruction plus'.

Most of the livelihoods programmes have not been designed to reach the poorest of the poor – those who had nothing before the tsunami. This is because the programmes are designed to exclude the poorest women or the women exclude themselves. The poorest women know they are unable to pay the loans back with interest on a weekly or even monthly basis so they opt out of the programmes or they are excluded by other women who are members of the group for the same reason (see e.g., Hunt and Kasynathan 2001: 48). In addition, many of the microfinance programmes have been designed to help restart small businesses that were lost in the tsunami. Many women were not involved in businesses prior to the tsunami hence were ineligible for many of the loan programmes.

There were also problems with women receiving multiple cash-grants and micro-credit loans from different agencies. For the women, this resulted in confusion over what needed to be paid back and what did not. Women were also falling into the trap of multiple loans, one paying the other one off. There seems to have been an absence of business plans to help women avoid the trap of using one loan to pay off another. The money was therefore not being used to establish or strengthen their livelihoods.

What is interesting is that many agencies inadvertently did help women break out of many of the stereotyped roles they traditionally face. So many young women following the tsunami began working for NGOs. Young women became translators, research assistants and field staff. These jobs required extensive time. The women sometimes needed to be at work early in the morning and return home late in the evening. Sometimes they even were required to travel overnight away from home, something which would not have been acceptable for unmarried or even married women prior to the tsunami. But today, these young, unmarried women might be the only household member contributing income. If they were not able to work the hours they are keeping and have the freedom to fulfil the requirements of the job, they would not be as successful as they are at supporting their natal households. While possibly not having any decision making power in their natal household, it is very possible these young women working for NGOs will develop a sense of autonomy and ability to participate in the decision making process, which affects themselves and their households, villages and province. Thus, the Director of RPUK said:

> Successful livelihoods programs are those that can be measured economically and contribute to changes in behaviour. When women can participate in village decision making, it means women have been empowered…. Women are empowered if they have been independent economically, and socially.

A very limited number of the livelihood programmes established in post-tsunami India and Aceh are involved in helping alter the traditional gendered relations which exist in the particular communities. Few NGOs have become involved in any type of empowerment programmes training women and men about issues surrounding polygyny, divorce, household and community decision-making, the impact of early marriage or domestic violence, for

example. Whether this is because there is the idea among NGOs that with economic growth in the form of microfinance there is an assumption that women's empowerment will follow is unclear. The NGOs most involved in working on the issue of empowerment were local NGOs, some of which are in partnership with multinational NGOs, such as Oxfam and Care.

As this paper has demonstrated, there were numerous issues and difficulties for most NGOs in implementing livelihood projects with regard to the inclusion of a gender focus and achievement of gender equity. Many projects implemented after a disaster, suffer from the lack of inclusion of gender-based issues, which was evident in the international NGO tsunami response. However, we must also consider and respect the complexities and scale of the tsunami, which killed and displaced thousands of people and destroyed vast numbers of homes, infrastructure, and livelihoods. To respond to such a disaster, within such chaotic and catastrophic contexts, is indeed a huge task. The work undertaken so far has assisted many tsunami-affected individuals to begin to rebuild their lives, as many women and men, in both India and Indonesia, have found the strength to overcome many burdens in order to give new hope and leadership to their local communities.

Women's integral involvement in Aceh's rehabilitation certainly demonstrates that ignoring their abilities and capabilities because they are women not only denies capable people the opportunity to reach their potential, but its also denies the people of Aceh the ability to develop their community, province and nation.

10   RECOMMENDATIONS

1.   Ensure that sex-disaggregated data is collected.

2.   Non-traditional livelihood training – provide options to participate in alternate opportunities and training for women and men. Humanitarian organisations can take advantage of the opportunities within a disaster context to potentially improve women's familial and social situation by enabling women and men to adopt new roles and responsibilities.

3.   Women's Self Help Groups – these may provide small loans enabling women to start small businesses. Women in the group are able to share individual skills and knowledge with other members and work as a support network. This can be empowering as was evident in the InTRT SHGs.

4.   Recognise diversity among women – not all women want the same things or want to do the same work. Programming therefore should reflect this actuality.

5.   Consideration needs to be given to women who are widowed, divorced, and unmarried as most female-headed households are often made more vulnerable at the time of disaster due to organisations which privilege men as heads of households. Programmes need to be more inclusive and respectful of widowed and single women's needs and situation.

6.   Gender experts/staff need to be part of the design and implementation team immediately after disaster.

7.   Have gender trained staff members on team who understand the local context and how gender is defined within the community. Staff also need to be able to influence programming. Aid staff need gender analysis training.

8.   Cash needs to be provided following training in order for community members to implement business.

9.   The re-establishment of livelihoods needs to extend beyond initial cash grants to business planning and management training as well as the creation of market linkages.

10.   Better coordination is necessary between donor organisations to avoid overlap in communities. Overlap can result in uneven assistance. While some communities potentially receive no or little aid, other communities might receive assistance from multiple aid agencies offering programming, which might result in confusion among beneficiaries since it looks similar (e.g., cash grants v.s. micro-credit).

11.   There needs to be an increase in participatory programming. Solicit project proposals from community groups, with particular focus on women's community-based groups and women's advocacy groups knowledgeable about gender concerns in the tsunami. How many gender-focused projects were supported in this project cycle? Why? Ensure proposals are followed up by the NGOs. Feedback to community is essential.

12.   Donor organisations need to monitor and assess their projects to insure their sustainability. Ideally, this monitoring and evaluation should be of a participatory nature. Thus, communities need to be trained in participatory monitoring and evaluation.

13.   Let agencies most experienced in dealing with particular sectors do the work in that sector. This might mean an agency will need to work with partners, so that it does not dilute an organisation from doing what it does best.

14.   Work with local NGOs to develop capacity and to ensure community members are not left with nothing once the projects stop. Partnering with grassroots women's groups and other local NGOs in designing, implementing, and monitoring emergency relief and development expands the capacities of the local community.

15.   Ensure women's practical needs and strategic interests in crisis are recognised and incorporated into long-range recovery planning.

16.   Up to now, agencies have mostly been working with people who before the tsunami had businesses and stable livelihoods . They are people who might be categorised as "transient poor" rather than "chronically poor" – the "poorest of the poor". Agencies need to begin working with this later community for development of Aceh will not occur until the "poorest of the poor" are assisted out of their destitution. For example, programmes such as asset replacement programmes will not reach the most vulnerable who had no assets to replace.

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