Background Note

Forced Displacement: Moving from managing risk to facilitating opportunity

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1. **Introduction**

1.1 Forced displacement is a global phenomenon that directly affects approximately 43 million people (IDMC 2011), robbing them of security, assets, access to services and income opportunities, as well as their dignity.

1.2 There are approximately 15.2 million refugees (UNHCR 2011) and at least 27.5 million internally displaced persons (IDPs) (IDMC 2011) in more than 40 different countries around the World\(^1\). Around 70% of these persons are living in protracted displacement (UNHCR 2012a)\(^2\), with the majority in what is considered to be a ‘severely protracted situation’, where an entire generation has gone from childhood to adulthood in displacement (IDMC 2011).

1.3 Much of the efforts of the international aid community to address displacement have not been successful in finding durable solutions for those displaced; by the end of 2006, approximately 56% of the refugee population had been displaced for more than five years. The average length of time that a refugee or IDP will live in displacement currently approaches 20 years (Milner and Loescher 2011).

1.4 Protracted displacement often means that the displaced live in physical insecurity and that their basic economic, social and psychological needs remained unmet for years, even decades. The development needs of forcibly displaced people may differ significantly from others- from other poor and other displaced populations. Forced displacement creates a host of development challenges\(^3\)

1.5 Finding economically and socially sustainable solutions to such protracted displacement situations therefore constitutes a significant development challenge for the countries affected by it (Christensen and Harild 2009). It should be noted however whilst a durable solution\(^4\) for their displacement may be the ultimate aim in addressing displacement, it is also important to help create opportunities for improving the lives of refugees and IDPs while they are displaced.

1.6 **The paper looks** at the predominant way in which and the reasons why displacement is viewed and assisted by the aid community as a humanitarian issue, rather than as a phenomenon to which development thinking and development solutions are be applied. While displacement is most commonly conceived of as a situation of crisis, during which time risks to the displaced and

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1 There are important differences between IDPs and Refugees, in terms of overall figures, legal framework, and incentive structures for stakeholders. Becoming displaced within one’s own country does not confer special legal status in the same way as does becoming a refugee (crossing an internationally recognized border due to fear of persecution). IDPs remain citizens or habitual residents of a country and enjoy the same rights as the population as a whole. However, because of their special situation, specific needs and the heightened vulnerability that flow from being displaced, they are entitled to special protection and assistance under the 1998 UN Guiding Principles on Forced Displacement.

2 UNHCR defines a protracted refugee situation as one in which 25,000 or more refugees of the same nationality have been in exile for five years or longer in any given asylum country

3 See Christensen and Harild 2009 for an overview of the development challenges faced by forcibly displaced persons.

4 The UN Representative of the Secretary-General on the human rights of internally displaced persons defines a durable solution as being achieved when internally displaced persons no longer have any specific assistance and protection needs that are linked to their displacement and can enjoy their human rights without discrimination on account of their displacement (UNGA 2009).
to the host communities need to be mitigated and managed, displacement, if managed well can also bring new opportunities for both the displaced and host communities to improve their lives. Policies and program approaches that facilitate the realization of opportunities are also explored in the paper, as are the obstacles faced in a shift away from thinking about and responding to displacement as a humanitarian crisis to responding to this development challenge- one that can open up opportunities to significantly improve the life of millions around the world.

2. How can policies and programs reduce the dependency of the displaced on aid assistance and support them in moving from simply managing the risks of displacement to realizing opportunities that will contribute to rebuilding their lives?

Recognizing displacement as a development challenge

2.1 Living in protracted displacement often means that the displaced are exposed to physical insecurity, and that some of their basic economic, social and psychological needs remained unmet for years, even decades. In some cases, the displaced live in camps for many years, dependent on humanitarian aid delivered by international agencies or the host government. In such cases, without the opportunities to practice life-skills, or to develop new ones, they often experience a degradation of skills such as those essential for farming or for other income-earning opportunities that can help ease their life in displacement or even help prepare them for a durable solution to their displacement.

2.2 Finding economically and socially sustainable solutions to such protracted displacement situations constitutes a significant development challenge for the countries affected by it (Christensen and Harild 2009)\(^5\). Viewing forced displacement, and the needs of those living in displacement, as a development challenge rather than as a humanitarian crisis is critical as a foundational step towards avoiding creating dependency of the displaced on external assistance, and in supporting them in seeking and utilizing opportunities for improving their lives.

Understanding the potential impacts of displacement

2.3 The majority of protracted displacements are found to be in poor, developing parts of the world, where host communities are often already under political economic and social stresses. Developing countries that host refugees for protracted periods experience long-term economic, social, political, and environmental impacts. However, whilst popular perceptions of refugees often highlight the ‘burden’ they bring to host countries, impacts of refugees on host country are both positive and negative, the precise nature of which depends on a complex mix of factors (Puerto-Gomez and Christensen 2010, Zetter 2012b).

2.4 Large-scale and protracted refugee influxes can have macro-economic impacts on the host country economy. Some of these impacts are associated with increased but uncompensated public expenditures related to the care and maintenance of the refugee population. In Malawi research found direct and indirect costs of refugee influxes on public expenditure to be

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\(^5\) While finding a durable solution for their displacement is the ultimate aim, it is also important to create opportunities for IDP and refugees for their lives in displacement.
approximately $17.8 million over the two years from 1988 to 1989. These costs impacted upon the scale of the government’s subsequent capital investment in the social and infrastructure sectors. (GoM, World Bank, UNDP and UNHCR 1990). Other negative impacts are often present in most situations of forced displacement and including increases in prices of some food and other items, scarcity of firewood, and competition over grazing land.

2.5 Attitudes toward the displaced based on the perception of overwhelmingly negative impacts require calibration- as the impacts on the host country or area are not invariably negative in nature. IDPs and refugees can make positive contributions to the host society and local economy and create opportunities for both the displaced and their hosts (Puerto-Gomez and Christensen 2010, see Zetter 2012b for a comprehensive review of the possible positive and negative impacts). Refugees and IDPs may bring new skills and resources, as well as increasing production capacity and consumption demand, which can stimulate the expansion of the host economy (C.f. Zetter 2012b).

2.6 Daadab refugee camp in Kenya has one of the world’s largest refugee populations. An impact evaluation estimated that the total annual direct and indirect benefits of the camp operation for the local host community were approximately US$ 82 million in 2009, projected to total US$ 100m in 2010. (Nordic Agency for Development and Ecology, 2010). The impact of the Daadab camps on the local host community are widely felt through trading opportunities and reduced food and commodity prices. Furthermore, refugee camps have developed major local markets with considerable purchasing power in relation to pastoral products such as milk and livestock.

Policies—what has worked in supporting opportunities in displacement?

2.7 Where policies or programs have worked towards realizing opportunities for the displaced, for example in Tanzania, Burundi and Pakistan, this is often underlined by an explicit linking—conceptually and institutionally—of humanitarian and development approaches to displacement. (see Deschamps and Lohse 2013 for more details). This entails an a priori recognition of displacement as a development challenge rather than simply a humanitarian crisis.

2.8 Current tools and approaches that have worked are those which maximize the economic capacity of forcibly displaced populations- they see forced displacement as an economic opportunity as well as a humanitarian challenge. They do the following (Zetter 2012a):

   i. Reduce the burden of displacement on the host community and capitalize on the opportunities to expand the host economy:

   ii. Empower and restore the dignity of refugees and IDPs by providing them with longer term livelihood opportunities;

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6 For example, well-educated Iraqi refugees staff hospitals and universities and contribute know-how to local businesses in Amman, Jordan (Crisp et al, 2009).

7 Dadaab, a name given to three camps (Hagadera, Ifo, and Dharagah), is located about 100 kilometers from the Somali-Kenya border. These camps were created in mid-1992 and house approximately 500,000 refugees, the vast majority of whom are from Somalia (UNHCR 2012b).
iii. and they may also provide options that can help to unlock protracted exile.

In particular, interventions by some international actors which focus on addressing protracted displacement challenges through brokering returns (Chatty and Mansour 2011), need to recognize that return to their place of origin (pre displacement) is simply one of a few possible options for a durable solution, and that there are opportunities for self-reliance that should be pursued, even in displacement.\(^8\)

2.9 Avoiding encampment, in many circumstances, is a key action in avoiding creating aid dependency of the displaced. While the establishment of camps and internment of the displaced in them may provide for some of their immediate needs, the longer In camps, not only is shelter and many other basic needs provided for, but restrictions are placed on those residents on their mobility, cultivation of land, etc.—effectively limiting severely the prospects for self-sufficiency (Abdi 2004).

2.10 More flexible policies towards mobility and the subsequent migration strategies of refugees and IDPs are key to supporting the displaced in seeking opportunities in their displacement, as well being important in moving towards durable solutions for the displaced (Zetter 2012a). Initiatives that encourage liberalization of migration of the displaced can help to facilitate the displaced in their search for livelihoods. This may take the form, for example, of support for ECOWAS and EAC style models of regional integration\(^9\) which permit people to move more easily between states. On the other hand, complex visa regimes that are designed to regulate movements -such as those found in Jordan and Lebanon for Iraqi refugees- can end up trapping the displaced, and preventing them from seeking sustainable livelihoods and other opportunities across borders (O Donnell and Newland 2008).

2.11 Policy interventions for IDPs often focus on ‘returning’ IDPs to their communities of origin, while local integration, resettlement into a new location, or even supporting more complex solutions such as temporary migration-after-displacement (Long 2011) may be better options\(^10\). Often returnees are not able to go back to their areas of origin, and even where they can, these areas frequently have limited economic growth and few economic opportunities since they are characterized by the legacy of past conflict or by ongoing low level conflict (Harild and Christensen 2010, IFRC 2012). Return, even where there is the possibility for this, does not always constitute a durable solution to displacement. Research in the Philippines has shown that returned IDPs and returned refugees are often the most vulnerable groups in the country. Their vulnerabilities stem from a loss of assets- such as land and housing, physical insecurities such as exposure to continued conflict and violence, food insecurity, and a lack of government services (c. f Bell 2011).

2.12 Integration as a potential durable solution- whether in their places of displacement or in a new location- also requires a specific set of attitudes on the part of communities, hosts and host

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\(^8\) UNHCR, for example, promotes ‘self-sufficiency’ pending return.  
\(^9\) ECOWAS: Economic community of West African States, and EAC: Eastern African Community. The economic integration of states in these regions has allowed for the ease of movement of persons across state borders.  
\(^10\) There are three durable solutions that are currently highlighted as options for ending displacement; that is 1) Return to their pre-displacement place of origin 2) local integration (in their place of displacement and 3) integration in another location (see UNGA 2009, Harild and Christensen 2010).
governments. Integration is a two-way process that involves efforts by the refugee and the host country to create the conditions that will allow individual refugees to start rebuilding their lives. Three key elements have been identified that contribute to successful integration— that is a) addressing legal challenges, b) questions around economic rights and self-reliance, and c) social and cultural integration. To ensure success, all three aspects must be supported by the host state (UNHCR 2009b, Jagero and Asasira 2012).

Programs—what has worked in supporting opportunities in displacement?

2.13 As part of a broader political economy of conflict development assistance can also play a role in aid policies in some situations can help to create incentives for all sides to end the conflict that rests in displacement— either by addressing drivers of conflict or by making it economically unviable.

2.14 Experiences in countries such as Kenya, Zambia, Tanzania, Pakistan, and Lebanon suggest that development assistance that targets both refugees and their hosts in the areas affected by displacement is an effective approach in mitigating the negative impacts of a long-term refugee presence and to build on the positive contributions of refugees to host communities. Such development programs can improve the daily lives of the displaced and their hosts during the displacement period and may also prepare refugees in finding sustainable solutions to their displacement (Zetter 2012a).

2.15 In Sudan in 2004— where thousands of Darfurians began crossing into Chad, forming camps along its harsh eastern border— a severe drought coincided with the refugees arrival led to water shortages, absence of pasture for livestock, and degradation of the environment. The host population, whose main assets are agriculture and livestock, felt a severe impact from the drought and the influx of refugees. The international community as well as providing humanitarian assistance provided agricultural support to address the poor conditions in host communities. Programs included training animal health agents, restocking small livestock in female-headed households, building rainwater harvesting structures to store water for livestock, and training members of butcher associations (IRD, 2004). Similarly, in Dadaab camp in Kenya, some of the funds for the camp operation are allocated to infrastructure investments that benefit the host community (Nordic Agency for development and Ecology).

2.16 In Mindanao in the Philippines, the development of an economic strategy has been proposed for the areas which have been affected by conflict and displacement. It would aim to create incentives for peace for both those displaced as well as host communities (Coletta 2011). Research has shown that those areas which prospered economically were less likely to experience conflict and related displacement. In Azerbaijan, World Bank IDA operations have been supporting housing rehabilitation, community infrastructure and livelihoods/economic programs that target the displaced as well as host communities.

2.17 Conversely, in some circumstances, the lack of visibility or lack of official recognition of refugees or IDPs has led to positive outcomes. In Uganda, many of the displaced in urban areas are ‘invisible’, but because of their lack of reliance on aid agencies compared with their

11 Azerbaijan - IDP Living Standards and Livelihoods Project : P122943 - Implementation Status Results Report : Sequence 02
counterparts in the settlements, they have had to find creative means of sustaining themselves in urban settings. In Zimbabwe, where there is limited humanitarian support for the large number of internally displaced and for those who seek refuge in neighboring countries, aid-dependency is not an option for most. Many of the displaced are forced to largely find their own way. They do this through complex patterns of migration, searching for work in urban areas, and by using humanitarian assistance in ways which complement their own approaches to seeking livelihoods (Potts 2008, Krieger 2011). The lack of recognition of urban IDPs has also created some positive outcomes, urban IDPs in Uganda have been able to find livelihood opportunities for themselves despite the absence of support from aid agencies. Urban IDPs have in some instances rejected the label of ‘IDP’ (Refstie and Brun 2012).

2.18 Impacts of displacement on host communities are often felt differently by different social groups. In western Tanzania, host communities have both benefited and suffered negative impacts of the arrival of refugees. Some segments of the host communities experienced an increase in the size of the market for agricultural products, cheap and plentiful labor, lowered food prices for products brought in by humanitarian assistance programs and sold by refugees and the growth of small rural settlements into busy market towns. But not all members of the host communities prospered. The landless and those who offered their labor, or those who did not have enough land for subsistence agriculture and were not able to make use of the increased markets for agricultural goods were negatively impacted (Maystadt and Verwim, 2009). Often times it is vulnerable groups- such as women, the poor and those at risk of poverty as well as those without land- who suffer disproportionately (Whitaker 2002). In addition to providing programs that target these groups to facilitate their access to opportunities the provision of safety net assistance to such groups with within displaced, as well as within host communities, is also important.

2.19 As remittances generated by or flowing to members of displaced communities can provide valuable development capital, support for facilitating remittance flows is an important contribution to ensuring self-sufficiency of the displaced. Remittances can also have important multiplier effects on the host communities (Ratha 2007). Other than physical movements, the options for those who are not legal residents or citizens- but would like to either give or receive remittances- can be highly restricted (IOM 2006). Both sending and receiving countries can increase refugees’ access to remittances by facilitating the operation of origin country banks, and provision of identification cards to refugees that are recognized by banks. Support for microfinance institutions, particularly in remote and rural areas can help both refugees and IDPs in sending and receiving remittances (Azorbo 2011).

2.20 Microfinance—both microcredit and savings—assisting displaced populations through offering a range of financial services that can help the displaced with income generation but which are not normally found in displacement situations. Microfinance services, when adapted and well designed for conflict contexts can provide valuable support for the displaced. Microcredit, for example, can play an important role in situations of protracted displacement, where aid often declines significantly after the initial crisis. Economic activity may be hampered by restrictions on their movement and limited possibilities to access land, education or

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employment opportunities (World Bank 2011, see also IFRC 2012). Small enterprises such as petty trade and services are often used by the displaced as their main, regular, source of income in these circumstances. Start-up capital is critical, and besides friends and family, displaced populations have limited access to credit as banks or microfinance institutions that normally provide services are often not available to displaced populations (Bell 2011). This is the case even in urban areas, where many refugees are dependent on petty trade for their livelihood, but where they may not have access to the banking and credit facilities available to other groups in the area (World Bank 2011). The displaced often sell off belongings or part of their food aid in order to generate cash when needed. For some, extended family, wealthier refugees or IDPs or networks within the host community do provide—often limited—support and yet others resort to informal money lenders with high interest rates (Azorbo 2011). Savings opportunities are also limited, and refugees and IDPs who do manage to save, find that their savings at risk due to physical insecurity, lowered levels of trust and social cohesion, and the precarious situations that other refugees, family members and host communities may also find themselves in (Jacobsen et al 2006).

3. What is it about the incentives and attitudes for humanitarian actors, host governments and displaced people that make the move from dependency to opportunity seeking difficult?

Attitudes and incentives—host governments

3.1 Attitudes towards the displaced, and the way in which they are reflected in policy and law, have a critical impact on the opportunities available to the displaced. While international policy provides a framework in which to provide protection and assistance to refugees, the policies and practices adopted by host governments are determining factors in addressing the challenges of displacement (Dryden-Peterson 2006). Many countries do not recognize the existence of IDPs (c.f. IDMC 2006), or do not think of those who have returned to the general vicinity of their areas of origin as still ‘displaced’, and as still requiring assistance for needs related specifically to vulnerabilities stemming from their displacement (Brusset et al 2004). Others maintain an explicit repatriation policy for refugees.

3.2 For host governments receiving refugees or those experiencing internal displacement, recognizing that displacement is not going to be short-term in nature—often that there are serious obstacles to return—is not easy. Firstly it is not usually possible to predict how long a conflict and displacement situation will last. For governments, they may also be reluctant to acknowledge the high likelihood of longer-term displacement for the following reasons:

- Religious balance: a large influx of refugees from minority religious groups may be socially and politically difficult to manage for host governments.

- The perception of negative economic impacts is often paramount to attitudes towards refugees—that they are a strain on social services, they are involved in criminal activities, and the cost of establishing and maintaining camps diverts aid from more ‘productive’ programs.
• Political reasons: The reasons above all make for challenging political terrain, as popular discourse on refugees is often highly politicized.

3.3 Refugees in many situations have been turned away by potential host governments, for example, the rejection of refugees from Liberia by neighboring states in 1996 (Frelick 1997). The perceived tipping of an ethnic balance may also play a role in attitudes; displaced populations often tend to be from one or a few ethnic groups, with identity issues being a key factor in their displacement. The same ethnic groupings are often found in neighboring countries. The protracted nature of many refugee situations have negated the assumption that refugees are temporary guests and are likely to leave as soon as conditions at home normalize. The problem is that often this “normalization” can take decades—or, in some cases, remains elusive. When repatriation has been emphasized by host governments and the international community as the most preferred of the three durable solutions, millions of refugees have been left living in limbo for decades (Abdi 2004).

3.4 The form and quality of asylum support provided by host government for example, has a far reaching impact on whether displacement crises can be turned into opportunities. In Kenya, Syria, and Lebanon encampment policies, and restriction on access to labor markets reduce opportunities for the displaced to find livelihoods (Bozzoli, Bruck and Muhumuza (2011) or to integrate locally (Long 2011). Restrictions on movement of refugees in Kenya, for example, does not deter those who employ mobility as a tool- they nevertheless use movement to diffuse risk faced by family or kin group, or to find new opportunities. Eastleigh, in Nairobi, is a common destination for unregistered Somali refugees; the area reflects both the lack of support by the government—in its failing infrastructure, and lack of services, but also of the creation of opportunities by the refugees, reflected in the vibrant informal trade and wealth of entrepreneurs (Lindley and Haslie 2011).

3.5 Similarly, de jure integration through the granting of citizenship, or even permanent residency rights are not made available to the displaced. These kinds of restrictions are reflective of attitudes about national cohesion, and fears over security. In Kenya, for example, fears about the Somalian minority ethnic Kenyans and the spread of radical forms of Islam underlie the government’s attitude towards repatriation of refugees (Lindley and Haslie 2011).

3.6 Policy interventions which attempt to restrict movements of refugees within their host country mean that the displaced resort to irregular forms of movement, which leave them exposed to new risks and without adequate protection by either the host country or international actors. There is a growing body of research on the way in which movement by the displaced is used strategically in order to manage risks, and in search of opportunities. (c.f. Bakewell 2008, IFRC 2012). Afghani movements in Pakistan and Iran, for example, are critical to their livelihood strategies, as well as providing valuable contributions to local communities. Remittances sent back to Afghanistan may have been twice as effective in international aid in reaching target populations as has official development assistance (Monsutti 2008). These opportunities are lost with restrictions on movement.

3.7 Supporting the safe, regularized and voluntary movement of the displaced after their initial displacement is very important in addressing the challenges faced in protracted
displacement and in opening the possibility of opportunities for the displaced, host communities, and even for those who have remained in their countries.

**Attitudes and incentives—humanitarian and development actors**

3.8 Much of what humanitarian actors can do is dictated by attitudes and policies of the government—either the host government or the ‘sending’ government. In addition, aid agencies—whether humanitarian or development actors—are one of the ‘stakeholders’ in the political economy of aid dependence. There is the widely held belief amongst a range of stakeholders that relief assistance is used strategically by aid agencies as a way of justifying their presence. Donors may also support food distributions above longer-term projects involving non-food resources (c.f. Lind 2005 and Lind and Jalleta 2005, Deschampes and Lohse 2013).

3.9 Paradoxically, humanitarian assistance can also end up fueling the very situations that lead to displacement—adding to conflict dynamics and often to the financial resources of those responsible for conflict (Terry 2002).

3.10 Despite recognition at the policy level of the need to synergize humanitarian assistance to the displaced with development approaches, incentives within the aid sector for ensuring humanitarian-development coordination are not strong (Ogato and Sen 2003, Stephenson and Kehler 2004).

3.11 Another challenge in changing approaches in the delivery of international assistance is that there is little incentive and expertise for either humanitarian or development actors to measure and report on results linked to ‘outcomes’—such as the number of livelihoods created for the displaced, rather than ‘outputs’—such as tools distributed to the displaced

3.12 Financial replenishment for aid agencies is often linked to spending and projected demand, rather than results achieved - this is particularly true for humanitarian assistance. This focus on spending rather than results undermines accountability of the involved actors (Zetter 2012a). The cost of OECD DAC international humanitarian assistance to refugees and IDPs totaled approximately US$8.4b per year, by 2010 (IFRC 2012). This amounts to about 50% of the total ODA humanitarian assistance for that year and about 6% of total ODA from DAC-OECD. If aid delivered through NGOs, expenditure from private sources and developmental expenditure allocated to ‘humanitarian’ projects and host country budgets are included, this figure would grow substantially. Humanitarian expenditure on forced displacement is intended to be short-term in nature, but the funding levels indicate that humanitarian expenditures are maintained over the longer-term, where development funding- and development approaches—should take over. Humanitarian support is also directed largely to the social consequences of displacement, missing the developmental and economic impacts and opportunities that displacement creates (Zetter 2012a). Despite the size of this budget economic analysis and

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financial evaluation of humanitarian ‘investment’ and the developmental potential, are not systematically undertaken.

3.13 Reframing humanitarian crises as developmental opportunities would reduce the economic impacts and costs of displacement, and contribute to economic recovery and growth from which both the displaced and their hosts would benefit. Currently, the rigidity of the separation between international humanitarian and development funding—the national budgets, for ODA and humanitarian assistance, the set-up of international aid architecture, agencies, and so on, plays a large role in the way in which countries that are hosting refugees and IDPs can respond. Convergence of the funding regimes, it has been proposed, would be important in removing the resistance host government hold towards displaced populations (Ogato and Sen 2003, Zetter 2012a).

For the displaced

3.14 In many cases, the displaced have proved themselves to be highly resourceful. Leaving behind vital assets and the familiarity of their homes and communities, they employ dynamic coping strategies and many still manage to find new livelihoods, and even to prosper, in their areas of displacement (Dryden-Petersen 2006). Many require however support to realize the opportunities they seek, for example, being able to be mobile, not being restricted in their livelihoods and shelter options, accessing to education, in choosing and adapting to new circumstances, in accessing productive assets that they have left behind.

3.15 The displaced require assistance even to be able to use their own social networks. Much support is provided within IDP and refugee groups and between these groups and their host communities. In Ghana for example, residents living in the vicinity if Buduburam refugee camp, reported offering income-earning opportunities to refugee laborers even when their labor was not really required, as a form of support for them (Agblorti 2011). However, deficits in social capital can significantly restrict the opportunities available for the displaced. IDPs in Azerbaijan saw the lack of social connections with the host community as a major factor in their limited employment opportunities (World Bank 2011). Programs that help in maintaining and using their social networks can help to open up livelihoods opportunities. In Mindanao, for example, the family is the main source of support for the displaced with remittances and credit provided by family constituting an important source of support- 12% received remittances, with 8% saying that they relied on remittances for their livelihoods, and 58% on loans from family members. However, economically tough times can make family sources of credit and income less viable. In the Philippines only 3% of the displaced were able to borrow money from a bank (Bell 2011).

3.16 Many of the displaced come from rural areas, but settle in urban centers. For example in Afghanistan, the majority of the IDPs found in Kabul and Herat had been tending land in rural areas prior to their displacement (World Bank- UNHCR 2011). There are examples of where the displaced have become very prosperous in non-traditional income earning activities- for example the Afghani refugees in Northern Pakistan who run the transport industry (Zetter 2012b). However, refugees and IDP may require support for transitions to new livelihoods, particularly in the short-term and in urban areas where there is little opportunity to continue agriculture-based livelihoods (IFRC 2012).
For host communities

3.17 Where refugees are marginalized through negative media reporting, political antipathy, insecure legal status, a lack of educational and employment opportunities, and/or hostility from local communities there is less interaction. In Tanzania, research found that those who feel threatened or excluded from the host society, were far less likely to integrate well, and some sought to emphasize their differences by isolating themselves in their communities. Such marginalization may also make members of refugee communities more open to radical influences (Jagero and Asasira 2012).

3.18 In the Philippines, research has found that social stigmatization, discrimination, and economic marginalization severely limit the options available for IDPs including prospects for return and or resettlement. The result has been a deepened dependency and entrenched poverty in their current locations of displacement (Coletta 2011). The same situation of stigmatized and its attendant impacts is faced by IDP communities in Azerbaijan. The impacts also include psychological trauma that affects their willingness to take risks in search of opportunities (World Bank 2011).

3.19 Ethnic and religious differences may prevent greater openness, tolerance and support by host communities towards IDPs and refugees. In some places, ethnic differences are part of the conflict dynamics that create displacement in the first place. As such, host communities may be from a different ethnic group to the displaced.

3.20 Host countries and communities frequently view development strategies that increase the economic power and well-being of refugees as a threat. Economic insecurity has been illustrated to be a factor in tolerance to migrants in general (C.f. Lakhani, Sacks and Heltberg, forthcoming), including those displaced- such as IDPs and even towards longer-term refugees (Finney and Peach 2004).

3.21 Consultation with host communities remains a tool that has been under-explored: local communities who, through their social and cultural institutions, play key roles in integrating refugees are often relegated to the background in discussions on durable solutions- often because they are supposed to submit to the political authority in the host country. Their absence from the debate may serve to undermine the approaches adopted for durable solutions (Agblorti 2011).

3.22 Policy shifts also necessitate changes in the way in which displacement is conceptualized. More flexible understandings of those who seek exile, the impacts their displacement has, and even a more nuanced understanding of their needs is required to underscore an approach with recognizes that potential solutions for displacement must go beyond seeing the displaced as a burden, and as such managing the risks of displacement to facilitating the opportunities that displacement can create for the displaced and their host communities.
**Liberian refugees in Ghana - attitudes of the host community**

Ghana has a conducive legal and institutional framework for supporting refugees, and a long history of hosting refugees from its neighboring countries experiencing conflict. Before the arrival of refugees from Liberia, despite its proximity to the national capital Accra, the area was one of the poorest communities in the Central Region of Ghana. Subsistence farming was the dominant economic activity, and the community had experienced significant outmigration.

As a result of the influx of refugees from Liberia - as well as the proximity to the nation’s capital - Accra, there was a steady increase in the population of the area due to in-migration from other parts of the country. The area has seen a rapid expansion of the urban settlements, along with a growing economy dominated by a services industry, trading, and other small businesses.

Following the influx of refugees, the government of Ghana put in place the necessary social infrastructure to accommodate them - the UNHCR supported Buduburam settlement. In addition, UNHCR also targeted assistance to the host community, with 20% of all programs in the camp directed towards benefiting the host population. Close to US $1 million was used to provide host community infrastructure such as a police station and a fire service office.

Most of the migrants in the Buduburam area took part in the informal economy, where the main economic activity was petty trading, an activity that benefitted from the presence of a large population and large market.

**Outcomes:**

- The presence of the refugee population was seen positively as a market for trading activities which, in turn, led to a greater acceptance and willingness to promote their economic integration.
- These perceptions, in turn, had a bearing on respondents accepting the idea of local integration as a durable solution for refugees living in the Buduburam camp.
- A study found that the majority of household heads surveyed said that they would accept local integration of the refugees. 75.5% of those who responded favorably were migrants from other parts of Ghana drawn to the Buduburam community because of the economic opportunities that had been created by the presence of the refugees.
- Many of the Liberian refugees once sheltered at Buduburam have now integrated locally in the area.

*Source: Agblorti 2011.*

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14 In 2009, nearly 20 years after the start of violent conflict in Liberia, Buduburam camp was still host to 12,000 Liberian Refugees (UNHCR 2009a).
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