

Aftermath: Effects Of Conflict on Internally Displaced Women in Georgia

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Preface

AS PART OF ITS ongoing studies on the rehabilitation and reconstruction of the societies ravaged by civil wars, USAID's Center for Development Information and Evaluation (CDIE) undertook a multicountry assessment of gender issues in postconflict societies. The assessment concentrated on three sets of questions:

- What has been the impact of intrastate conflicts on women? How did these conflicts affect their economic, social, and political roles and responsibilities? What are the major problems and challenges facing women in these societies?
- What types of women's organizations have emerged during the postconflict era to address the challenges women face and to promote gender equality? What types of activities do they undertake? What has been their overall impact on the empowerment of women? What factors affect their performance and impact?
- What has been the nature and emphasis of assistance provided by USAID and other donor agencies to women's organizations? What are some of the major problem areas in international assistance?

The purpose of the assessment was to generate a body of empirically grounded knowledge that could inform the policy and programmatic interventions of USAID and other international donor agencies.

CDIE sent research teams to Bosnia and Herzegovina, Cambodia, El Salvador, Georgia, Guatemala, and Rwanda. These teams conducted in-depth interviews with key informants, reviewed literature, and conducted fieldwork. They prepared comprehensive reports, which were reviewed by USAID and outside scholars.

This paper—written by Thomas Buck, with Alice Morton, Susan Allen Nan, and Feride Zurikashvili—examines the effects of ethnic conflict on internally displaced Georgian women. I am grateful to the authors for their insightful analysis.

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1. Introduction

This Working Paper examines the effects of ethnic conflict on internally displaced women from the regions of Abkhazia and South Ossetia in the Republic of Georgia. Over 300,000 ethnic Georgians were driven from their homes at the conclusion of both conflicts, in 1992 and 1993, respectively. Today, the ongoing misery of internally displaced persons remains among the most pressing social, economic, and political issues facing Georgia. Women have been particularly affected by the violence of the wars, as both victims and participants, and by the impact that displacement has had on their lives. Since the wars, women's activities and roles have become increasingly important for the everyday survival of their families and the community of displaced people in general.

Much of the primary research presented in this paper was undertaken by a four-person field team for USAID's Center for Development Information and Evaluation (CDIE) as part of a larger multicountry study on the impacts of conflict and dislocation on women and gender relations.* The paper is divided into three sections. The first gives a brief background of Georgia and describes the civil wars resulting in massive displacement of the population. Section two examines the social, economic, and political effects of conflicts on internally displaced women and their families. The last section identifies a few lessons drawn from the Georgian experience that might be considered by the international community in developing programs for internally displaced women and their families in similar situations.

*In addition to the author of this chapter, the team consisted of Dr. Alice Morton, team leader and technical adviser of the overall study; Dr. Susan Allen Nan, an expert on conflict resolution in the Caucasus; and Dr. Feride Zurikashvili, of Tbilisi State University. The team conducted research for three weeks in October 1999. Extensive interviews were held throughout Georgia with donor and international nongovernmental organization staff and members of women's organizations. In addition, 105 internally displaced women filled out comprehensive field surveys designed to explore the social, economic, and political effects of displacement on their lives. The survey and interviews were held in the major displacement locales of Tbilisi, Tskneti, Gori, Zestaponi, Kutaisi, Tskaltubo, and Zugdidi. The team executed further surveys and interviews in the villages of Akhali Abastumani and Rukhi in the Zugdidi region. In addition to the primary research conducted by the CDIE team, this work also draws on primary and secondary research previously completed by a number of accomplished scholars.

2. Country Background and Civil Wars

Situated on the Caucasian isthmus between the Black and Caspian Seas, the Republic of Georgia has long been ethnically heterogeneous despite its small size and a population of just 5.4 million people. Minorities constitute 30 percent of the Georgian population and include Armenians (8 percent), Russians (6 percent), Azeris (5 percent), Ossets (3 percent), and Abkhaz (2 percent) (Fane 1993). By the time Georgia won independence from the Soviet Union in 1991, ethnic tension had become a part of the political discourse. The first postcommunist government of President Zviad Gamsakhurdia embraced nationalism as its core ideological tenet and thus alienated many non-Georgians within the population. The stage was set for ethnic conflict.

While all post-Soviet states underwent difficult political and economic transitions in the years after the breakup of the Soviet Union, Georgia's was particularly traumatic. By 1992, central authority had been diminished to near anarchic levels, the economy was in complete disarray, and the country had plunged into civil war that tore at its very fabric. From 1988 to 1994, the republic's total gross national product contracted by 80 percent. Gross economic activity declined by two thirds from its preindependence level, and the government became nearly completely dependent on international aid to feed its citizens (Jones 1996, 340; Gachechiladze 1995, 106; Nodia 1995, 105; UNDP 1996, 28).

Politically, independence in 1991 had not ushered in democracy as many Georgians had hoped. A former dissident and anticommunist nationalist hero, President Gamsakhurdia proved to be an erratic and unpredictable leader, intolerant and suspicious of dissent. Meanwhile, his replacement, former Soviet foreign minister Eduard Shevardnadze, inherited a state torn apart by conflict but also deeply in need of political reform. Many of Shevardnadze's staunchest supporters were members of the former communist *nomenklatura*, or power elite. Georgia's state structures were hampered by corruption on an epidemic scale (Allison, Kukhanidze, and Matsaberidze 1993, 174; Allison 1996, 520, 528–29; Jones 1996, 341; Nodia 1995, 110).

Nature of the Abkhaz And South Ossetian Conflicts

Beginning in the region of South Ossetia, soon to be followed in the capital of Tbilisi itself, in the western region of Mingrelia, and in the autonomous republic of Abkhazia, political and social stability vanished as ethnoregional and politically based conflict engulfed the country. The bitterly contested Ossetian and Abkhaz wars resulted in thousands of casualties and upwards of 300,000 internally displaced persons.

The South Ossetia conflict erupted in the months after Georgia's declaration of independence in 1991. Following President Gamsakhurdia's annulment of the 1921 agreements incorporating Georgia into the Soviet Union, the Ossetian leadership announced South Ossetia's new status as a "Soviet Democratic Republic," divorcing it officially from Georgia. Invasion would soon follow. The conflict was particularly brutal for civilians. Unofficial bands of local Georgians joined the Georgian national guard and shady paramilitary groups from other parts of the country (MacFarlane, Minear, and Shenfield 1996). Over a thousand civilians perished during combat. Soldiers on both sides of the conflict burned upwards of 60 villages to the ground (Zurikashvili 1998). Fighting continued to flare sporadically until June 1992 when the Georgian government led by Eduard Shevardnadze signed a cease-fire agreement with brokered by the Russian government, signaling the withdrawal of Georgian forces (MacFarlane, Minear, and Shenfield 1996).

The Abkhaz conflict began as an attempt by the Shevardnadze government to crush Gamsakhurdian loyalists who had fled to western Georgia and to regain command of critical regional economic infrastructure, such as the main rail line between Russia and central Georgia. Georgia's break from the Soviet Union had fueled long-held aspirations of independence within the ethnic Abkhaz population, whose government soon thereafter declared its intention to split from Georgia.

From the beginning, violence against civilians was widespread and severe. Thousands of civilians were killed during the fighting, while a vicious pattern of assault,

murder, looting, torture, and pillaging was documented on both sides. After initial success, the underequipped and poorly trained Georgian army was driven out of Abkhazia in September of 1993 by motivated Abkhaz forces, with the critical support of Russian hard-liners in Moscow and volunteers from north Caucasian regions. De facto independence continues to this day (Chirikba 1998; Greene 1998; Hayden 1998; Human Rights Watch 1996; MacFarlane, Minear, and Shenfield 1996).

While numbers and statistics regarding women combatants are almost nonexistent, women clearly participated in armed operations during the conflicts in South Ossetia and Abkhazia. Officials on both sides of the conflicts effectively used reports of women fighting as powerful propaganda, turning the traditional Caucasian stereotype of women as the guardians and protectors of family and culture on its head with images of barbarism. Stories of women participating in war crimes were potent tools in the dehumanization of the enemy. One popular rumor highlighted a South Ossetian women's battalion that "hunted" Georgian men and took particularly vicious pleasure in torture through castration. During the 1998 expulsion of internally displaced returnees from the Gali region of Abkhazia, Georgian propaganda reports detailed the vicious war crimes of a woman-headed regiment led by Eka Akhalaia (Zurikashvili 1999, 16).

Women who participated in the conflict voiced both shame and pride in their actions. Some Georgian women interviewed by the CDIE team viewed the taking up of arms as a defensive necessity, a last resort for the protection of their villages and families. One international observer spoke of the impressive image of hard-line, Kalishnikov-toting South Ossetian women proudly sitting with their husbands during contentious negotiations with Russian and Georgian officials in Moscow.

Women were aggressors not just with weapons but ideology as well. Women were among the most aggressive, hardest line supporters of President Gamsakhurdia. In the months leading to the Gamsakhurdian conflict, many of these female supporters relentlessly hounded figures opposed to the president's policies (Metonidze 1998). Similarly, Georgian women were among the earliest and most vociferous hawks as ethnic tensions polarized both South Ossetia and Abkhazia. Several internally displaced women interviewed expressed regret at their behavior in urging their husbands to take up arms. Still, others saw it as the only logical course, even from their standpoints

as displaced women nearly 10 years after being driven from their homes.

Internally Displaced Persons

The bitterly contested wars resulted in over 400,000 internally displaced persons (IDPs) (UN 1995, 14). In the chaos that followed the Georgian collapse in Abkhazia, between 240,000 and 250,000 ethnic Georgians, or nearly half the population, fled the fighting in fear of reprisal at the hands of the Abkhaz.* Twelve months earlier, 30,000 ethnic Abkhaz left their homes in front of the advancing forces during the Georgian invasion. In South Ossetia, upwards of 13,000 ethnic Georgians and 30,000 Ossets fled the fighting. Today, some 200,000 people (4 percent of Georgia's population) continue to live in temporary quarters, unable to return to their homes. They have become the living, breathing legacy of the conflicts themselves. The issue of internally displaced persons has come to dominate political life in Georgia and has made a permanent solution to the Abkhazian conflict intrinsically difficult to achieve (UN 1995; MacFarlane, Minear, and Shenfield 1996; Hunt 1995; Hayden 1995; WRCWC 1998).

While relatively small in scale compared with the later displacement from Abkhazia, the forced migration from South Ossetia was particularly brutal. Many towns and families in South Ossetia had been ethnically mixed before the conflict (Gachechiladze 1995). The fighting polarized South Ossetia to such a degree that communities and even families were separated along ethnic lines. In Abkhazia, many internally displaced persons escaped in terrible conditions over the surrounding mountains without adequate clothing or provisions. Hundreds died of exposure and exhaustion. The total population of the Abkhaz capital of Sukhumi shrank from 122,000 to between 30,000 and 40,000, while the southern Abkhaz region of Gali shrank by 95 percent.

The tremendous flow of displaced people into Georgia taxed the country's infrastructure and government resources, already weakened by the various conflicts and a general post-Soviet economic collapse. Major concentrations of internally displaced persons were settled in

*While the exact number has not been fully tallied, the United Nations and the Open Society Institute concluded the IDP numbers from the Abkhaz conflict to be at or near 250,000.

the cities of Zugdidi (approximately 72,000 people), the capital Tbilisi (66,000), Kutaisi (20,000), Tsalenjikha (13,000), and Senaki (13,000). In Zugdidi alone, the population of 100,000 almost doubled from the inflow (Human Rights Watch 1996; Hunt 1995; MacFarlane, Minear, and Shenfield 1996; WCRWC 1998).

3. Impact of Conflicts on Women

Of the 5,000 Georgians killed during the fighting in Abkhazia, 2,000 were women and children. In the period after the official cease-fires were signed, an additional 1,200 women and children died as a result of forced migration, sporadic ethnic-based attacks, and other forms of ethnic cleansing (Zurikashvili 1998). Gender-based violence was common. Rape was systematic and widespread in the Abkhazian conflict, as soldiers from both sides used sexual violence as a tool of ethnic cleansing. Actual rape numbers have been difficult to access because many women have refused to seek assistance for psychological and physical trauma owing to the cultural stigma that such treatment would invite (MacFarlane, Minear, and Shenfield 1996).

Between 55 and 60 percent of all internally displaced persons were women (Metonidze 1998; Zurikashvili 1998). Those who fled from Abkhazia in 1993 faced horrible conditions, many trekking on foot across snow-covered mountainous terrain for over a month. Among internally displaced persons themselves, this escape became known as the death path. Although there is little in the way of official statistics, between 200 and 350 internally displaced women and children died from sickness, malnutrition, and exhaustion during the long journey. Some women were forced to give birth in inhumane conditions, and several died during childbirth (Metonidze 1998; Zurikashvili 1998). The psychological trauma suffered during this period profoundly affected displaced women in the years to come. A 1995 Oxfam survey of internally displaced women and children concluded that the IDP community suffered from posttraumatic stress disorder syndrome on a near epidemic level (see section 3.2) (Kharashvili 1995).

Rapid Decline in Living Standard

While the Georgian conflicts themselves were relatively short in duration, the misery of internally displaced women and their families has only grown in the decade since the fighting largely ceased. Much of the distress can be attributed to the deteriorating living conditions endured by the vast majority of displaced persons. Today, more than 85 percent of such people live in “collective” or public housing provided by the Georgian government, according to UNDP.* These collective centers

consist of Soviet-era hotels, hospitals, schools, factories, and other buildings roughly converted into “temporary” living centers.

Though conditions vary, most of the 3,600 collective centers throughout the country can barely be considered adequate housing. A 1995 Norwegian Refugee Council fact-finding mission pointed to the overcrowded nature of the centers, averaging 3.2 people per room; similarly, collective centers visited by the CDIE team averaged four persons to a room. Cooking spaces and toilets are usually shared, and sanitary conditions are often dismal. In one center visited by the CDIE team—a converted steel and cement storage facility near the city of Zugdidi—the plumbing system had broken down completely, causing the basement to be filled with open sewage. As a result, 82 families were crammed into windowless rooms on the two top floors desperate to avoid the stench. Unsurprisingly, environmentally based disease rates among the internally displaced have increased dramatically through the years, particularly cases of tuberculosis and hepatitis (Boutroue and Jones 1997, 15; NRC 1995; UNDP 1998, 18).

Gender roles were clearly delineated in prewar Georgian society; whereas men were traditional heads of the family, making the critical decisions involving family and livelihood matters, women ran the households. Put simply, women were in charge of maintaining family order, health, and welfare, with particular attention to their children. Since moving into collective centers, lack of space, decrepit living arrangements, growing rates of poverty have all made for particularly stressful times for displaced women. A 1997 survey by the Norwegian

*Immediately following the conflict, most internally displaced peoples lived in private housing, usually with “host” families consisting of family members or friends. The Norwegian Refugee Council estimated that 84 percent of such people lived with host families and in private housing between 1991 and 1994. After 1995, however, many IDP families moved into public housing as the generosity of their host families began to wane and the likelihood of repatriation shrank to very low levels. In addition, almost all “second-wave” Abkhazian internally displaced persons were housed in public shelters in 1998 (MacFarlane, Minear, and Shenfield 1996; Norwegian Refugee Council 1995).

Refugee Council concluded that 51 percent of IDP households consistently lacked adequate clothing, and 79 percent were without enough food (UNDP 1998, 18).

Rates of disease among displaced women have been increasing since 1993. Kidney disease, heart disease, anemia, and gynecological diseases are becoming more commonplace. In a report for the UNDP, the Georgian woman's organization Gender Development Association noted that the percentage of disease among displaced women increased from 45 percent in 1994 to 55 percent in 1997. Of women questioned in the CDIE survey, 20 percent suffered from high blood pressure. A further 15 percent had various heart ailments, while 13 percent had been diagnosed with rheumatism and 18 percent with stomach and digestive illnesses.

Although health services are free to displaced women and their families according to Georgian law, research has shown that the displaced have often been forced to pay for services by local government clinics. Most internally displaced women have very little disposable income and simply cannot afford basic medical services for themselves and their families, even in cases of severe illness (GDA 1999, 67; UNDP 1998, 18; WCRWC 1998, 24; Zurikashvili 2000, 7).

Traumatized Women and Men

Various forms of psychosocial stress have long plagued Georgian internally displaced women and their families on a nearly epidemic scale. A 1995 Oxfam study rigorously examined 653 displaced women and children residing in collective centers in Tbilisi and other regions of Georgia. Its team of psychiatric specialists concluded that over 86 percent of adults suffered from posttraumatic stress disorder and its various resulting symptoms, including heart and cardiovascular diseases (21 percent), chronic migraines and long-lasting sleep disorders (51 percent), and severe depression (22 percent). Twenty-one percent of displaced women surveyed by USAID had been clinically diagnosed with a form of neurosis (Kharashvili 1995, 24–29; Zurikashvili 2000, 7).

Causes for psychosocial stress were both conflict- and postconflict-related. Substantial numbers of women surveyed by Oxfam were traumatized by the loss of their homes and property (91 percent), by bombings (82 percent), and by the loss of close family members during the conflict (34 percent), among many other factors. The

continuing period of displacement, arduous living conditions, and deepening economic troubles has added to the stress disorders of people living in collective centers.

In a 1997 examination of 219 internally displaced families, a Georgian nongovernmental organization (NGO), Foundation for the Development of Human Resources, concluded that conflict-related psychological and psychosomatic complaints among the internally displaced had decreased over the previous two years. Stress-related health problems and depression were now more attributable to factors related to the postdisplacement environment and the strains of everyday life. Many families increasingly believed themselves to be victimized, feeling ostracized and segregated by local populations unhappy with their continued presence and with the Georgian government's perceived lack of interest in their plight (FDHR 1997, 20-21; Kharashvili 1995, 24–29; Zurikashvili 2000, 7).

In addition to the heavy toll on the psychological and physical health of women, the trauma of displacement has also affected the psychological well-being of men in profound ways. Put simply, women have been much more successful at adapting to the difficult conditions and strains of every day life in the IDP community. As humanitarian aid has dwindled, many displaced women have worked tirelessly and relentlessly to provide desperately needed income and provisions for their families through petty street trade and other menial labor. Many men, meanwhile, have largely been unwilling to trade and to find other menial methods of generating income, instead spending much time idle and loitering in housing centers. In a 1996 study of the internally displaced, the Foundation for the Development of Human Resources noted that men were much more fixed on returning to their past lives and were “paralyzed” by the problems of the present day. Their lives were often characterized by escapism, by “empty and routine time-passing,” and by a growing pattern of alcoholism. Any hope they had was held out for the “magic rod” of outside help (FDHR 1996, 7).

Most displaced women interviewed by the CDIE team indicated that their husbands and other men were “double traumatized” by the conflict and its aftermath. On the one hand, many displaced men felt personally responsible for losing the war and abandoning their homes and former lives, their families forced into exile and destitution simply through their inability to win the war. On

the other hand, men have felt unable to fulfill their traditional role as leaders of their families. Worse, many were deeply ashamed that women had become more creative at finding alternative sources of income, however paltry, through trading and other ventures. Displaced men tended to shun income-generating donor programming such as microcredit out of this growing sense of shame. NGO and donor officials have indicated that up to three quarters of internally displaced persons participating in income-generating programming have been women. Not surprisingly, these same officials increasingly agreed that programs should concentrate on the problem of displaced men.

Changes in the Economic Roles of Women

As in all intrastate conflicts, the forced displacement had major economic effects on the many thousands of internally displaced women who fled Abkhazia and South Ossetia. Prewar Georgia had been one of the wealthier republics in the former Soviet Union, benefiting in particular from its agriculture-intensive position as the breadbasket of the USSR. Abkhazia itself had long had the reputation as the richest region within Georgia, with its highly fertile lands accounting for much of Georgia's agricultural output and its strikingly beautiful Black Sea coastline attracting multitudes of tourists from throughout the Soviet Union.

Most of the Georgian women who fled the region left relatively prosperous lives behind them. Many were trained professionals who had worked as teachers, economists, and in manufacturing and healthcare, among other trades. Seventy-two percent of displaced women surveyed had been fully employed before the outbreak of war. Over 21 percent of displaced women, meanwhile, had completed higher education degrees, while 31 percent had finished vocational or professional schooling (Zurikashvili 2000, 5, 8).

In the years since the displacement, internally displaced women and men have struggled under the massive weight of poverty and unemployment. According to unofficial statistics, 75 percent of displaced families earn less than half the monthly subsistence income level, set by the Georgian government at \$35 per family member (Zurikashvili 1998, 8). Unsurprisingly, physical displacement has been accompanied by widespread professional displacement. The UN High Commissioner for Refugees and the Norwegian Refugee Council concluded

in 1998 that upwards of 64 percent of internally displaced persons were jobless (GDA 1999, 69). The CDIE survey confirmed that formal employment was one of the most acute and unsolved issues for displaced women, increasingly demoralized by almost a decade of epidemic-level rates of joblessness. Of women questioned in the survey, 68 percent were without work as of late 1999 (Zurikashvili 2000, 7–8).

Faced with such difficult living conditions, many internally displaced Georgian women have quietly taken the lead in providing basic income and food for their families. They have adapted much more readily to the extreme stresses of the life of displaced persons than have men. They have begun to alter the long-standing tradition of men as main earners and providers for the family.

According to a 1998 survey organized by the Women's Study Center of Tbilisi State University, women have come to be the main sources of income in 72 percent of Georgian displaced families. Displaced women have left their shelters and homes by the thousands throughout Georgia to squeeze out meager livings through unofficial trade and agriculture. In larger cities such as Tbilisi, they have become the backbone for much of the unofficial or gray-market trade that has flourished in recent years. They sell products in crowded bazaars, on street corners, in subway stations, peddling everything from sunflower seeds to imported electronics. Some women have opened street kiosks selling basic foodstuffs, cigarettes, and alcohol, to name a few of the items offered. The vast majority of the trading remains unofficial; 75 percent of the women questioned in the 1998 survey had refused to register their activities with the government (Zurikashvili 1998, 8).

Trading activity was rarely considered "work" by the women themselves. Indeed, many women interviewed considered themselves unemployed even as they spent long hours laboring on streets and in markets. Others would simply not admit to their trading, even when sacks of produce were clearly visible in their living quarters. Reasons for the silence range from basic shame to the common fear that existing humanitarian aid would not be distributed to "working" women and their families. Women traders, often skilled and educated professionals or farmers during their previous lives in Abkhazia, equated trading with basic survival and were rarely proud of their activities. The large majority made barely enough to make ends meet. One woman surveyed spoke for many

Koka

Koka was the most unlikely of business ventures, made up of 22 women and 8 men from the Gali region of Abkhazia increasingly fed up with their growing misery and inability of the Georgian government to help them. Although most of the women members were professionals and knew little about farming or trading before the war, their experiences with the group have provided great psychological as well as material help

when she said, “We all consider ourselves unemployed, as all we can earn is the money for our daily bread” (Zurikashvili 2000, 8).

Major obstacles exist for displaced women who hope to transform trading from a method of survival into a formal venture. The 1998 survey found that 94 percent of displaced women who traded were strongly dissatisfied with business conditions. Corruption, extortion, and stifling tax levels were all cited as major impediments. Of those questioned, 93 percent claimed to have paid “tributes” to the police, local administrations, and tax collectors (Zurikashvili 1998, 8).

As in cities, displaced women have become increasingly active in rural areas, providing needed food and income for their families and altering traditional gender roles along the way. In western Georgia, women make up the vast majority of the seasonal agricultural work force on tea plantations and in corn farming. One group of Zugdidi-based displaced women formed a small cooperative association, called Koka, that produced basic agricultural goods including fruits and milk products on donated farmland. Food was produced both for members’ families and for trading in the marketplace (see box).

Increasing numbers of Zugdidi-based displaced women have also begun to cross the border and brave the short trip into the Gali region of Abkhazia to tend to family farms abandoned during the conflict. Known as pendulum migrants, these women grow vegetables, fruits, and nuts both for their own family and for trading in markets. They travel to Abkhazia early in the morning, often bribing Russian peacekeepers guarding the border, and return very late the same day. Though Abkhaz authorities have tolerated “pendulum migration,” these displaced Georgian women work and travel in constant fear of Abkhaz reprisal.

Georgian men rarely risk the journey, so sure are they of military reprisal. From a gender perspective, this phenomenon represents yet another economic change attributable to the conflict as women have taken over the farming responsibilities reserved for men before the war. As with trading, many displaced families have come to rely on women to deliver income and food necessary for survival (Zurikashvili 2000, 8).

Donors have begun to recognize the value of internally displaced women traders as they have moved away from humanitarian assistance toward more development or “self-reliance” programming in recent years. Specifically, many desperately poor women who seek basic loans to begin or expand their trading have turned to donor microcredit programs for financing. The Foundation for International Community Assistance (FINCA), a USAID-funded international NGO, offers innovative group lending. It consists of small low-interest short-term loans starting at \$100 to groups of traders without the need for collateral. Since most displaced persons have very little in the way of valuable possessions that could be put up as collateral, this system has quickly evolved into a critical method for assetless people to receive loans (Georgian banks customarily require collateral worth at least twice the amount of the loan). Recipients receive the money in small groups, usually no larger than seven people. Each member pledges solidarity with the group and promises to pay back as a group.

Though the program was not designed exclusively for women, 75 percent of FINCA’s 4,500 clients are women, and well over 70 percent of those women are from displaced families based in the Tbilisi region. The Norwegian Refugee Council has partnered with an indigenous Georgian women’s organization, Women in Business, to create a revolving fund of microcredit for women’s ventures. They have the aim of eventually transforming the fund into a credit union. In addition to trading, the fund’s successfully funded enterprises have included

laundry services and bakeries. Generally, FINCA and Norwegian Refugee Council microcredit lending has been successful. Only 1 percent of FINCA's first-time "group-clients" have defaulted on loans. That represents a mere \$14,000 of the \$1.3 million invested.

The role of displaced women as leading family income earners has not led to a growing sense of empowerment within the family or IDP communities in general. On the contrary, gender roles have remained clearly delineated. Women are still expected to perform traditional household duties of feeding and caring for their children, even after long and difficult days trading on street corners and in market places. Men spend much of their time in and around the household, as observed by the CDIE team, but they do little to help in chores traditionally reserved for women in Georgian society. As many surveyed women stressed, time is always in critical demand. On an average day, respondents spent seven hours working outside the home and eight caring for their children. This double burden of both caring and providing for their families has left little time for rest and has logically contributed to growing levels of stress diagnosed in displaced women (Zurikashvili 2000, 9).

Lack of Political Participation And Representation

Internally displaced women remain very much disconnected from the political processes of postconflict Georgia. As in the broader Georgian and Caucasian political world, there are disproportionately few women in positions of power. No women had central roles in the political run-up to the wars in Abkhazia and South Ossetia; likewise, no women currently participate in the ongoing political negotiations between the Georgian and separatist Abkhaz governments. Almost universally, the handful of displaced women currently in positions of power at both the national and local levels are former communist elites with little interest in advancing women's rights—displaced or otherwise.

The main representative institution for the IDP community from Abkhazia continues to be the "Government of the Abkhaz Autonomous Republic in exile," composed of the same unelected Georgian-Abkhaz party officials in power at the start of the war, though now residing in Tbilisi as a de facto shadow cabinet to the separatist Abkhaz government. Women interviewed by the CDIE team expressed almost universal disgust with this insti-

tution. They perceived it to be genuinely uninterested in and out of touch with issues and concerns of displaced people. Complaints about the government-in-exile typically revolved around nepotism and corruption (Zurikashvili 2000, 4).

Segregation from local communities and a lack of permanent residence has had adverse effects on the political rights of displaced women. In its report to the UN Development Program, the Gender Development Association (an indigenous women's group) notes that participation of displaced women in local elections and in privatization processes has been impeded by restrictive regulations and laws unmodified in the aftermath of people settling in collective centers and with host families (GDA 1999, 68). Many respondents in the survey voiced deep frustration with a lack of any kind of representation from local officials. Women were particularly concerned with the glaring absence of representation by the displaced in the privatization processes taking part throughout western Georgia. Those who confronted local officials about privatization issues were met with weak arguments and vague promises (Zurikashvili 2000, 4).

Most displaced women interviewed were much more interested in everyday economic and psychosocial issues confronting their families and communities than they were in political questions. Political mobilization and motivation were rare, if not nonexistent. No survey respondents were members of political parties. Most felt betrayed and abandoned by President Shevardnadze's government, which was blamed by many for losing the war and abandoning displaced persons in their times of deepest need. Local officials, as mentioned above, tended to be distrusted.

Individual leaders in the displaced-women community who have taken their concerns to local and government officials have tended to be striving in two general directions. First, leaders press officials regarding the immediate everyday needs of displaced communities. Second, they are concerned with improving and speeding the negotiation and repatriation processes with the Abkhaz government, with the ultimate goal of returning home and taking up their "real" lives once again.

Displaced women were often unaware of their rights. Of the 105 displaced women questioned in the survey, only 5 knew of their basic human rights under the UN

Declaration of Human Rights and the Convention for the Elimination of Discrimination against Women. Of those five, two were leaders of women's organizations and three had recently graduated from university. The Georgian government has recently passed laws defending the rights of women, mothers, and children, but as several displaced women leaders stressed, most displaced women remained ignorant of the laws and their legal consequences. Several displaced women's organizations have dedicated efforts and programs to educating women about their rights, in particular women residing in rural and remote regions of the country (Zurikashvili 2000, 4).

The Rise of Women's Organizations

Displaced women have increasingly made a difference in one sector: civil society. Increasing numbers of women's organizations concentrating on internally displaced persons and issues pertaining to them have been founded in recent years, paralleling a general flourishing of civil society throughout post-Soviet and postconflict Georgia. In cities and regions throughout the country, displaced women have begun to mobilize to take charge and find solutions to pressing economic and social issues burdening their communities.

Many organizations have evolved into advocacy organizations for displaced people on a national level. They have helped bring the government, donor, and even general public's attention to issues such as collective center degradation and psychosocial trauma. Other organizations have been effective partners for donors both in

providing humanitarian assistance to the most vulnerable displaced persons and for developing microcredit and small and medium-size enterprise programs. Still more groups first developed as small, community-based organizations of women desperate to improve conditions for their families.

Despite the growing number of success stories among organizations for internally displaced women, the sector overall is affected by various limitations. A relatively small number of women's organizations is concerned with issues concerning displaced women. Those organizations considered successful often see others as rivals, especially in the context of competing for donor funding. Little networking with one another is encouraged. NGO programming itself tends to be almost entirely donor driven, and few NGOs have sought or been able to find alternative sources of funding.

Despite these limitations, displaced-women's organizations have continued to push forward to address critical social issues such as deteriorating health and living conditions as well as the growing importance of microcredit and training for women in the market place. Local non-governmental organizations and community-based organizations with strong community links will remain valuable partners for donors as they shift their efforts away from humanitarian assistance and more toward development-oriented programming. Support for activities of displaced-women's organization remains strong within displaced communities. NGO activity is now a firmly established part of social life within the displaced-persons community

4. Implications for Donors

The foregoing discussion points to a few policy implications for developing programs for internally displaced women and their families, which can be briefly mentioned here:

1. Displaced women can be resourceful and creative in providing desperately needed resources for their families, mainly through petty trading. Displaced women in Georgia have shown a remarkable entrepreneurial spirit. In fact, they now dominate informal urban markets. The obvious lesson is that the internally donor community should formulate programs that can help internally displaced women in alleviating their economic hardships.

2. Microcredit programs can be effective. In Georgia, they have helped internally displaced women begin or continue trading ventures. Private Georgian banks demanded stiflingly high collateral terms and interest rates, which displaced women were unable to provide. Moreover, these programs contributed to the self-confidence and self-reliance of women. Thus the experience of Georgia points to the important role that microcredit programming by the international community can play in assisting and rehabilitating internally displaced women and their families.

3. Most internally displaced women in Georgia have little understanding of and interest in the political sys-

tem. The CDIE survey showed that they were often misinformed and ignorant of their political rights and responsibilities. Most members of displaced-women's organizations were not involved in the decision-making process of those organizations. Few women actively participated in politics, and even fewer rose to political leadership positions in their communities. Thus the Georgian experience underscores the need for civic and political education of internally displaced women. The international community may be able encourage the involvement of such women in the political decision-making in their communities.

4. There is a need for programs for traumatized internally displaced men. In Georgia, men have been "double traumatized" by their role in the loss of the war, or lack thereof, and by the fact that they have been unable to support their families in the years since displacement. Moreover, many are humiliated by the fact that their wives have become the primary sources of family income outside a measly government pension. Displaced men are much less willing to take menial jobs such as petty trading to support their families. They tend to shun income-generating programs. They require counseling and psychological help. Therefore, the international donor community should consider the need for counseling and other help to traumatized men.

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