



DISPLACED
WOMEN'S RIGHTS
TO HOUSING, LAND AND PROPERTY



VIOLENCE AGAINST WOMEN

and Housing, Land and
Property in Monrovia

NRC

NORWEGIAN
REFUGEE COUNCIL

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The **Norwegian Refugee Council** (NRC) is an independent, international, humanitarian non-governmental organisation which provides assistance, protection and contributes to durable solutions for refugees and internally displaced people worldwide.

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VIOLENCE AGAINST WOMEN AND HOUSING, LAND AND PROPERTY IN MONROVIA



About this Project

NRC has embarked on a three-year initiative designed to help increase displaced women's access to housing, land and property rights through international and national advocacy. Our evidence base is drawn from NRC's extensive operational experience in 20 countries and includes the analysis of legal cases as well as desk research. The project aims to provide well-researched legal, policy and practice recommendations for the humanitarian community, including practitioners, donors, governments and civil society. In addition, we are looking at our own experience to draw lessons that can help us improve our assistance to displaced women in conflict and post-conflict situations.

This country report is part of the Displaced Women's Housing, Land and Property Rights Project. Other countries featured include Afghanistan, Colombia, Lebanon, Palestine, and South Sudan. A forthcoming global report will summarise these country experiences and draw wider lessons for policy-makers about the barriers faced by displaced women as they seek to access their housing, land and property rights.

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For more information, visit www.nrc.no/womenhlp.

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GLOSSARY AND ACRONYMS

ADR	Alternative dispute resolution
CEDAW	Convention on the Elimination of All Forms of Discrimination against Women
CNDRA	Center for National Documents, Records and Archives
DEL	Decedents Estates Law
DRL	Domestic Relations Law
DHS	Demographic and Health Survey
DRL	Domestic Relations Law
ERCM	Equal Rights of the Customary Marriage Law
FGD	Focus group discussion
GBV	Gender-based violence
GoL	Government of Liberia
HLP	Housing Land and Property
ICLA	Information, Counseling and Legal Assistance
IDP	Internally displaced person
IPV	Intimate partner violence
MPW	Ministry of Public Works
NHA	National Housing Authority
NRC	Norwegian Refugee Council
SGBV	Sexual and Gender-Based Violence
VAW	Violence against women

EXECUTIVE SUMMARY

Some recent research indicates there may be a relationship between gender-based violence (GBV) and housing, land and property (HLP) rights.¹ However, that correlation is not well understood and has not been fully explored. Based on desk research and qualitative interviews, this report seeks to further understanding and to highlight areas that may warrant further investigation.

Research was conducted by a team comprised of gender and land specialists from NRC and from Landesa Rural Development Institute, a US-based NGO focusing on securing land rights for vulnerable people. The team comprised Landesa and NRC gender and land specialists: a Landesa lawyer with expertise in land and gender issues, a Landesa lawyer/land tenure and gender specialist, a Landesa fellow, an NRC GBV expert and eight local NRC field staff. Field research was carried out over a two-week period in urban and peri-urban areas in Monrovia, Liberia with a high rate of displacement and transience due to war. The area has widespread land tenure insecurity and high rates of GBV. Research primarily consisted of focus-group discussions and individual interviews.

The report finds that women face greater obstacles to gaining rights to housing, land and property than men, and that most documents providing evidence of rights, including deeds, leases and squatters' certificates, are most often written in the name of a man. Intimate partner violence (IPV) is common and local communities are unlikely to intervene when IPV occurs. However, women value relationships with men also; according to the interviewed women this is at least in part as they provide security against outsiders and some economic and other forms of assistance.

Because men have more control over and access to housing, land and property, women are often reliant on their relationships with men to access their HLP rights. Economic violence is common and is the primary form of overlap between housing, land and property rights and GBV.

The report also finds that relationships tend to be informal and therefore women are often not protected by provisions in formal law or under custom. Women in unrecognised relationships therefore have especially insecure HLP rights.

The report finds that the most vulnerable women are abandoned women and teenage girls. These most vulnerable women have few options. Among them transactional sex is common, especially in exchange for housing.

¹ For further information on Landesa, see: <http://www.landesa.org/>

The study also suggests that women are more vulnerable to gender-based violence when their housing and living conditions are worse, and especially when their homes are insecure.

Finally, the study finds that women access different dispute resolution structures for different types of issues and are especially reluctant to access formal dispute resolution structures for IPV issues. Both men and women tend to access the government only as a final resort for dispute resolution.

The report recommends follow-up quantitative research in Monrovia and follow-up qualitative research in other areas. Quantitative research should:

- examine whether there is any correlation between GBV, HLP rights and multiple displacements
- follow-up on the finding that GBV is correlated with the physical circumstances of a woman's housing
- examine the correlation of HLP and GBV to formal education.

Qualitative research carried out in other regions of this country and in other countries should identify similarities and differences between the correlations discussed in this report, thus allowing a more coherent picture of the relationship between HLP and GBV. Such research should focus especially on the correlations between gender-based violence and physical circumstances of shelter and housing.

Key recommendations include:

- increasing support for women's groups working to reduce violence
- training community women
- incorporating strategies into HLP programming which take notice of and seek to mitigate the risk of GBV
- training both men and women in laws that protect their HLP rights and giving both legal and gender awareness training to implementers and enforcers of laws
- amending laws so as to protect the HLP rights of women not named on ownership documents or those in informal relationships
- supporting alternative dispute resolution mechanisms
- considering options for making land rights more secure for families in informal settlements



INTRODUCTION

1.1

NRC AND ICLA

The Norwegian Refugee Council (NRC) has been working in Liberia since 2003, providing protection and assistance to support the return and reintegration of refugees and IDPs. In Liberia NRC's Information, Counselling and Legal Assistance (ICLA) programme has registered 5,496 and resolved 4,549 land dispute cases. Mediation and property rights training has benefitted over 13,850 people. NRC has helped the Ministry of Gender and Development (MoGD) to set up and manage a GBV database.

This report is part of a wider initiative. In 2011, NRC began a three-year programme-advocacy campaign on displaced women's HLP rights, NRC's primary HLP advocacy priority. A project team was established to direct research and case analysis undertaken by the Information, Counselling and Legal Assistance (ICLA) teams and researchers in six countries: Afghanistan, South Sudan, Colombia, Palestine, Lebanon and Liberia. A global overview report to be published in March 2014 will highlight specific challenges facing displaced women in HLP rights through a review of NRC field practice. This will identify policy gaps and make recommendations for advocacy and programmatic approaches to strengthen women's HLP rights in emergency response and reconstruction.

1.2

ONGOING LEGACY OF CONFLICT

Liberia suffered two devastating civil wars, from 1989-1996 and 1999-2003, which killed at least 200,000 people, displaced one million and destroyed the country's infrastructure and economy. Since the Accra Peace Agreement in 2003 more than 100,000 former combatants have been demobilised and virtually all internally displaced persons (IDPs) and refugees have returned to their homes or have been resettled. Despite progress in reconstruction and development, the security situation is fragile and serious humanitarian needs persist as returnees work to rebuild their lives.

During the last period of fighting Liberians from all over the country took refuge in Monrovia, finding shelter in public buildings and public spaces such as pavements and roadways. The population is now three times its pre-conflict level, the majority living in informal settlements.² Many displaced Liberians are unwilling or unable to return home and have opted to remain in Monrovia. Slum dwellers seeking to integrate face threats of eviction from government and private landowners keen to secure land currently occupied by informal settlers. The threat of development-induced displacement means that residents of informal settlements currently enjoy little security of tenure.³

² Williams, Rhodri C., *Beyond Squatters Rights: Durable Solutions and Development-Induced Displacement in Monrovia, Liberia*. Norwegian Refugee Council. http://www.nrc.no/arch/_img/9568756.pdf

³ Ibid.

GENDERED DISCRIMINATION AND VIOLENCE

Within this context of widespread insecurity of tenure, displaced women face significant additional barriers to realising their rights to housing, land and property. Rape was widely used as a 'weapon of war'⁴. In 2005 a study in 4 Liberian counties, the World Health Organisation (WHO) found that among 1,216 female respondents, 90 percent had experienced sexual or physical violence during the war. In 2010, NRC noted that "SGBV is perpetrated by intimate partners rather than rebels or paramilitaries, but it remains brutal and widespread. Many women and girls have been excluded from the benefits of Liberia's peace and instead endure a daily fear of being beaten, raped or otherwise abused by men in their communities or families"⁵. Liberia's exceedingly high prevalence of gender-based violence (GBV) poses a serious challenge to building a climate of respect for human rights and significantly hampers development efforts. Data from the 2007 Demographic and Health Survey (DHS) found that 44 per cent of women aged 15-49 have experienced physical violence by a husband or intimate partner. Sexual violence against females is the most commonly reported violent crime.⁶



Traditional social norms in Liberia dictate that women cannot openly consent to sexual acts and must never show that they 'want' to engage in sex. Therefore, because resistance by a woman is not interpreted as a refusal, but rather as an obligatory formality towards consent, forced sex is not deemed inappropriate⁷.



Recent research on women's land rights under Liberia's current legal and customary framework shows that while some formal legal protections exist for women's property rights, laws remain inconsistent and unevenly enforced.⁸ Men are far more likely to own or control land and property than women.⁹

4 Omanyondo, Marie-Claire (2005), Sexual Gender-Based Violence and Health Facility Needs Assessment (Lofa, Nimba, Grand Gedeh and Grand Bassa Counties) Liberia, p.11. http://www.who.int/hac/crises/lbr/Liberia_RESULTS_AND_DISCUSSION13.pdf

5 Norwegian Refugee Council, WISE Women fight Violence <http://www.nrc.no/?did=9490694>

6 Liberia Institute of Statistics and Geo-Information Services (LISGIS) , Ministry of Health and Social Welfare , National AIDS Control Program and Macro International Inc. (2008), Liberia Demographic and Health Survey 2007.. <http://www.measuredhs.com/pubs/pdf/FR201/FR201.pdf>

7 Small Arms Survey (2012) "Peace without security: violence against women and girls in Liberia," Issue Brief No.3.p.9. <http://www.smallarmssurvey.org/fileadmin/docs/G-Issue-briefs/Liberia-AVA-IB3.pdf>

8 USAID (2012) Land Policy and Institutional Support (LPIS) Project - Women's Land Rights Study.

9 Government of Liberia/UN Joint Programme on Sexual and Gender Based Violence (2011) In-depth Study on Reasons for High Incidence of Sexual and Gender Based Violence in Liberia: Recommendations on Prevention and Response. https://www.concern.net/sites/www.concern.net/files/media/blog-post/5876-final_high_incidence_of_sgbv_15_may.pdf

1.4

RAISON D'ÊTRE OF RESEARCH

The relationship between Liberian women's HLP rights and their vulnerability to SGBV is poorly understood. Researchers set out to provide robust evidence linking stronger HLP rights for women to a decreased incidence of GBV. This study seeks to tease out and analyse correlations between GBV and HLP security among urban and peri-urban women in Monrovia. It is hoped it may help expose potential risks that may result from HLP interventions, inform future programmatic developments and highlight areas in need of further study.



Members of an NRC Wise Women group gathered in a community meeting space

METHODOLOGY

This assessment is based primarily on field research conducted from April 17th to May 3rd, 2013 by Landesa and NRC with additional desk research.

The assessment is intended to describe:

- ▶ the range of HLP rights held by women in urban and peri-urban areas of high former displacement in Monrovia
- ▶ the institutions and procedures which affect the acquisition and possession of HLP, the prevalence and types of gender based violence (GBV), including that related to HLP, and power structures and institutions related to GBV and HLP.

The assessment is qualitative in nature and intended to provide illustrations of links between HLP and GBV, and highlight areas for possible intervention and/or follow-up research.

The desk research literature review was conducted by a Landesa lawyer and land tenure specialist and one fellow. Field research was conducted by a team composed of a Landesa lawyer and land tenure specialist, a Landesa fellow, a NRC GBV expert and eight-local NRC field staff. The field assessment was based on the research tools found in Annexes One through Five. Key informant interviews and focus group discussions (FGDs) were held with women, men, local leaders, NGOs and government officials. In total, ten sites, detailed below, were selected for interviews. There were 20 FGDs with women, three with female youth, two with male youths and ten with men. Forty one women and fourteen men were individually interviewed. See Annex Six for a breakdown of interviews.

Interviewee selection was based on Liberian staff's knowledge about the community, mobilisation by community leaders and members and by canvassing each community on the day of the interview. Although these techniques are necessarily limited, an effort was made to ensure ethnic, faith, age and other diversity balance.

Interview approach

At each site, a team of two/three male interviewers conducted a men-only focus group in the morning and then several individual interviews with men in the afternoon. One or two teams of two/three female interviewers conducted women-only focus groups in the morning and individual interviews with women in the afternoon. Focus groups included:

- ▶ people who own or use land as individuals or jointly with a spouse
- ▶ squatters
- ▶ internally displaced persons or refugees living in former camps
- ▶ renters

Focus groups ranged in size from 8-16 interview subjects.

Both focus group and individual interviews were guided by the questionnaires appended, though these were necessarily tailored to each

situation. Following group discussions, individual interviews were solicited from those who preferred to speak privately. Individuals in the community were also approached separately. When appropriate, separate focus groups were held for people of different religions living in the same communities. Where they existed, women's focus groups were held with women who were members of NRC's WISE women's group. The WISE Women and WISE men groups are community groups supported by NRC where, in a continuous cycle, community leaders and other members are trained about GBV and gender rights and then pass on that training to the community.¹⁰ Liberian field staff took part in interviews and interpreted as necessary and appropriate. Liberian English was widely spoken throughout the study area. In Liberian English words may have multiple meanings, making it difficult at times to discern with certainty the meaning of what discussants were trying to convey. For instance, words such as "confusion" or "holla holla" were used to describe a range of conflict situations, from small arguments to IPL. Where inexact language was used, Liberian staff were asked to follow up and clarify to ensure that there were no misunderstandings.

The terms "domestic violence," "intimate partner violence," and "gender-based violence" were not used in interviews lest their usage might bias interview subjects towards specific answers or be seen as imputing a value judgment to actions that interview subjects might not perceive as negative (e.g. physical punishment of a wife or child). Instead, value-neutral terms were used.

Site selection

Sites were selected as an output of a two-day workshop in NRC's Monrovia offices with all staff, during which research methodologies were discussed and finalised and sites were selected. This was on the basis both of local staff knowledge and ensuring diversity. Considerations for site selection included:

- ▶ duration and origin of the settlement
- ▶ ongoing or imminent displacement
- ▶ presence of existing land conflicts in the area
- ▶ such potential sources of further tenure insecurity due to environmental pressures, development-induced or conflict-related) displacement
- ▶ ethnic and socio-economic diversity.

The desk research portion of the study reviews the available literature on the links between GBV and HLP. The field research explores this possible correlation among displaced women in Monrovia. The HLP rights situation for each community was assessed and women and men were asked to assess how much control men and women had over HLP rights. Discussants assessed the levels of violence in their communities, with an emphasis on GBV and IPV specifically. Finally, men and women detailed the types of government institutions and dispute resolution structures they access.

¹⁰ The WISE groups (Women's Rights through Information, Sensitisation and Education) are part of a multi-sectoral programme in GBV focusing on both prevention and response.



2

LITERATURE REVIEW

RELATIONSHIP BETWEEN GBV AND HLP

The links between strengthening women's HLP rights and achieving a range of development goals, including poverty reduction and economic growth, are well established.¹¹ Women's economic empowerment is widely accepted as a necessary factor in economic and social development.¹² A growing body of literature examines the links between gender-based violence and various forms of economic empowerment of women. However, few studies look specifically at the question of how stronger HLP rights for women relate to GBV.

A 2005 study of women in Kerala, India found that women who owned their own homes faced a lower risk of marital violence than women who did not own property.¹³ This study found that 49 per cent of women without property experienced domestic violence, compared to 18 per cent of land-owning women seven per cent of those who owned both a house and land. This finding was strongly supported by a later study in a different area of India. Examining the effect of women's participation in paid work and ownership of property on rates of IPV, it concluded that "women's ownership of property has a large effect on reducing violence." The authors suggested that the increased economic security women derived through property ownership made them less willing to tolerate violence, while providing a real exit strategy for women with potentially violent partners.¹⁴

This conclusion is supported by other studies, which show that secure property rights can improve women's economic independence and bargaining power in the household. This, in turn, has been shown to decrease women's susceptibility to GBV.¹⁵ Unequal power relations between men and women have been shown to be among the strongest predictors of domestic violence; these studies indicate that women's ownership of housing, land and other assets can help to protect them

11 United Nations, Department of Economic and Social Affairs (2009) 2009 world survey on the role of women in development: Women's control over economic resources and access to financial resources, including microfinance. www.un.org/womenwatch/daw/public/WorldSurvey2009.pdf; FAO (2011) The state of food and agriculture 2010-2011: Women in Agriculture: Closing the gender gap for development. Rome: FAO.

12 *Keeping the promise: united to achieve the Millennium Development Goals*. GA Res. 65/1, UN GAOR, 65th Sess., Supp. 47, U.N. Doc. A/RES/65/1 (2010).

13 Panda, P. and B. Agarwal (2005). "Marital Violence, human development and women's property status in India". *World Development* 33(5): 823-850. <http://www.amherst.edu/media/view/92318/original/Maria%2BViolence%252c%2bHuman%2BDevelopment%2BWomen%2527s2BProperty%2BStatus.pdf>

14 Bhattacharyya, M., Bedi, A. S., & Chhachhi, A. (2009). "Marital violence and women's employment and property status: Evidence from north Indian villages". *World Development* 39 (9), 1676-1689. <http://ftp.iza.org/dp4361.pdf>

15 Vyas and Watts, *supra* note 11; ICRW, *supra* note 3; Chowdry, Prem (2011) Reduction of violence against women: property ownership and economic independence in rural Haryana, UN-Women: New Delhi.

from potentially violent domestic partners.¹⁶

Studies suggest that when a woman has a house or land of her own she has an option for removing herself from an abusive situation. If a woman is dependent on her spouse or others for her economic well-being, she is at greater risk of experiencing GBV and is likely unable to escape from harm.¹⁷ Many victims of domestic violence stay in an abusive relationship because they have no alternative place to go. When a perpetrator of GBV is the primary income earner, controls the financial and social aspects of a woman's life, and lives in the same house as a woman, the woman may feel trapped. She is often reluctant to report abuse for fear of reprisal from the perpetrator.¹⁸ Secure HLP rights may allow a woman to escape an abusive situation by allowing her to physically remove herself or the abuser from her home.

Other studies have shown a positive relationship between secure rights to property, women's economic independence, and a woman's value in the home, which in turn can mean a reduced likelihood of GBV. If a woman achieves HLP rights it is empowering. She can earn her partner's respect as a valued contributor to the household finances. Surveys conducted in rural Nicaragua found that land ownership among women challenges traditional gender ideology, increasing women's power and control within the marital relationship and reducing her exposure to domestic violence.¹⁹ In a recent study by the International Rescue Committee, women identified increased economic opportunity as the most important means of addressing domestic violence, giving them a sense of control over the management of their own affairs and those of their households.²⁰ Stronger tenure rights for women provide a potentially important source of income by broadening livelihood opportunities that are available to her, which, in turn, can mitigate women's dependency on their partners.²¹ Owning assets is also found to empower women in their relationships and to

16 Commonwealth Secretariat and Rawwida Baksh. (2003) *Integrated approaches to eliminating gender-based violence*. Commonwealth Secretariat, citing Heise (2008) "Violence against women: An integrated ecological framework," *Violence Against Women* 4(3). A study of domestic violence in the United States supported this correlation, as well, finding that improving women's economic position can reduce intimate partner violence. (Resko, S. (2010). *Intimate partner violence and women's economic insecurity*. El Paso: LFB Scholarly Publishing LLC.)

17 *Report of the Special Rapporteur on violence against women, its causes and consequences*, United Nations Human Rights Council, Seventeenth Session, Agenda item 3, 2 May 2011, A/HRC/17/26

18 International Rescue Committee (2012). *Let me not die before my time: Domestic violence in West Africa*; http://www.rescue.org/sites/default/files/resource-file/IRC_Report_DomVioWAfrica.pdf; International Center for Research on Women (2007) *Women's Property Rights, HIV and AIDS, and domestic violence: research findings from two rural districts in South Africa and Uganda*. http://www.hivhousingsummit.org/BriefingBook/FactSheetsAndReports/International%20Center%20for%20Research%20on%20Women_Womens%20Property%20Rights%20HIV%20and%20AIDS%20and%20Domestic%20Violence.pdf

19 Grabe, S. (2010). "Promoting gender equality: The role of ideology, power, and control in the link between land ownership and violence in Nicaragua". *Analyses of Social Issues and Public Policy* 10(1), 146-170. <http://www.ucghi.universityofcalifornia.edu/docs/womens-health/promoting-gender-equality.pdf>

20 International Rescue Committee (IRC) (2012) *supra* note 18 at 10.

21 Giovarelli, R. (2007) *Gender and Land Tenure Reform, in One Billion Rising: Law, Land, and the Alleviation of Global Poverty*, Leiden University Press <http://press.uchicago.edu/ucp/books/book/distributed/O/bo8460782.html>; Katz and Chamorro, *supra* note 17.

give them a stronger voice in public forums.²²

In addition, studies suggest that these livelihood opportunities may keep women and girls from seeking out risky employment and behaviours that are linked to increased risk of GBV. Women's weak HLP rights can compromise their personal and economic security, reduce agricultural production and food security, and lead women to resort to transactional sex to cope with resulting poverty.²³ These behaviours put women at higher risk of GBV.

Though the positive correlations discussed above reflect the majority of available research, there are some studies that find no correlation or a negative correlation between stronger HLP rights and GBV. For example, studies in Bangladesh, Ecuador and Ghana found that the effects of property ownership on GBV greatly depended on the community and cultural context: in areas where traditional norms dominate, gains in women's property ownership and employment status seemed to increase the risk of domestic violence.²⁴ In some cases, a woman's relative economic power as compared to her spouse could challenge traditional ideas of men's role as breadwinners: violence is used to reassert the man's dominance and relative power in the home.²⁵ Additionally, studies suggest that when women are perceived as violating traditional norms about property ownership (for example, by asserting their rights to own land), in places where violence is a socially-accepted norm, women are more likely to experience domestic violence.²⁶ For example, one study undertaken in Uganda attributed an increased incidence in intimate partner violence against women who owned land to strong traditional norms against women's land ownership.²⁷ The researchers found that when men felt their authority in the home was challenged, they responded with physical violence against their spouses.²⁸

A survey on the causes of domestic violence found that women who are more empowered educationally, economically and socially are less likely to experience violence from their intimate partner. When women are the primary income earners in the household, the risk of domestic

22 Katz, E. and J. S. Chamorro (2002). *Gender, land rights, and the household economy in rural Nicaragua and Honduras*. Paper prepared for USAID/BASIS CRSP. Madison, Wisconsin

23 For example, studies in South Africa, and Botswana and Swaziland found that women with insufficient food were up to 80 per cent more likely to sell sex for money. (See Dunkle K.L., Jewkes R.K., Brown H.C., Gray G.E., McIntyre J.A., et al... (2004) "Transactional sex among women in Soweto, South Africa: prevalence, risk factors and association with HIV infection". *Soc Sci Med* 59: 1581-1592; see also Weiser S. D., K. Leiter, D. R. Bangsberg, L. M. Butler, and F. Percy-deKorte (2007) "Food insufficiency is associated with high-risk sexual behavior among women in Botswana and Swaziland." *PLoS Medicine* 4(10): e260.

24 Oduro, A. et al. (2012) Assets, wealth and spousal violence: insights from Ecuador and Ghana, Paper presented at the World Bank Workshop on Gender and Assets, Washington, D.C., June 14, 2012; Koenig, Michael Alan, Saifuddin Ahmad, Mian Bazle Hossain, and Khorshed Alam Mozumder, "Womens status and domestic violence in rural Bangladesh: Individual and community level effects" in *Demography*, 2003, vol. 40, no. 2, pp. 269-288.

25 Jewkes R. (2002) Intimate partner violence: causes and prevention. *Lancet*. 2002(359):1423-1429.

26 *Id.* See also Oduro et al. (2012) *supra* note 22.

27 Ezeh, A.C. and A. J. Gage (2000) *Domestic violence in Uganda: Evidence from qualitative and quantitative data*. Working Paper No. 18, Nairobi: African Population and Health Research Center.

28 *Id.*

violence increases. This correlation was particularly strong when women's relative economic power was perceived as a challenge to the traditional male role as breadwinner.²⁹

The available literature, though limited, suggests that the link between GBV and women's HLP rights is highly variable and extremely context- and case-dependent. Studies suggest there is a correlation between strengthening women's HLP rights and their susceptibility to GBV. Several factors may determine whether this correlation is positive or negative in terms of increasing women's personal security. This linkage relates to women's economic independence, their status in the household and traditional norms related to gender roles and rules they live by. Though the current study aims to identify linkages that may inform the development of GBV or HLP interventions in other contexts, the findings of this study primarily apply to Liberia.

WOMEN'S SOCIO-ECONOMIC STATUS AND GBV IN LIBERIA

2.2

Though the prevalence of gender-based violence in Liberia prior to the conflict is uncertain,³⁰ the extremely high incidence of sexual violence during the conflict drew worldwide attention. During the conflict, an estimated 66 per cent of Liberian women were subjected to GBV. A study conducted for the World Health Organization (WHO) in ten counties in Liberia found that an average of 77.4 per cent of women and girls had experienced rape during or following the conflict.³¹ Today, both sexual and domestic violence continue to undermine the personal security of women and girls in the country. Rape is the most frequently reported serious crime in Liberia, with between 46-85 per cent of reported cases involving children under the age of 18.³² The exact magnitude of the problem is difficult to determine. GBV often goes unreported due to factors including fear of retribution, shame, powerlessness, lack of support, breakdown or unreliability of public services and the dispersal of families and communities.

Though statistics about the prevalence of domestic violence draw less attention than those highlighting issues of sexual violence, violence against women in the home is commonplace. The Liberia Demographic and Health Survey found in 2007 that nearly half (49 per cent) of women surveyed had experienced some kind of violence (physical, sexual or emotional) by a husband or other intimate partner. Many of the social, economic, and cultural changes that took place during the war contribute to the high incidence of violence against women today. Changes in household dynamics and new income-generating opportunities for women are among the principal factors that impact women's vulnerability to GBV.

29 Jewkes R. (2002) Intimate partner violence: causes and prevention. *Lancet*. 2002(359):1423-1429.

30 Small Arms Survey (2012), *op. cit.*

31 GoL 2011; (Source: Small Arms Survey (2012) "Peace without security: violence against women and girls in Liberia," Issue Brief No. 3).

32 Estimates vary widely among available sources, and given the strong stigma associated with rape and domestic violence, underreporting is likely. See GoL 2011, *supra* note 22 at 46.

2.3

CHANGES IN HOUSEHOLD DYNAMICS AND WOMEN'S CHANGING ECONOMIC ROLES

In Liberia, men's and women's roles during the conflict changed significantly as women took on increased responsibilities as breadwinners and heads of household.³³ Civilian men were often targeted by rebels, thus confined to their homes and unable to provide for their families. Women, who were able to move about more easily, had to seek out opportunities to provide for their families' economic needs.³⁴ Their relative mobility made it possible for many women to fill in gaps in the domestic economy and to cross battle lines and checkpoints with their goods in ways that men could not do.

The longer-term consequences are twofold.

Male shame at diminished status and economic power in the household may have left them angry and resentful.³⁵ A study co-authored by the Government of Liberia (GoL) and the Swedish International Development Cooperation Agency (SIDA) found a direct link between the persistence of domestic violence, women's increased status as primary income earners within households and men's perceived loss of power and authority.³⁶ The report characterised the relationship between this change in women's status and domestic violence as follows:



The persistence of domestic violence, female respondents argued, is directly linked to the increased status of women, on the one hand, and men's perceived loss of power and authority, on the other. Women's growing association with rights' awareness programmes and local women's groups, coupled with widely-held perceptions that women have greater access to economic, skills development and income-generating opportunities, is reportedly creating tensions within spousal relationships. Amid growing unemployment among men, women are increasingly stepping out of their traditional roles to become the breadwinners and providers for the family... However, some men are reported to perceive this as an encroachment on their sphere of influence. According to female respondents, this is resulting in a trend towards alcohol abuse, aggression and increased domestic violence.³⁷



³³ IRC, *supra* note 15 at 11

³⁴ GoLGOL 2011, *supra* note 22 at 34.

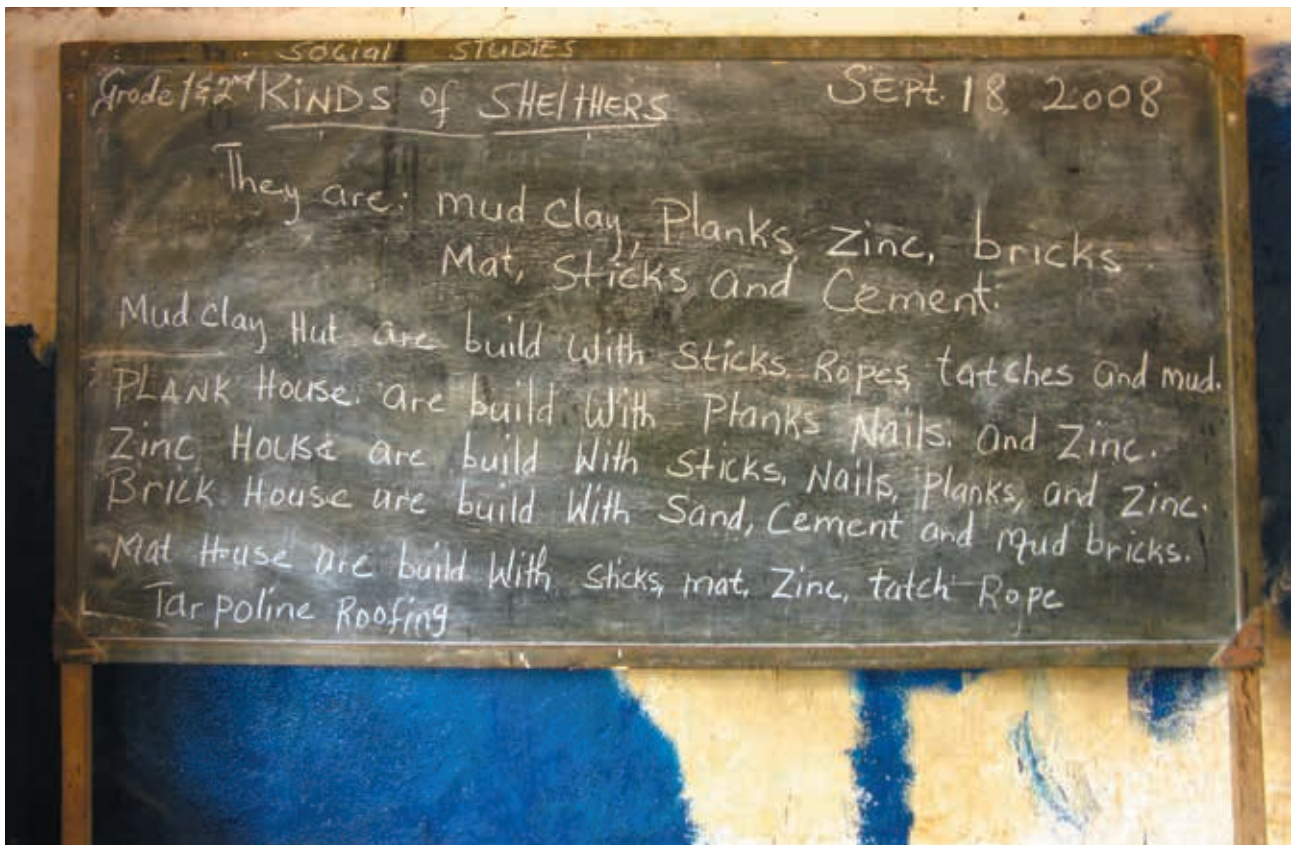
³⁵ *Id*

³⁶ *Id* at 44

³⁷ *Id*

Some women may have gained more economic power but entrenched gender disparities - in earnings, education and rights to resources - remain. While women's employment increased dramatically during and immediately following the war,³⁸ women's work tends to be menial, seasonal and informal. Nearly one-third of working women have jobs that are temporary or seasonal. Almost all working women are in the least productive sectors such as fishing and petty trading. Ninety per cent of women are employed in the informal sector or in agriculture, compared to 75 per cent of working men.

Education statistics further confirm gender discrimination. Fifty six percent of women (compared to 39 per cent of men) have never had formal schooling and a quarter (have only primary level education).³⁹ When it comes to women's HLP rights, by one estimate, women own land at only half the rate as men.⁴⁰



³⁸ An estimated 59 per cent of women are employed, compared with 78 per cent of men, while 28 per cent of employed women hold seasonal jobs. (GoLGOL 2011, supra note 22 at 45).

³⁹ Id at 25.

⁴⁰ Id at 54.

2.4

RECOURSE TO COURTS AND ALTERNATIVE DISPUTE RESOLUTION

Both men and women struggle to access justice in Liberia. Courts often have decade-long backlogs of cases. Justice institutions are mostly inaccessible and unaffordable. There is, additionally, a lack of enforcement of rules and decisions together with confusion as where particular kinds of disputes should be presented. All this is extremely challenging to women, particularly the illiterate majority.

Adding to these challenges is the fact that GBV survivors are highly stigmatised. There is a general tendency to discretely deal with incidents of GBV, ideally within the home or, if secrecy is not possible, by taking the case to traditional chiefs or elders.⁴¹ This stigma, and sense that recourse to the authorities is daunting, probably futile and possibly incurring even more trouble, help explain the infrequency with which women talk about domestic violence and their reluctance to seek redress through the formal justice system. Those who do find their way to the courts express deep frustration.⁴² The impossibility of seeking redress through the courts or police reinforces the widespread perception, held by men and women alike, that there are no real consequences for perpetrators of GBV.⁴³

These frustrations are also common among women seeking redress for property rights issues. In Liberia, there is considerable confusion about the appropriate venue for dealing with property matters. Such cases can be heard by the civil court, the tribal courts of internal affairs and the probate court. In principle, tribal courts have jurisdiction over matters related to custom, including customary marriages. However, the division of privately held property upon divorce – even for a customary union – may be heard by a civil court or the tribal court. In addition, a number of different organisations offer alternative dispute resolution (ADR) for property related matters, including local and international NGOs and the Ministry of Justice.

The process of contesting land rights issues through any of these forums can be prohibitive. Division of property using any of the available mechanisms requires that the land be surveyed, and surveying fees are high (\$100 or more per parcel). For court procedures, the additional expense of hiring a lawyer is a further barrier. The cost of pursuing a dispute through the court system often exceeds the value of the property in question. For many women, these added barriers mean that, in practice, there is very little hope of enforcing their formal rights to property upon divorce or upon the death of a spouse.

41 *Id* at 26.

42 IRC, *supra* note 15 at 14

43 *Id* at 13



BRIEF LEGAL REVIEW

This section provides a review of the existing legal framework for women's HLP rights in Liberian law. Liberia's legal framework is quite complex, containing many outdated and partially disregarded laws, and embracing both statutory and customary tenure systems. Liberia's land governance system is hobbled by a range of legal, administrative, boundary, claim, and ownership issues that have led to confusion, mismanagement, and conflicts over land. These challenges have a particularly profound impact on women, whose formal rights to own or inherit land are limited due to restrictive customary practices, inconsistent enforcement of legal protections, gaps in the formal laws pertaining to marital property rights and economic disadvantages that prevent them from being able to purchase private land. While the formal law and Constitution provide some protections for women's land rights, these laws lack clarity, are internally inconsistent and fail to guarantee equal treatment for men and women, or for women in different types of marital and cultural contexts.

The Liberian government is currently working to address the country's land governance framework through a comprehensive land tenure reform process, undertaken under the guidance of the Liberian Land Commission. The recently approved Land Rights Policy provides a basis for reforming land rights, which is a positive development. However the policy fails to establish or clarify important protections for women's property rights in a marital or cohabiting relationship and fails to provide any protections for people living in informal settlements and slums. This was a missed opportunity for women, and particularly for the many women living in informal settlements in Liberia.

3.1

OWNERSHIP

Liberia's laws and policies related to land ownership present significant challenges to achievement of women's property rights. These laws do not address existing discrimination, gaps and inconsistencies in the laws regulating women's land tenure security, or lack of. The 1986 Liberian Constitution recognises the right of all Liberians to own property⁴⁴ and asserts the state will manage natural resources "under conditions of equality."⁴⁵ Article 23 provides for property rights protection for men and women against their spouses and mandates that a law on inheritance be enacted to ensure that surviving spouses, under both statutory and customary marriages, are protected.⁴⁶ However, the Constitution lacks an explicit definition of discrimination against women and does not specifically protect women against discriminatory practices under customary law.

Liberia has a statutory land tenure system based on the issuance of deeds. Historically, all land that is not deeded is treated by the GoL as "public," a category that remained undefined until the Land Rights

44 Constitution arts. 11, 22.

45 Constitution art. 7

46 That law, the Equal Rights of Customary Marriages (ERCM) Law, was enacted in 1998.

Policy was approved in 2013⁴⁷ in an effort to remedy the considerable confusion and insecurity over land tenure in Liberia.⁴⁸ The 'default' definition of non-deeded land as public does not distinguish between land held by local communities under customary tenure, land administered for government or public purposes such as conservation and land encumbered by other rights.⁴⁹ As a result, individuals, groups, and government entities often assert competing claims to land, adding uncertainty over rights to land. This confusion exacerbates problems with land administration caused in large part by an ineffective land registry system that was fairly dysfunctional before the conflict and which is extremely vulnerable to fraud and abuse.⁵⁰

These challenges make it difficult to identify with any certainty what land is privately held (as evidenced by a deed) and what land is public land. *The Land Rights Policy* takes an important step towards addressing this issue by defining four types of tenure, and specifying how each land in each tenure category may be used, administered and transferred.⁵¹ This is particularly important in informal urban settlements since the question of whether and in what manner squatters' tenure could be regularised depends to a significant degree on whether the land is publicly or privately owned.⁵² The policy does not provide protection for people living in informal settlements and slums. Nor does it provide a framework for regularising tenure of the large numbers living in such circumstances, leaving squatters vulnerable to eviction without any redress.

DEEDS

3.2

Men and women can obtain property rights to land by purchase, by gift, or through inheritance. Deeds are the ultimate (and often the only) evidence of ownership rights. In general, a deed reflects a transfer of rights to the property (most often by sale), which can be held by an individual or individuals, customary group or other legal entity. In practice, the deeds registry is in such a state of disarray that many Liberians do not trust the system, though both men and women commonly use deeds to secure and define interests in property. Parcels are routinely bought, sold and subdivided without reference to previous transactions or records, and without recording the change on the mother deed.⁵³

47 See <http://www.gltm.net/index.php/our-news/gltm-news/243-liberia-s-first-land-rights-policy-presented-to-the-government>

48 Brandy, C. and M. Marquardt (2013),) *The Evolution of Liberia's Land Rights Policy Statement*, Paper presented at the Annual World Bank Conference on Land and Poverty, The World Bank, Washington, DC..

49 Bruce, J. and B. Kanneh (2011) *Reform of Liberia's Civil Law Concerning Land: A Proposed Strategy*, Report to the Land Commission. <http://www.lc.gov.lr/doc/Bruce.pdf><http://www.lc.gov.lr/doc/Bruce.pdf>

50 World Bank (2008).) *Insecurity of Land Tenure, Land Law, and Land Registration in Liberia*. <https://openknowledge.worldbank.org/bitstream/handle/10986/8056/461340ESWOP10310B0x334099B01PUBLIC1.pdf?sequence=1>

51 Republic of Liberia Land Commission (2013) . *Land Rights Policy*. http://www.globalprotectioncluster.org/_assets/files/field_protection_clusters/Liberia/Liberia_Land_Rights_Policy_2013_EN.pdf

52 NRC (2011) *Beyond Squatters Rights: Durable Solutions and Development-Induced Displacement in Monrovia, Liberia*. http://www.nrc.no/arch/_img/9568756.pdf

53 Ownership deeds are often called the "mother deed" or the "administrator deed," while a deed of sale is generally called a "transfer deed."

Fraudulent sales or transfers are common, exacerbating a situation in which many seemingly valid, yet contradictory documents confound efforts to clarify rights to land.⁵⁴

Given lack of record keeping and administrative processes to record and verify spousal co-ownership rights on the deeds, the reliance on deeds as the sole evidence of ownership presents significant challenges to women seeking to overcome social challenges blocking realisation of marital property rights.

3.3

SQUATTERS

Squatters enjoy little tenure security under the current Liberian legal framework in which a title deed is the ultimate evidence of ownership. There are no formal means of protection for informal tenure rights and no framework for regularising informal tenure in urban settings.⁵⁵

While not supported by any formal law, the practice of charging a 'squatters' rights' fee to Monrovia slum dwellers has been commonplace since at least the early 1990s. They are paid annually in exchange for a 'squatters certificate issued by a local authority which purports to grant the certificate holder occupancy rights until the government needs to use the land.'⁵⁶ Research conducted during this study found a wide range of amounts charged. In general it is men who pay to obtain the perceived legal protection though usually with the monetary assistance of their wives or girlfriends. Though they are generally believed by squatters to provide a guarantee against arbitrary eviction and one month notice to vacate upon eviction, in fact squatters' rights certificates carry no legal weight.⁵⁷

Squatters may have a claim of right to the land that they occupy on the basis of adverse possession, a process by which premises can change ownership by using a property for a period of time without paying for it. This is recognised in many jurisdictions. Liberian law provides for the acquisition of property through adverse possession, though it is prohibited for public land and government land.⁵⁸ If an individual has been openly and continuously in possession of the land for at least twenty years, and the lawful owner did not take steps to protect that ownership interest, s/he can bring a claim in defense of being evicted.⁵⁹ *The Land Rights Policy* proposes that the adverse claimant be allowed to bring a claim in court to assert ownership. It suggests that lawful owners be granted a challenge to an adverse possession claim if the conflict or fear of injury or death prevented them from attempting to defend their land rights.⁶⁰

54 Marquardt and M. Pay-Bayee (2011) Study on Assessing the Potential Role of Land Title Registration in Liberia: Report to the Land Commission; Unruh, J. (2009) "Land rights in postwar Liberia: The volatile part of the peace process". Land Use Policy 26, <http://landportal.info/sites/default/files/jlup681.pdf> .

55 Unruh, op. cit.

56 NRC (2011) Beyond Squatters Rights, op. cit.

57 NRC supra note 7

58 Republic of Liberia (2013) , op. cit.

59 Id

60 Id

Rights and procedures regarding informal settlements are developed most frequently on an *ad hoc* basis. Established practices, rather than formal legal or regulatory provisions, govern the many administrative acts that affect slum dwellers (renters, owners and squatters).⁶¹ The number of institutions affecting the tenure situation of squatters and displaced persons in Monrovia reflects the inconsistency of policies and procedures for relocation, as each institution follows its own protocols. The Monrovia City Corporation (MCC) is responsible for carrying out evictions and demolitions. The Ministry for Public Works (MPW) is responsible for applying the Zoning Law, and undertakes procedures to carry out large infrastructure projects, including those funded by the World Bank. The Ministry of Lands Mines and Energy and the Environmental Protection Agency also play a role in development requiring relocation of settlers. Additionally, the Office of the UN High Commissioner for Refugees (UNHCR) plays a major role in the support and relocation of refugees and displaced persons.

TENANTS

3.4

The Property Law only mentions tenants and landlords in relation to leases to foreigners. It does not provide any protective provisions related to renting housing or land.⁶²

RESETTLEMENT LAWS AND POLICIES

3.5

The Constitution and other Liberian laws provide for resettlement and compensation of property lost due to government expropriation. The *Land Act* of 1929, though outdated and replaced in part by more recent legislation, lays down the procedure for obtaining rights to any piece of land in Liberia through purchase.

In Liberia, title to all land is vested in the state, which retains the right to revoke any previously granted title. Prior to doing so the state is statutorily obliged to assess the current market value of the property and provide just compensation to the affected owner. Article 24 of the 1986 Liberia Constitution provides for expropriation of private land for “national security issues or where the public health and safety are endangered, or for any other public purposes.” To be legal, the expropriation must include prompt payment of just compensation, with an opportunity for appeal to the courts by the property owner. The owner retains a right of first refusal to repurchase the property in the event that the public purpose for which the property was taken ceases to apply. Section 31 of the 1986 Liberian Code provides the procedure for determining the cost of expropriated land for the purpose of compensation. It should be noted that these protections apply only to private property owners whose land is taken and do not extend to individuals living on public land.

⁶¹ NRC, *supra* note 7

⁶² Property Law (Vol. V, Title 29, Liberian Codes Revised, Ch. 1-7

FAMILY LAW

Under customary systems in Liberia, women do not have independent rights to land, but can only gain rights through a husband or father.⁶³ In contrast, Liberian statutory law provides that women can buy, inherit or acquire property upon marriage or divorce.⁶⁴ The legal framework protecting women's rights to marital and separately held property extends only to those who are married in a civil ceremony or under custom, defined as "a marriage between a man and a woman performed according to tribal tradition of their locality."⁶⁵ There are many potential reasons why couples do not marry. The most commonly cited reasons during interviews were that it is too expensive to complete the ceremony (particularly under customary rules), that men are reluctant to marry and there is little social pressure to formalise the relationship. Thus, though anecdotal estimates suggest that the majority of women are not formally married, but rather live in domestic partnerships, their property rights are not protected under these laws. Though a rule of civil procedure does recognise a presumption of marriage if a couple holds themselves out as married,⁶⁶ there is little evidence that this rule is applied, and in practice "common law" or "de facto" marriage is not recognised in Liberia.

Property rights arising in civil marriage

The Domestic Relations Law (DRL) provides that any property a woman brings to a marriage is her sole property. It establishes a woman's property rights upon divorce or death of her spouse.⁶⁷ Though there is case law which suggests a legal presumption of co-ownership of property that is acquired during the marriage, this is an open legal question that requires further clarification.⁶⁸ Under section 8.7 a court may order that the divorced wife receive between a third and a fifth of the husband's real property for life. When one spouse dies without a will in a civil marriage, the surviving spouse is entitled to a portion of the deceased's property. If one spouse dies with a will, a spouse's interest is protected against total disinheritance under the Decedents Estates Law which gives a widow personal property or cash outright and one-third of the real property of the deceased for

63 Evelyn L Namubiru Mwaura, Anna Knox and Ailey Kaiser Hughes (2012). Land Policy and Institutional Support (LPIS) Project: Customary Land Tenure in Liberia: Findings and Implications Drawn from 11 Case Studies. USAID http://usaidlandtenure.net/sites/default/files/USAID_Land_Tenure_Liberia_LPIS_Synthesis_Report.pdf

64 Constitution art 22(a).

65 Government of Liberia (2003) An Act to Govern the Devolution of Estates and Establish Rights of Inheritance for Spouses of Both Statutory and Customary Marriages sec. 1. <http://www.refworld.org/pdfid/44868b524.pdf>.

66 Liberia Revised Civil Procedure Law, sec. 25.3 (1972).

67 Government of Liberia (1973) Title 9 of the Liberian Code of Laws Revised: An Act Adopting a New Domestic Relations Law [hereinafter DRL] sec 8.1

68 The case law that may speak to this legal presumption is not codified under the reported cases. *Kafel v. Mobiba* references property acquired during marriage in general, but does not determinatively characterise it as such.

life.⁶⁹ This law also provides for lineal descendants (children and issue of any deceased child) of the deceased to inherit the remainder of real and personal property (i.e. that property not descending to the surviving spouse). The law makes no distinction among children: all are presumed to inherit equally under the law.

Property rights arising in customary marriage

Under the Equal Rights of the Customary Marriage (ERCM) Law, upon marriage, customary wives are entitled to *inchoate dower*⁷⁰ which is one third of her husband's property, whether or not she helped him acquire it.⁷¹ ERCM stipulates that a customary wife must obtain consent from her husband before acquiring property from a third party, but a customary husband need not do the same.⁷² Polygamy is permitted in customary marriages and is therefore recognised by law. ERCM is silent regarding the property rights of customary wives following divorce, though presumably the property rights protections granted to civilly married spouses under the DRL apply by incorporation also to wives married by custom.⁷³

ERCM states that when a husband in a customary marriage dies his "widow or multiple widows" are entitled to a third of the late husband's property with the remaining two thirds going to his children or his collateral heirs, according to the rules of intestate succession in the Decedents Estates Law.⁷⁴ These protections for wives married through custom only apply when all steps of the customary union – including payment of bridewealth – are complete. No issues regarding multiple wives were discussed by interview subjects: generally informants were not in polygamous relationships.

The above review of the domestic legal framework shows that there are a number of protections for women's HLP rights under the laws. However, inconsistency between the laws, a lack of clarity regarding when and in what manner these protections should apply and barriers to access to the justice system pose significant barriers to women's HLP security in practice.⁷⁵ In the way they are written and the way they are applied laws do not treat all "wives" equally, and do not protect women who are not formally married. This lack of clarity in the law leaves room for adjudicators to use their own discretion to fill the gaps in the law, often to the detriment of women's HLP rights.

69 Decedents Estates Law (1972) [hereinafter DEL] sec. 4.1. See also Constitution, Art. 23(b) (providing a guarantee of "adequate protection to surviving spouses and children" of customary and civil marriages); *Wright vs. Wright*, 5LLR208 (1936).

70 Inchoate dower is the interest which a wife has in her husband's property prior to his death and contingent upon his predeceasing her. The right of dower of a widow is considered "inchoate" until that death, at which time it becomes a vested right to a life estate. ERCM sec. 1(l).

71 ERCM. sec. 2.3.

72 ERCM, sec. 2.6(a). Note: this provision is likely unconstitutional. Article 23(a) of the Constitution provides that neither spouse may alienate the other's property save by free and voluntary consent.

73 ERCM sec. 2.1.

74 ERCM sec. 3.2; DEL sec.3.

75 USAID (2012) Land Policy and Institutional Support Project, Women's Land Rights Study.

TERMINOLOGY

Gender based violence (GBV) is defined in the UN Declaration on the Elimination of Violence against Women as:

*violence that is directed against a person on the basis of gender or sex. It includes acts that inflict physical, mental or sexual harm or suffering, threats of such acts, coercion and other deprivations of liberty... While women, men, boys and girls can be victims of gender-based violence, women and girls are the main victims.*⁷⁶

Many GBV experts and academics adopt an expanded version of this definition, seeing it as:

*any harm that has a negative image on the physical or psychological health, development, and identity of the person; and that is the result of gendered power inequities that exploit distinctions between males and females.*⁷⁷

Under this expanded definition, the violence perpetrated may be physical, psychological, economic or sociocultural. In this study, we refer variously to sexual violence (including rape and assault), physical assault, intimate partner violence and marital violence. These are all types of GBV.

This study seeks to identify and assess linkages between security of HLP rights and GBV. While economic repression, discrimination and exploitation are real harms affecting women, this study has adopted a more limited definition of GBV. By limiting the way economic harms are included in our definition of GBV, the study sets out to understand the relationship between the economic and social conditions related to HLP rights and the incidence of GBV.

⁷⁶ UN General Assembly Declaration on the Elimination of Violence against Women (1993), arts 1 and 2(<http://www.un.org/womenwatch/daw/cedaw/>),, and Recommendation 19, paragraph 6 of the 11th Session of the CEDAW Committee

⁷⁷ Council of Europe, Gender Matters - A manual on addressing gender-based violence with young people. <http://eycb.coe.int/gendermatters/pdf/GMCH2.pdf>.



FINDINGS

DESCRIPTION OF STUDY SITES

Study sites were inhabited by a mix of renters, owners, and squatters. Some were previously used as camps for IDPs or refugees.

Parker Corner, City View, New Georgia and Tusa Field are all communities whose inhabitants have deeds (and are thus owners) or are renters. In general, these areas are viewed as having more prosperous and stable populations than other areas in the city. Parker Corner, especially, was referred to by people in other communities as being an extremely desirable place to live in.

All four communities had a mix of religions and a wide variety of ethnic groups and are either in Monrovia or immediately adjacent. In all communities, women said that it was very common for the younger generation to cohabit instead of getting formally married while the older generation was likely to be either traditionally married or formally married in a church. Some women indicated this shift was economic and connected to an inability for the bridewealth to be paid or for expected celebrations to be hosted, though other women said they did not know what had caused the change.

Parker Corner

Parker Corner is a newly-settled area located outside Monrovia. Most residents are owner-occupiers though renting is also common. Many respondents referred to Parker Corner as being a new, wealthy community with “no front stoop feeling,” meaning that the community lacked a sense of community. This was further supported through individual interviews, in which women reported that they felt isolated and that attempts to start a community group would fail. A focus group interview could not be held in Parker Corner because there were no opportunities to convene a group of men or women.

Tusa Field

Tusa Field is an area where most people own their homes or rent from owners. The land had been one person’s estate but was sold off in the 1970s and 1980s. Women said that it is quite common for a home to be headed by a woman. Many of the women interviewed had moved in then, while others moved in the 1990s and after 2003 because of the war. While the land used to be cheap, women said it has become more expensive and is now 1,200 Liberian dollars (\$15) per house plot.

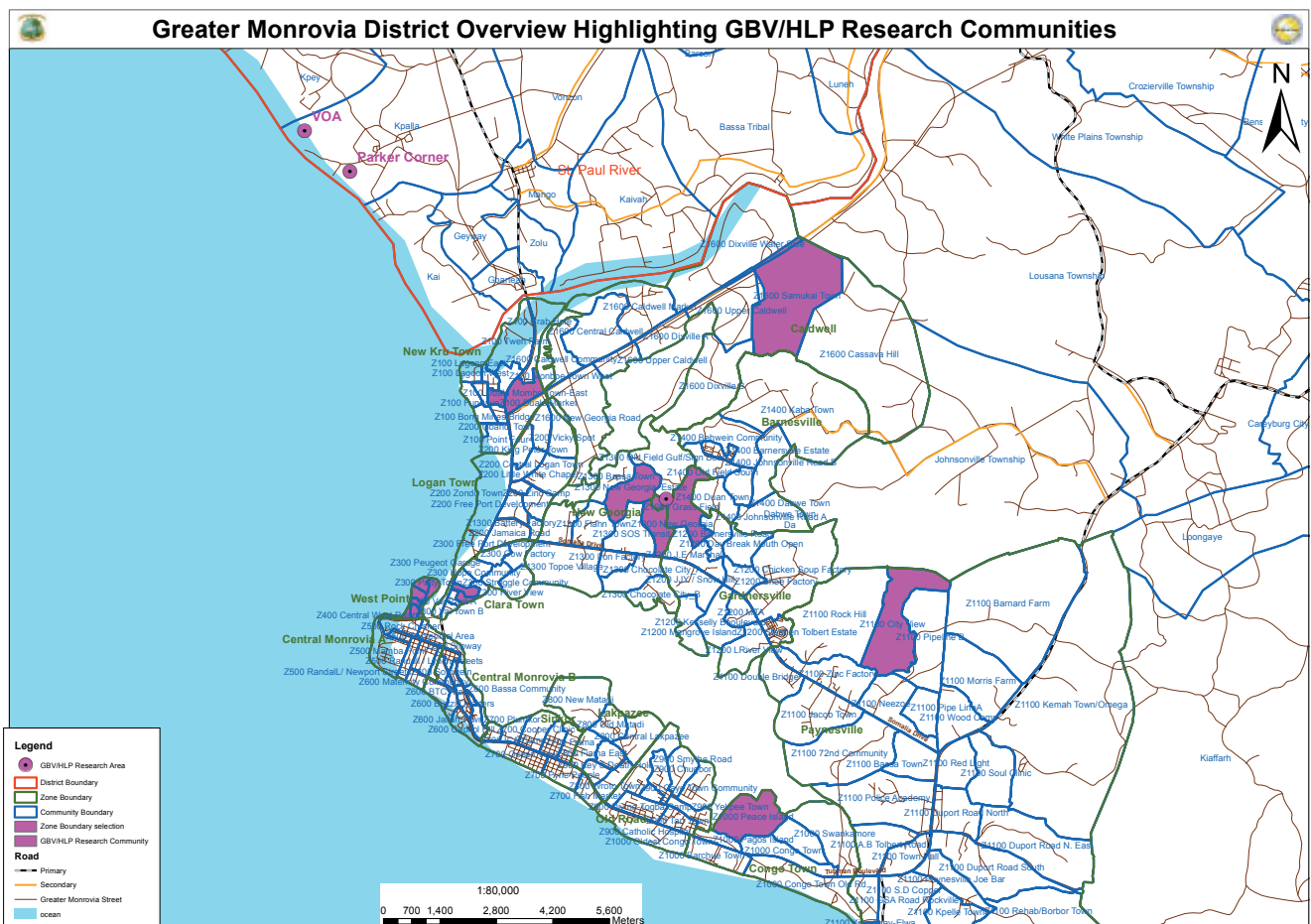
In Tusa Field most people felt secure in their home ownership. However, women said there were some people who had built their homes on land that is technically part of the road. Those people were reportedly aware that they had encroached on government land and therefore were at risk of being removed from their homes by the government. Interviewees described these people as being “wary.”

New Georgia

New Georgia, located next to Tusa Field, was originally built by the National Housing Authority (NHA) to provide housing for Monrovia's displaced by a natural disaster in the West Point community. From 1979 the NHA rented houses in the development to community members. More recently, the government has begun selling houses to the long-term and elderly tenants in the settlement and given them deeds. Others continue to rent houses and rooms. New residents have been coming into the area since 2003.

City View

City View is a more established neighbourhood, comprised primarily of people who own their homes and have deeds. Renters are not considered permanent community members. Respondents indicated that while some were born in City View, many moved to the area for a variety of reasons, including displacement during the conflict. There is a recently established NRC WISE Women Group.



Sites with a mix of squatters and renters

Clara Town, West Point, Peace Island and Duala are inhabited by a mix of squatters and renters. They were selected because they are some of the poorest communities in the city, inhabitants being vulnerable to eviction. All sites are primarily occupied by squatters holding squatters' certificates and renters with rental receipts. It is common in these four communities for women to be considered the heads of their household and to be listed as such on relevant documents. Informal unions are the most common types of relationships. In all sites, except Peace Island, it is common for women and men to be saving up to buy land elsewhere in order to have more HLP security. In all sites there is a mix of ethnic groups and religions and polygamy is practiced.

Clara Town

Clara Town is a densely-populated area located on Bushrod Island. Though some individuals own their property, it is largely regarded as a squatters' settlement. Squatting is extremely common. Clara Town's population is composed of both Muslims and Christians. Polygamy is practiced in Clara Town among the Muslim population. In Clara Town, about half of the Christian women interviewed were living with a man.

Interviewees are concerned about eviction by the government or by the nearby Methodist church which claimed to own the land on which they lived (both renting and squatting). These concerns are well-founded as the MPW is currently in the process of paving the Clara Town-Doe Community road and removing structures that it deems to be within 50 feet of the community road.⁷⁸ Many buildings are on roads and alleyways. Respondents confirmed that people are occupying land that is not theirs. Perhaps due to this uncertain tenure situation, Clara Town appears to have a more fluid population than the other sites. Informants said Clara Town lacks community feeling because inhabitants come and go often.

Peace Island

Settlement of Peace Island began in 2003, with most people arriving in 2005. The community was founded by a group of displaced people who had been asked to leave a nearby government building. The first people to move established a private government-like structure outside of the actual government of the city which governs land: new arrivals find land to clear and then pay a fee to the private government representatives to get the right to use but not sell the land.

In Peace Island people were concerned about the risk of being evicted by the state as they were squatting on public land. The land being used is categorised as public land and the state has indicated it wants it for a new government building complex. The Peace Island community has petitioned the Liberian government to be given the land and is awaiting a response. Women said that they are fearful and can only plan and

⁷⁸ The Analyst, 24 January 2013. Liberia: Demolition -Clara Town Residents Vowed To Sue Public Works., <http://allafrica.com/stories/201301250800.html>

pray. There is a feeling that since Peace Island inhabitants cleared the land and made it usable it would be unjust to move them.

Duala

Duala is a market area located on Bushrod Island. Most women interviewed said they had moved to the area after the market was opened in 1987. While many had moved away during the war and returned afterwards respondents did not report having any complications when they returned to their homes.

As with the other sites in this category tenure security in Duala is uncertain, as many people are squatting on public land wanted for development activities. The government plans to build a railway. Elsewhere in Duala, there is a landowner who is trying to evict inhabitants, claiming that the land belongs to her family. Women interviewed said the community worked together to obtain a lawyer who found that the individual claiming to be the landowner had no documents to prove ownership. Though the case is under judicial review residents interviewed report not being worried about being evicted. However, interviewees still report that they are not spending time or money to improve their houses because of the insecurity around their HLP rights.

Women in Duala expressed a strong preference for having a man instead of being single, and particularly for being married. They said repeatedly that no woman would choose to be alone, because women need men to have babies and the Bible enjoins woman to marry. In Duala, a woman said those who are alone are only alone because “what man will take someone with children already?”

West Point

West Point is a slum on a peninsula between the Atlantic Ocean and the Mesurado and Saint Paul Rivers. Many people moved to West Point in from the 1970s because it was cheap and close to central Monrovia. In general, interviewees reported that they stayed in West Point throughout the war, mostly because they felt trapped due to having waited too long to leave and because they had no safe way to get out. One woman described trying to leave by getting onto a ship during the conflict but then deciding to stay when she saw that it was so crowded that people were being knocked overboard.

In West Point, people generally squat on state lands. The mayor of Monrovia, Mary Broh, has repeatedly made threats to evict people, and evictions and demolitions have occurred in neighbouring areas. However, people stated that though they are aware that they could be evicted by the government, they were more concerned about having to move because they were living on beachfront land that was flooded regularly by either the ocean or the river. Due to this uncertain situation, West Point has a more transitory population than other study sites. Though many people have been in the area for a long time, and women in West Point said it would be “embarrassing” to leave for a short time, they reported that in West Point it is also common for

people to come and go.

Polygamy is common among Muslims living in West Point. As in Duala, women in West Point expressed a strong preference for being married.

Former IDP/Refugee camps

Voice of America Tower (VOA) and Samukai Town are the two former camps where interviews were conducted. UNHCR ran numerous aid programmes in both Samukai and VOA providing food, housing, and other training and support programmes. However, all aid programmes have ended and both camps have ceased to be fully supported. Those who remain have either declined to be returned to their places of origin or do not have identification cards. In both camps, women said there were fewer men than women, both because more men had died during the war and because men and boys tended to leave the camps to work, while women generally stay behind. Polygamy is not common in these sites. Generally, cohabitation is much more common than formal marriage.

VOA

VOA was formed in the early 1990s to house both refugees from Sierra Leone and displaced persons from elsewhere in Liberia. Most of the women interviewed had come to VOA in 1990-1993. At VOA, the land is privately owned, and the landowner had given permission for UNHCR to use the land for a set period of time during and immediately following the conflict. Since that agreement ended in 2005, the landowner has been selling plots and evicting people from the sold parcels. Respondents reported that current occupants of the plots are given equal rights to buy their plots if they can afford to do so. People in VOA who cannot afford to buy their plots reported that they are worried about being evicted and that they want to stay.

At VOA, there were both refugees from Sierra Leone and IDPs from Liberia. Both groups had not been resettled or repatriated when the resettlement and repatriation occurred because they did not have refugee papers. In camps, refugee/IDP cards are essential for repatriation and relocation. They were issued upon arrival by UNHCR, which oversaw the camps, often at the same time that housing plots were assigned. In some cases, respondents had already received cards in other camps. Some arrived too late to be issued a card.

Samukai Town

The camp at Samukai Town is exclusively for refugees, primarily from Sierra Leone. Most of the women interviewed had come there immediately after the Sierra Leone war (1994). UNHCR ran numerous aid programmes in both Samukai and VOA but all aid programmes have ended. As in VOA, there appears to be some conflict between private landowners and inhabitants. Respondents stated that the landowners want the camp inhabitants (both IDPs and refugees) to leave. There is a greater proportion of women in the camp as men have been leaving to find work.

When the field team conducted interviews in Samukai Town they observed some refugees in the process of being resettled by UNHCR to another location in Monrovia. A focus group was formed from among the group waiting to be resettled that day while a second focus group included those not being resettled. The people being resettled were those who had identification cards and had chosen not to be repatriated to Sierra Leone.

CONTEXT-SPECIFIC ISSUES

4.2

Family homes

Interviewees ranged from refugees from Sierra Leone and IDPs from the interior of Liberia to people who were born and grew up in the neighbourhood where interviews took place. Almost all informants had had their family structures disrupted by the war.

Despite this, a fairly robust family safety net remains. Many informants described living in a “family home” at some point in their lives. These are homes that are owned by an elder member of the family and are open to a widely defined group of family members to live in. Most interviewees expressed an aversion to living in their family homes long-term because they tend to be crowded, noisy and filled with arguments. Nonetheless, family homes were options for the majority of interviewees.

Access to Resources



Access to water and sanitation facilities is a critical issue for women, who are usually responsible for collecting water for the family and for whom shared and unsecured toilets present significant safety concerns. Women reported that they would not go out at night to use shared toilets because they felt that it was unsafe for them to do so, and would therefore resort to using plastic bags.

Except in the wealthiest community, Parker Corner, no respondents reported having indoor plumbing. Women throughout the survey area reported that toilets were shared and public and cost between five and ten Liberian dollars (\$0.06-0.12) per use. Non-potable water resources, usually pumps, are generally shared, public and cost a variable amount to access, generally reported as a cleaning fee. In some cases, women obtain cleaning water from streams and ditches.

Throughout the study area, access to potable water for drinking is generally limited to expensive purchased water, generally obtained from other community members.

Relationships

Among the respondents a range of domestic relationships was apparent, including:

- ▶ women and men who were formally married (either in a church or by custom, where all customary rites had been performed)
- ▶ couples who are co-habiting, where they live as married but where the formal rites of marriage have not been performed
- ▶ couples who are considered boyfriend and girlfriend but do not live together couples who are part of a polygamous marriage, defined locally as one man with multiple wives, usually within the same household.

In general, there was a gap between the generations: older women were most likely to be formally married, younger women were more likely to be single or cohabitating and no interviewed woman below 25 was married. Formal marriages were regarded as most protective of the rights of women, both legally and socially. Both men and women believed that the law gives divorced women rights to some form of support from her ex-husband. According to respondents, one component of a formal marriage involves the introduction of the husband and wife to each other's families. Without this, the families are not able to intervene if there are problems in the relationship.

4.3

HLP RIGHTS

More men than women are able to achieve HLP rights situation.

Documents providing evidence of HLP rights are usually written in the name of the male head of the household

There were three types of documentary evidence of HLP rights throughout the study area: deeds, rental receipts and squatters' certificates. In general men were named first on each of them. When the woman's name was on the document, it was either because her husband had decided to put her name on it in addition to his, because

she was the head of the household⁷⁹ or because she was educated, either formally in school or issued by programmes like the WISE women's groups.

Ownership: According to informants, ownership documents take two forms in Liberia: the transfer deed and the mother deed, both of which are registered in the Center for National Documents, Records and Archives (CNDRA). For the most part, land sales are recorded by a deed of sale, the transfer deed. In some areas, interviewees reported that some land is considered "family land," defined as land that all members of a family have some right to reside on. Only the head of the family, typically a man, can transfer the mother deed on this type of land.

In general, both deeds are in the name of the male head of household though in some cases they are in the name of a family member who is now deceased. In general, the male head of household decides whether his wife or children will also be on the deed. Thus in some cases the woman's name is on the deed in addition to her husband's. In general, the woman's name was only listed by her husband if they had a formal marriage – but not in all cases. Some women reported that where women had some education (primarily from WISE women's groups) women might have asked for their names to be on the deed.

Being named on a deed is important because the person named is assumed to be the legitimate holder of all rights that pertain to the property. Socially, this means the person named has the authority to make decisions about the way that the property is used by the household. S/he also has the legal authority to engage in and receive funds for transactions and transfers, including sales and mortgages. In addition, being named on the deed can be related to receipt of compensation for loss due to compulsory acquisition. Finally, if the household breaks down because of death, separation or abandonment, the person named on the deed has a stronger social and legal claim to that property than other household members, even those that contributed to its acquisition. Although there is a possible legal argument that other household members may have a claim to property even if they are not named on the deed, many people are not aware of these laws or are unable to pursue a claim because of the cost and inaccessibility of the formal legal system. In general, men are more able to pursue these claims than women.

The decision about which family member should be named on the deed is bound up in social norms and practices that are different for men and women. There is a general perception that a man's name should be on the document, to show respect for him as head of the household. In West Point, women said this is because it's easier for the man to feel he owns the place and it is customary for the man's name to be on the documents. Likewise, there is a perception that daughters are going to leave the family. Thus if children are named on

⁷⁹ A woman might be considered the head of the household regardless of her marital status. However, among interviewees women tended to be considered the head of household if they were single (generally this meant either widowed or abandoned), had no adult children and were living apart from other adult family members

deeds daughters are less likely to be named than their brothers.

Education levels and family wealth may also be factors in determining who is named on a deed. In Parker Corner, people are wealthier and more educated and all women interviewed lived on owned land. All women who had been educated about the benefits of ownership had their names on the deeds. Among the women interviewed only one did not have her name on the deed, stating that her husband would not let her. According to the head of the Parker Women for Development group it is common for women to own land and men to live with them.

In Tusa Field, where the community is less well-off, the situation was quite different. While most interviewed women, who were in a WISE Women group, had their names on the deeds along with their husband's, they said that generally women are still “blind” and do not have their names on the deeds. The more educated a man the more likely he is to include his wife's name. There was some discrepancy among the research sites on who within the family makes the decision about who is named on the deed. In New Georgia all men and women interviewed lived on land that was privately held and for which a deed had been issued. About half of those included the name of both men and women household members. Decisions on who was named on the deed are generally left to the discretion of the male head of the household. In City View women said that husband and wife decide together whose name goes on a deed but they usually decide that it should be the male head of household and his sons to ensure the land stays within the family.

Though women have legal rights to a share of marital property upon divorce or when her husband dies, enforcing these rights through the courts is challenging and often fruitless. Because hardly any women are named on deeds they are forced into reliance on male partners for shelter and access to land to grow food for their families or to earn some income. This reliance may impact their ability to choose whether to stay in violent or abusive relationships.

Tenancy: Rental documents are generally a receipt from the landlord for the money paid annually or semiannually. The person named on a rental receipt is always the person who physically pays the rent to the landlord. In general, all respondents who were tenants reported that men are much more likely to be named on a rental receipt, even if they used their wives' or girlfriends' money, as the men are generally the ones who take the money to the landlord. In VOA female youth said the husband or boyfriend's name is always the name on the rental receipt unless a woman is renting a room or house alone.

Generally, it was reported that when a couple begins living together the man will tell his female partner to find a room to rent and put it in his name so that he can control it. Being named on a rental receipt confers power within the relationship and provides the tenants with some form of personal security. Women reported that men were very concerned about ensuring their names were on rental receipts, both for their own security in not being kicked out of the flat and because being named on the rental receipt gave the men power within the relationship, an example of both economic and emotional violence.

Men did not mention these concerns but generally believed that men should be named on documents and that men should be more involved than women in property matters. As a male informant in West Point noted: "God made men...to head the entire family. It would be an insult to men if women are the ones making decisions." In West Point, women reported that if a woman's name is on the rental receipt her partner will try to steal the receipt or make sure that he is the one to go to the landlord in the future for payment.

Squatting: As with rental receipts, squatters' certificates are in the name of the person who paid the squatters fee. In Clara Town, Duala, and West Point, both men and women reported that their names (or the name of the mother or father) are sometimes on the squatter's certificate, although it is more likely to be in the name of the male head of the household. In some cases squatter's certificates are in the name of a deceased family member.

It is not clear whether there is any value in being named on a squatters' certificate, though they are definitely valued by the squatters themselves. People interviewed consider squatters' certificates to be valid evidence of property rights. Although meetings with government officials confirmed that squatter's certificates, which were once distributed by local authorities, no longer have any legal validity, interviewees widely believed that squatter's certificates could be used to provide security against neighbours who might try to encroach on their property. In some cases, as in Clara Town, interviewees indicated a belief that the certificates would entitle them to compensation if the government took the land.

Impending displacement risk does not seem to affect people's behaviour

Though some interview locations were chosen because current, publicised development plans make imminent or possible displacement likely, in almost all areas interview subjects adopted fatalistic attitudes towards the possibility of displacement. Discussants themselves did not find that there were links between tenure insecurity caused by the possibility of displacement and changes in attitudes, behaviour or personal safety, and this research also found no conclusive linkages.

The area in which residents experienced the greatest tenure insecurity was in Clara Town where they fear the Methodist church will evict squatters. This is a contrast to usual practice whereby eviction notices may go unenforced for over a decade. This delay allays fear. Thus although MPW has marked houses it intends to remove, most inhabitants interviewed in Clara Town did not see this as an imminent threat.

In West Point, similarly, people were less concerned about the threat from the government than from sea erosion. They said that while people had been evicted before, they always came back, and felt that any rumours that the government was planning evictions were merely the government's way of reminding them they live on public land. People said that they worry about the water and the fact that

the sea can break in and they have nowhere to go. However, they said people are not making any preparation to relocate, instead just awaiting developments.

Women have greater obstacles to gaining sole rights to HLP than men

Liberians interviewed for the study consistently affirmed the desirability of owning land but also spoke of the unreliability of land sales. As noted above, rights to the same parcel are often sold to multiple buyers and fraudulent documents circulate. Discussants expressed the belief that women are easier to cheat than men, especially if it is known that they lack the protection of a man. If a woman purchases land, it is less likely to be a legitimate sale. Some men said they believe men are more likely to try to take advantage of women who are alone. If a woman wants to either live without a man or to purchase some property in her own name while in a relationship she may have to take more steps than a man would to make sure that the sale is not fraudulent. This might include visiting the land and looking up the documents, actions which can attract attention by those who seek to cheat her. It is clearly the case that women are more vulnerable to being victims of fraud when they seek independent property rights.

Both women and men who seek to make a purchase and ensure its legitimacy may employ a number of strategies, primarily to immediately occupy the land and construct a home. Where this was not feasible, people claimed ownership by laying cornerstones, hiring people to act as guards, allowing friends or family to occupy the land in exchange for watching over it or asking neighbours to intervene.

Informants reported success. When a plot of land is sold to multiple buyers, people can go to court but were unlikely to do so. In general, men – being more mobile – were more likely to go to court than women. When people did go to court, discussants said there was often no remedy, especially if the transaction was not registered. If the purchase was from an unauthorised agent some people report being given the opportunity by the owner of the land to legitimise the transaction by paying the real owner in exchange for the legal deed. In effect, this entails paying twice for the same land.

Inheritance is governed by custom

Cultural rules which give preference to men regarding property ownership and control also govern decisions related to inheritance and intra-family transfers of HLP rights. This applies to all property rights which can be transferred, even squatters rights. In general, this means that both men and women plan for their male children to inherit rights to property which they own or for which they have squatter's documents (generally, tenancy arrangements are not transferred). For Muslims, it may mean that *shari'a* law, which provides that daughters receive half the share of male siblings, applies, although this was never explicitly stated. It also means that widows' rights to marital property are not guaranteed in practice for cultural norms, rather than the formal

system, are more commonly used to administer inheritance rights.

In Clara Town and Duala, Muslim women said that if a woman does not have children with a man and he dies she will lose the right to remain on land they shared and that this can even happen if the two had children. It was also reported that boys will inherit more than girls and that a Muslim woman can assert her rights only if she has documents. In City View, if the children inherit, it is typically boys for, as an informant noted, "girls can be taken any time by marriage."

In all communities, it was most likely for male children to inherit and, if children were young, for the widow to be forcibly removed from the home by her deceased husband's relatives. In New Georgia, it is common for the man's family to come in and claim rights to marital property. In City View, if a woman's husband dies she officially has the right to keep the property on which she is squatting. However, in practice, the family of the husband usually tries to take the property. In Duala, women said that normally a man dies and leaves his woman and children in the care of a literate man and that sometimes women marry that man (often a brother of the deceased) if willing. This bride inheritance is commonly practiced as a way to provide some security for widows, while retaining land and property within the husband's family.

Women have limited recourse if they lose property after a spouse or partner dies. The likelihood of success is often tied to whether they have evidence of their rights to the property (by, for example, being named on a deed). In City View, women knew they could assert housing rights but felt that winning would depend entirely on documentation and possibly on the age of the claimants. In matters of inheritance, women will first call on family members to help resolve disputes. If this is not effective, they will turn to friends, then to the chairperson, then possibly to court. Rather than go to court, women tend to deal with such issues by acquiring separate property and putting their children's names on the deeds or by going to the community chairperson. Muslim women stated that most Muslim women typically do not go to court, but only to their families. This is because these issues tend to be governed by custom of which families and local authorities are considered the arbiters.

GENDER-BASED VIOLENCE

4.4

Most women, across all age groups, reported experiencing violence, especially IPV. The forms of violence discussed ranged from arguing between partners ("confusion") to beatings and forced sex. The violence reported is generally considered a private matter. It may be related to notions of the proper role of men and women in a relationship and in society and to effects of the war, and is tied to situations of physical insecurity.

IPV is commonplace

Women interviewed reported a high incidence of IPV. The main causes are reportedly jealousy (from both women and men), household

money issues, a woman's perceived disrespect for her male partner, a woman's refusal to have sex with her partner and male alcohol/drug use. IPV is common within relationships. In City View both men and women said that while violence is not very common the violence that does occur is between couples, especially between youth about "girlfriend/boyfriend business." In Clara Town, women said that being beaten for saying no to sex is very common, especially when men are drunk or accusing women of having affairs.

There appears to be a link to an increase in violence as a consequence of conflict-induced changes to gender roles. In City View, people reported that men have become violent and drinking, drugs and armed robbery more common. In Clara Town women said IPV continues even though since the war women are more educated, don't necessarily need men to make money and are thus less likely to be beaten than they once were. Women in Clara Town said that physical violence against women is more common now than it was prior to the war. One reason offered in explanation for this trend was that because women now make money, men commonly hit women if they are denied requests for money. Trust issues, alcohol and the perceived proper role of women were also contributors to violence. Women in West Point said men beat women if there is no food in the house. In Duala, women emphasised disrespect and talking back as other reasons for beatings. In VOA, women reported alcohol as a major cause of fights that lead to beatings, as is jealousy. Sometimes men beat women who will not lend them money. Other men force women to do tasks such as cooking.

Overall, women regard IPV as a normal part of a relationship with a man. Female respondents reported that they were unlikely to leave men because of IPV, in general because of the perception that all men are violent. In VOA, as a woman noted ruefully: "better to dance with the devil you know."

IPV was perceived by some as being related to age. Both male and female youth in Clara Town were identified by older women respondents as violent and jealous, and more problematic than the older generation. Similarly, in Peace Island, it is reported that younger people fight more than older people. However, female youth in VOA believe that in general, there is less violence in the home now because of the election of Ellen Johnson Sirleaf as Liberian president and because of the NGO presence as NGOs are increasing awareness of the issue as a result of training.

IPV unlikely to provoke community response

Most women report IPV is a private matter, no one intervenes. It is only when something happens in a public area that an intervention might be warranted and even then it might not happen. In poor crowded communities of renters and squatters in general when communities were poorer and more people were renting or squatting, the community was more crowded and therefore IPV was more likely to occur in public and result in community intervention. In VOA, women said IPV is private unless there's a complaint or if the act occurs in public. In

areas with WISE Women groups, however, women said that now they are more likely to be involved. In Duala, for example, women said that if someone had a problem “we are together” and would intervene if a man beat his wife.

Identifying violent areas

In each community, people identified particular parts of town that are known to be dangerous for women and men and are avoided. Usually near roads or junctions, they are easily accessed by strangers and gangs. People prefer not to live in these undesirable areas. It is likely that the people who do live in these areas are poorer and have fewer housing options. It is unclear whether there is a larger proportion of women or of men living there.

In Samukai Town, most violence against women perpetrated by non-family members occurs at the water pumps. Children will insult older women and boys and girls will fight. Women also said the community is very insecure and that at night armed robbers attack near the road. According to women interviewed, in West Point, the White Flower beach area is considered so dangerous that police won't go there. In Duala, women said there are armed robbers while in Peace Island there are opium sellers by the road.

There is however, a subjective element to what is considered a dangerous area: in Peace Island, women said that while outsiders perceive it as an unsafe place, they believe that they themselves are safe there, perhaps because there is a strong sense of community and neighbourhood spirit.

In all communities women said that violence perpetrated by strangers used to be worse than it is now, especially during the wars. Some attributed this to the election of Sirleaf while others were unable to offer a reason.

Alcohol and drugs fuel GBV

Alcohol and drug abuse is on the rise in the aftermath of the war and lack of social cohesion impacts incidences of violence against women. Throughout all communities, women and men believed that alcohol and drug abuse is a social problem, especially among youth. In Duala, women said that men used to drink intelligently, but since the war they drink out of frustration and because they are unemployed. Respondents observed that boys who fought are those who drink and then become violent. Women believe that male youth in Tusa Field are violent because of drugs and alcohol. Women in VOA reported that male and female children are likely to take drugs and do not respect their elders. In Tusa Field, women said that while men with no jobs are more violent than those with jobs, drugs and alcohol made all men violent. Women in New Georgia said that all men drink and take drugs and some steal, making it unsafe for women to be alone. Women in Clara Town are scared to go out because drugged men harass and rob them. In West Point, women were also scared of men on drugs.

Education and awareness can help curtail GBV in a community

It appears that GBV can be reduced when there is proactive education and awareness-raising within the community using the WISE group model. In all areas where WISE Women's groups' members were interviewed women showed a greater knowledge of GBV in their responses. While women attributed their knowledge to their participation, it is also possible they obtained it through other awareness-raising activities. Women who were part of a WISE group reported that the groups helped them to overcome violence in their relationships by making it a social problem rather than a private issue. In West Point, members of the WISE Women's group said "we know our rights" and "everyone's eyes are open here." Women spoke about the WISE groups being involved in raising awareness about the issue. They believe they have contributed to a decrease in violence against women.

In Tusa Field, where nobody traditionally intervened during a wife beating, women report changes since the WISE Women programme and radio shows have raised awareness. Today it is less common for men to beat women. A woman in City View noted that "before the WISE group came, women could only sit alone and cry." Now men know they might be taken to the police. Likewise, child rape is no longer ignored and is now discussed due to training provided by WISE Women.

Seeking security in relationships with violent men

As noted, women view being in a relationship as better than being single, because a man can provide monetary assistance, be a source of safety and help with physical labour. They identified men as the source of a multitude of negative behaviours – including drinking, demanding money and sex, beating, arguing and not supporting children. Nevertheless, in general, women who were single wanted to be in a relationship, especially a marital relationship. Women living in more vulnerable housing situations, as in the former IDP camps, were more likely to say they wanted a man to help ensure they had housing. In the former IDP and refugee camps of VOA and Samukai women wanted men to help them put roofs on their houses. Elsewhere women wanted men's assistance to clear land. They also reported that men were often violent and unreliable but they wanted men for social protection and to avoid being labelled a prostitute, thus able to be raped or robbed with impunity. This was also true in West Point where women reported that they were much more vulnerable to being assaulted in their homes by strangers if they did not have a man.

Rape reportedly perpetrated by strangers

By asserting that rape in the household was uncommon – but then going on to identify refusal to have sex as a cause of IPV – most respondents implied that they did not include forced sex within a relationship in their definition of rape. Instead they defined it as something perpetrated by those outside a committed relationship. Communities varied in their belief about whether rape poses a risk for women in their

everyday lives. Even when defined as an act that is only perpetrated by strangers, rape is considered a private issue and not a problem suitable for discussion with others in the community.

In wealthier areas, where people tend to own their homes and land, women did not identify rape as an issue, even after stating that refusal to have sex was a cause of IPV. Women in Tusa Field said that while rape happens, it isn't common. In Duala, while women said there is no rape, they later said armed robbers will rape women if they can't find money. On the other hand, the Christian women interviewed in Clara Town said that there is both rape and child rape in their community. They identified rape as something that happens when asleep at home by a non-family member. In New Georgia, women said that rape is common since the war and shared a story of a three-year-old who had been raped and killed by a stranger.

Where rape was reported as a risk, it was associated with situations of low personal safety for women or other criminal activity or substance abuse. In West Point, women said rape is likely to happen at night if an individual is out in an isolated place and that public latrines are especially dangerous. Groups of men hang around and, as one interviewed woman said, "they can push you in/down and rape you." Thus women do not use the toilets at night. Similarly, in VOA it was reported that there are areas where people (mostly men) take drugs, accost, rob and rape women.

Most often people try to deal with the issue of rape, especially of children in the home, by discussing it and working things out within the family. Sometimes they go to the police and court. Women reported that that when a child is raped the family stays in the community, but is stigmatised.

In VOA, many group participants reported knowing at least one girl who had been raped. However, they said it is safer now that the government takes rape more seriously following the election of Sirleaf. This type of rape may be perceived as more of a public issue than the rape of children, which is treated as a domestic issue.

GBV AND HLP RIGHTS

4.5

The experience of GBV can be linked to women's HLP rights. The precise nature of the link differs depending on the economic and social circumstances that women find themselves in and the general situation of dependence of women on men for safety and housing. Depending on their circumstances women have different options for ensuring their own safety and survival and that of their children. Overall, it is because women do not socially – and arguably legally – have independent HLP rights that makes them vulnerable to GBV. The most commonly found intersection between HLP rights and GBV relates to how household economic assets, including cash, housing and moveable property are divided between spouses. Men tend to control use of household income and sometimes also control income-generating activities. This, in turn, establishes men's household dominance in which men control economic decisions and constrain women's life choices.

If their power is threatened or perceived to be questioned this may provoke physical and/or sexual violence. Men's control of money, land and moveable property – a reality in every community surveyed in which there are substantial numbers of men – should be regarded as a form of economic violence in the form of control over/denial of resources. Men's dominant role in deciding how to spend household money is tied to notions of respect and masculinity. Men use control of resources to control women and as an excuse for violence. In West Point, women said denial of resources by the husband is both a source of conflict and is used as a punishment. Men are reported to offer to open a bank account for a women but then to take her money and spend it. In Duala, women rent swampland nearby to farm but show respect to their husbands by telling them what they earn and even giving the earnings to their partners. Similarly, in Peace Island it is men who decide how to spend it.

In general, women in all groups reported that they must tell their partners how much money they earn, lest they get suspicious and accuse her of infidelity, thus increasing her susceptibility to GBV. In City View it was reported that if a woman is making more money than her partner she has to 'calm down' because otherwise the man will feel emasculated. Similarly, while female traders might join *susu* (savings groups) to keep money from their men, they discuss it with them so as to avoid violent fights. In Clara Town and West Point, women often save money in *susu* groups but tell their husbands about it. In Duala, when women had bank accounts they were sometimes in their son's or husband's names.

Women's economic vulnerability can be exacerbated by childrearing, particularly when the relationship is informal or polygamous. Women bear primary responsibility for raising children. Especially when a marriage is not formalised (either by formal law or by custom) men will often not pay for their children's upkeep. In some areas, this means children often have to raise money for their own school fees. In Duala, when a man is polygamous he might pay only for the children (male and female) of the wife who is in favour, using his spending power to control his wives.

While some men discuss some economic decisions with their wives, most do not. In general, it is only single women who make household decisions over assets. In Clara Town and West Point, women heads of household make decisions on their own, while decisions are made jointly by couples if the man is kind – a circumstance women reported to be rare.

Tension over decision-making about household finances is a common cause of disputes, often resulting in physical violence. Men in Clara Town do not share money with their wives, a common source of household disputes. Women believe that men tend to spend their money outside the family, especially on girlfriends. Yet when a woman works, her husband decides what she can do and what she can spend money on. In West Point women participated in *susu* groups instead of banks, in part because this made it harder for men to take control of their money. In Tusa Field, women don't know how much their

male partners earn but women are expected to pay for everything, particularly to ensure men are fed. Women said that while young women work young men usually sit around, gamble and sometimes steal money from their partners.

There is some discrepancy about whether a woman's improved economic status as a breadwinner contributes to or reduces the likelihood of intra-household GBV. In New Georgia, it was reported that if a woman is financially independent, even if she is in a relationship, she can make her own economic decisions. Women there reported that disputes are less common now that women earn money and the men respect them more. However, they also stated that they feel cheated because even though they work hard and bring home income, the man still has the power in the relationship. Women in Tusa Field said that when women are breadwinners it can either mean they are not beaten at all or that they are beaten more than they would be otherwise. In City View, if a girl is single, she decides what to do with her income, but couples must decide together.

Correlation between violence against teenage girls and living conditions

Overcrowding seems to pose particular risks for teenage girls by causing them to leave their family homes earlier than they would like. Without HLP rights this indirectly forces them into situations which make them susceptible to violence. Leaving home also raises the likelihood that girls will engage in transactional sex, both for income and in exchange for housing. Leaving home at an early age also increases the likelihood that they will enter into informal relationships, lacking the protection potentially available from more formal relationships.

Teenage girls are often the least valued members of a household and are usually the first to leave. Overcrowding can indirectly lead to increased vulnerability to violence among teenage girls. In most locations, teenage girls chose to leave home or were pushed out because of housing pressures – in areas where people rent rooms, there can be 10-15 people in a room. When there is such overcrowding teenage girls are usually the first family members to be asked to leave, while boys are guaranteed a place in the home. In VOA, female youth said they often leave their families and rent rooms, usually because of lack of space in the family home or because of an unplanned pregnancy. Girls may be told to leave and to find a partner. Almost all youth said that girls are able to return to the family home with their children if other living arrangements fall apart. In some areas, girls were reportedly locked out of their family homes as punishment for being 'frisky.' Young women described being kicked out of their natal homes when they became teenagers or for infractions like having boyfriends or becoming pregnant. Women also identified crowded housing conditions as a reason girls were exposed to sex at early ages. They also said tradition has broken down and no one gets married because boys don't care about the girls' parents.

When a girl leaves home to live with a boy her family doesn't know her family is unable to intervene if there is IPV or if the boy refuses to

support any children. The family is also unable to demand that the boy formalise the marriage.

However, men and women said that if girls were abandoned with their children, they would not be turned away from their natal homes. Informants reported many instances where girls left their children in the care of the children's grandparents (both maternal and paternal). In Samukai Town, when there is not enough food or money it is common for girls to leave parental homes to live with boys. Women said that these girls usually get pregnant and then come back home to have the baby.

Transactional sex common

The likelihood that women will engage in transactional sex may be directly linked to weak HLP rights of women. Many women do so in order to get housing. Transactional sex, widely reported in all communities studied, increases the risk of GBV, especially of sexual coercion of young girls who have been forced to leave their homes. Interviewed women and girls both said the majority of women who exchange sex for money are teenagers with no skills who have had to leave their homes. Some of them exchange sex for housing and some will have sex with teachers for school fees and better results. If older women engage in transactional sex it is often because their husbands cannot adequately provide income to support the household.

In Samukai Town and VOA there are brothels where most sex workers are teenagers who have left parental homes and have few other options. In Samukai Town, women said because homes are so crowded, children are exposed to sex early and then try to emulate it. Adult respondents also said that teenage girls do not have respect for parents who are unable to support them, and that this lack of respect leads to prostitution.

Women in unrecognised relationships have insecure HLP rights

The nature of the relationship between a man and woman has a direct bearing on both the likelihood of GBV and weak HLP rights. To the extent that cultural and legal protections exist for women's HLP rights, they tend to favor "recognised" relationships. Those who are in relationships which are not recognised often find themselves without the types of social protection that could make women's HLP rights more secure. As cohabitation without marriage is the most common form of relationship in the study area many women have insecure rights to the HLP that they share with their partners, leaving them with few options for support if the relationship ends. Because the relationship is not formalised it is more likely to end than a relationship that is formalised. This is because of social pressures and stress in long-term relationships and make it harder to end a formal relationship.

Cohabitation, often described by informants as 'plastic bag marriages' has a host of drawbacks, increasing GBV vulnerability. Interviewees stressed that when there has been no formal introduction of the

boyfriend to the girl's parents, the boyfriend does not respect them as his family. This means the girl is unable to go to her family for support in cases of conflict between herself and her partner. It is customary for families to intervene when men beat their wives, fail to provide child support, abandon their wives or forcibly remove them from their homes. However, families will not intervene if the marriage is not formalised because the family does not have legitimate authority to do so.

In addition, women in informal relationships have little social protection for their HLP rights. Women reported that they could be forced out of a home owned by a partner at any time. In rented homes, men will forcibly remove their cohabiting partners or abandon them, leaving them to pay the rent. In some cases, women said the community would support them to keep a home if a cohabiting relationship ended. However, in most cases they reported a woman whose cohabiting relationship had ended would be pressured to leave their shared property by the man's family, even in cases where the man had died.

There is little legal protection for the HLP rights that arise in an informal marriage for either women or men. However, because of the widespread practice of only naming men on such documents (as deeds, rental receipts or squatters certificates), even if a property was jointly acquired, a cohabiting man's HLP rights are more secure than those of a woman in the same situation.

These considerations have less effect on women in recognised relationships. The most commonly reported reason given for this difference was that men and women are aware of legal provisions surrounding divorce. It is expected that a man must 'settle' his wife by giving her some place to live and that he must pay child support. In Peace Island, women believed that if there is divorce and a bride price was paid, women are entitled to a third of the household's property, but that in practice they cannot assert their claims⁸⁰. Cohabiting women believed they were entitled to few of these legal protections, and doubted that they would be able to use the courts to obtain the protections they knew they were entitled to, such as child support from the father.

Few options for abandoned women

The nature of a woman's relationship and of her HLP rights can determine her options for housing and livelihood if she is abandoned. It is reportedly common for a man to force his partner out of their home if they are cohabiting. He may do this because he has begun a relationship with another woman who will move in with him, or because the woman has had too many children and childraising costs cannot be met. In polygamous households, competing wives can work to forcibly remove a co-wife from the family home.

⁸⁰ Under the ERCM Law, women married under customary law are entitled to a third of the husband's property upon marriage, though the law is silent regarding her property rights upon divorce. Women married formally (civil marriages) are entitled to between a fifth and a third of the marital property under the Domestic Relations Law. This provision may apply also to customary wives by incorporation through the ERCM Law. Women in informal relationships are not protected under either law.

All informants made a distinction between abandonment when a family is renting and abandonment when the family is squatting. If a man leaves a woman and children and they are tenants, it was reported that the abandoned woman can remain on the rented property so long as she continues to pay rent, which women reportedly are often able to do.

If the family is squatting, the squatters' certificate is in the man's name. If he abandons his partner and family, the family often cannot stay, as the man's family is likely to claim the land. Because the land is perceived as his it is much more common for a man who is squatting to forcibly remove his partner than to leave the housing himself.

When women are abandoned or forced out of their homes, they have little legal and social support. In Peace Island, a community leader will only intervene when a woman is evicted if it is a legal marriage and her name is on the rental receipt. Otherwise the community views ending a relationship as totally within the man's discretion and that abandoned women can go to their natal families. In Clara Town, women noted that it is possible to go to the Ministry of Gender and said some women do this, although it is uncommon.



Location of housing and living conditions are tied to vulnerability to GBV

In former IDP and refugee camps and in more crowded communities, the physical integrity of homes, and the number of people living in each room, is related to women's sense of security from theft and rape. In camps, women lived in homes made of woven mats which were easy to forcibly enter. In other neighbourhoods, women said that crowded living conditions, especially when renting rooms in crowded homes, made their rooms easy to enter.

This vulnerability increases women's susceptibility to robbery and to rape, but also increases their dependence on men. Both women and men said that in cases where physical surroundings increase vulnerability, women are safest with a man, even if he perpetrates IPV. Women are less likely to be robbed or raped by outsiders if there is a man in the house. Men also sometimes provide assistance with making the home more secure. For instance, in one case, a woman related a story of living alone in a room that was constantly being robbed. To help her, her violent boyfriend rented a safer room for her, which he would periodically lock her out of when she 'vexed' him. He was thus both a provider of security and a perpetrator of violence. She, however, perceived this dependence as preferable to her previous insecure living situation.

Women access multiple support structures

Despite the clear links between HLP rights, IPV and GBV there is no single institution for women to turn to. This means that resolution of one issue will not necessarily lead to resolution of another. In general, respondents said it is more common for women to turn to their families and local leaders for help with GBV issues and to go to court for HLP rights related issues.

Women believe that there is little that can be done to address issues of GBV in the home and mostly report that they will just bear the violence and forget about it. In some communities, this is particularly so for women who are in informal relationships, where even the usual protections of family may not apply. In Clara Town, for instance, women said that if a woman is beaten and is not formally married, she has no recourse and cannot go to court or to her family. In Duala if a husband beats a non-formal wife there is no recourse at all. If a woman does decide to seek some form of recourse, which was more likely among women who had been educated by WISE groups, she would first turn to her family. Only then, if the family cannot resolve the issue, would she go to the local authorities. This is because GBV in the home is regarded as private or family matter. In Duala, in cases of IPV, women reported that sometimes calling the elder makes it worse, as there is then retribution from the accused man. Men coerce women into not complaining. The police can be bribed to delay cases.

In Peace Island, women reported that the nature of the relationship has no bearing on what options a woman has to address GBV issues in the home. This may be because Peace Island has a robust

internal governance structure. Women reported that the formality or informality of marriage makes no difference as all women keep IPV to themselves or tell a sister or religious leader if it gets very bad. The police are only called when there is public fighting or abuse, but usually neighbours come to help first. The situation is different in Tusa Field, where different options are available to married and unmarried women. Married women go to families, church leaders or court, while unmarried women can only get advice from traditional leaders. Muslim women in Clara Town said that in the case of a family dispute, women would most often go back to their own family but that some go to the Ministry of Gender. Women said it can offer assistance with disputes, especially those involving divorce and child support.

Women generally perceived the police system as fair but inconsistently effective, adding that they thought it was wrong to be fined if you were not the wrongdoer. Regardless of which particular institution was relied upon by women, what matters most in terms of the institution's effectiveness as a resource for women in the communities is how widely the institution was known, acknowledged as powerful and used to resolve disputes.

In general, traditional power structures have less influence in the city than in rural areas. Women in IDP camps described an internal system of laws and fines enforced by the landowner in the community. People take their disputes there, and are fined for violations like fighting, gossip and children being out of hand. If a person cannot pay the fine, he or she will have to leave and the house is razed. On Peace Island, an alternative authority has been established with seven districts and an elected head that governs disputes. In general, the man will take the issue to the local leader. When asked, interview subjects said the leader is usually fair. He could not be interviewed. Each of the seven districts has a grievance committee with a local leader to hear disputes. In Duala, the community leadership, headed by a governor (who was also not available to be interviewed), issued a policy which imposed a fine of 750 Liberian dollars (\$9) for violence. Since the policy was issued, discussants report that there has been a decrease in violence.

Muslim women in Clara Town said issues outside of the family are most commonly be resolved at the Town Hall, which charges a fee of 500 Liberian dollars (\$6) to hear a case and 150 Liberian dollars (\$2) to summons the other party in the dispute. The presence of this institution has improved women's ability to access dispute resolution mechanisms. One reported that "before, if a man is violent, a woman would just sit and cry" but now women know they have options.

In Samukai Town, people with disputes first go to the town chief, then the chair person, then the police, then the Commissioner. It costs money to go to the police, but people still go.

In VOA people would go to friends, then family, then elders. Women are unlikely to go to the police because they have to pay to register a case and it gets more expensive when the case is transferred. Men, however, are more likely to go to the police.

Government help as last resort

For both GBV and HLP cases, men and women both described government structures as the final and least preferred step in resolving a case. Depending on the community, women described three main types of government interveners in disputes: the police, the courts, and the Ministry of Gender. In areas with WISE women groups women are more likely to use all these institutions. In Duala, women said they were more likely to take issues to the local government, while men are more likely to go to court. Similarly, while women identified the Temple of Justice as a place to go to resolve property issues, none of those interviewed had ever done so.

Where people turned to the government, the vast majority described going to the police as their only option. However, in almost all areas people said going to the police is expensive and can result in a backlash from the offender or his family. Furthermore, the police are perceived as susceptible to bribery, making them uncertain justice actors.

For general safety issues, women in Clara Town said they were scared to go to the police because of fear of gang retaliation while men did not express the same fear. In West Point and Duala, women said the police cost money and often cannot help. In Peace Island, though there is a police station nearby, they usually do not call the police to resolve issues, likely because it is perceived as being too expensive. Likewise, in City View, respondents noted that if you take a case to the police "you pay everything."

In Clara Town, women explained that in their property dispute with the Methodist church, which claims to own the place, they have sent a delegation of men to appeal to the community chair and the Land Commission.

5



RECOMMENDATIONS

FOLLOW-UP RESEARCH

Two types of further research are recommended stemming from this study: follow-up quantitative research in the city of Monrovia and follow-up qualitative research in other regions and other countries to identify similarities and differences between the correlations discussed in this report.

Quantitative follow up

Correlation between GBV, HLP and multiple displacement

In the interview area, many subjects had been displaced multiple times throughout the course of the phases of the civil conflict and post-conflict recovery period. Going beyond research on the correlation between this type of displacement and GBV, it would be illustrative to further correlate that with HLP, including whether it is more likely that HLP rights are insecure because of multiple displacement and whether those correlated insecure rights then further correlate to GBV rates.

Correlation of GBV with the physical circumstances of shelter/housing

Some of this research has shown that women's personal security is compromised when their physical circumstances are less secure. A quantitative follow-up could confirm this and provide more concrete data about the nature of this connection.

Correlation of HLP and/or GBV to education

This research has shown evidence that insecure HLP rights are correlated with the increased vulnerability of teenage girls to various forms of GBV. It would be illuminating to see a quantitative follow-up linking this to education, and whether insecure HLP rights are linked to higher dropout rates, whether teen pregnancy is linked to dropout rates and how all three interact.

Qualitative follow up

Correlation of GBV with physical circumstances of shelter/housing

This study indicates that physical circumstances may have more bearing on women's vulnerability to GBV than the distinction between different kinds of HLP and whether she has her name on a document. It would be of interest to see if this holds true in other countries, especially places with still functioning refugee or IDP camps.

Correlation of lack of improvement to housing with HLP insecurity and with GBV

The study indicates that where people face possible eviction or displacement they may not invest in home improvements. It is possible that this correlates with increased exposure to violence, both because unimproved homes may be less secure and because unimproved homes could lead to the neighbourhood being perceived as violent.

Additional research could shed light on these possible correlations.

RECOMMENDATIONS FOR PROJECTS

Increase support for women's groups

According to the women interviewed, the WISE Women's groups seem to have educated the women who participate. They were identified by their communities as reducing violence, especially IPV. Therefore, continued support for these groups, and for complementary WISE Men groups, will be important in continuing to reduce violence. It seems that it would also be beneficial to develop groups for poor adolescent girls at risk for GBV. Educating girls and empowering them within their communities would be a first step toward reducing violence against teenage girls. Involving the larger community in discussions about how to protect children and teenagers may also be an effective tool.

Increase legal education

While men and women evinced some knowledge of the laws surrounding HLP rights, it was often piecemeal and sometimes factually incorrect. This was true for both genders. Especially for laws that protect them, vulnerable men and women must be made aware of the laws and how to seek their enforcement, perhaps through institutions like the WISE groups.

Legal training and gender awareness training of implementers and enforcers, such as deed registrars and judges or customary leaders, can also be effective.

Identify women within squatter communities to educate and train as support people

Women who want to exercise their rights to land and their right to be free from violence will need information and support at the time the issue arises. If there are women in the community, who understand the rights of women and are willing to help them exercise those rights it is far more likely that vulnerable women will be able to enforce their rights. Identifying who in the community is already providing a service to women and educating those people can keep costs down and allow for broader impact.

Reduce women's reliance on men for housing and safety

Because women in these areas often rely on men for access to HLP and for protection, they are vulnerable to IPV and are less likely to leave a violent relationship. One way to address this is by reducing that reliance, through targeted economic interventions and HLP education. To prevent the additional possible risk of violence these interventions may expose targeted women to, they must be designed with mitigation strategies included.

Pairing these HLP interventions with female-only training sessions on topics related to gender-equity and sexual and intimate partner violence, like the WISE Women sessions, will bring the social and economic interventions together. Empowering women to overcome GBV, both socially and economically, is likely to have a large impact on the problem.

Incorporate strategies into HLP programming that consider and mitigates risks to women, including GBV.

Informed by additional research on the linkages between HLP rights and GBV, assess and implement steps that can be taken mitigate any potential negative impacts related to GBV.



RECOMMENDATIONS FOR THE GOVERNMENT

Address legal lacunae

Although Liberian law does protect women's HLP rights to some extent this study has revealed that many women are not protected by these laws, either because they are not named on housing deeds, rental receipts, and other documents, or because they are in informal relationships. The laws should be amended to address these gaps and ensure that all women are being protected.

It is not uncommon for countries to require joint ownership of property for conjugal couples, whether they are formally married or not, and such a rule would protect informally married women. Regulations related to requirements for putting two names on deeds or other documents can also be a fairly easy step with broad positive results for women.

Support alternative dispute resolution mechanisms

Women often do not have the ability to access the formal dispute resolution systems, both for HLP and for GBV, often because of time, distance, money, or social stigma. Interview subjects tended to access local mechanisms, like the Town Hall in Clara Town.

The County Administration or other government actors should establish a formal local dispute resolution mechanism, one which is close, socially accepted, and cheap enough for people to access. This mechanism should take into account gender considerations and power imbalances during the resolution process, as these could affect access to information, witness representation and even biases by the mediators.

For HLP specifically, streamline ADR processes related to property rights to privately deeded land and require mediation as a first step in cases where the property in question is under a certain value. To ensure enforceability of ADR decisions, require the agreement reached in the mediation to be recorded and permit it to be submitted as evidence in any subsequent appeal.

Consider options for making land rights more secure for families living in informal settlements in urban and peri-urban areas.

The study found that families in informal settlements were not legally secure and generally wanted the government to recognise their claims to their land and homes.

Governments in other countries have employed a number of options for increasing security. In Namibia, for example, the government piloted a registration programme for increasing land rights in informal settlements through a system that granted freehold title for a block of land to an association of families. These families could apply for

either permanent occupancy rights to a parcel of land in the block with transfer rights (subject to group approval), or for permanent occupancy rights to a parcel with transfer rights including the right to mortgage the property. A similar effort in Liberia, if implemented to protect women's rights to land (e.g. through mandatory joint registration for spouses and automatic inheritance rights for widows) could be a viable means for transitioning from informal to freehold land in Liberia's urban and peri-urban areas, while ensuring that women share equally in the benefits of that positive reform.⁸¹

Brazil provides another example and a potential option for improving tenure security for informal occupants in urban and peri-urban areas.⁸² Provisional Legal Measure Number 2, 220 (4 September 2001) provides greater security to poor families who are informal occupants of public land. The law creates a "special use concession" that grants families occupying government land the right to secure possession and use. The rule applies independently of sex or marital status, and provides a means for socially vulnerable women to obtain title to possess land in their own names.

Reform the Domestic Relations Law, the ERCM Law, and the Decedents Estates Law.

Revise the Domestic Relations Law, the ERCM Law, and the Decedents Estates Law to realise their intended purpose of treating all women equally (whether married through civil or customary ceremonies) and treating men and women equally or equitably, and to cover all categories of land, and all relationships. Such a reform effort should pay special attention to how revisions would work in practice in the new land administration system.

Implement procedural safeguards to ensure that deeds reflect the statutorily protected right holders of property.

Land administration procedures could require that individuals seeking to buy land declare their marital status and, if married, that they demonstrate the consent of their spouse to transfer or alienate that property. Establishing marital status would ensure that property rights for women and men that arise by virtue of marriage under the law could be protected, and requiring consent aligns with provisions in the 1986 Constitution. Increased transparency would further improve protection for buyers and would make it more difficult for individuals to perpetrate fraud against a spouse.

⁸¹ UN-Habitat (2005). *Shared Tenure Options for Women: A Global Overview*. <http://landwise.landesa.org/record/664>

⁸² *Ibid.*



ANNEXES

ANNEX 1

QUESTIONS FOR FOCUS GROUP DISCUSSIONS: WOMEN

A.1

Date:	
Location:	
Number of participants:	
NRC staff member(s):	
Duration of discussion:	

Step 1: To be read to groups before beginning interview:

- ▶ Introduce ourselves
- ▶ NRC- humanitarian organisation
- ▶ Want to understand experiences of people in this community with housing and property and with conflicts
- ▶ Would like to ask you some questions about your community
- ▶ No 'right' or 'wrong' answers
- ▶ Not related to a government programme
- ▶ Helps improve our work in Liberia
- ▶ *You are free to not answer questions or to stop the interview at any time and to ask me any follow up questions or to ask for an individual interview later.*
- ▶ What you say will be kept anonymous, and your name will never appear in our research.
- ▶ I cannot promise you anything for your participation except my appreciation.
- ▶ This group should take about an hour and a half. Do you have any questions before we start?

Step 2: Permission to take notes as discussion takes place?

Background

1. Anyone here under 25?
2. Anyone here over 45?
3. Where do your parents live? When did they move there?
4. Is anyone here unmarried?
5. Let me see hands if married?
6. What type? Traditional, formal, or living with partner?
7. Is anyone married but doesn't live with husband? Why (divorced, widowed, abandoned, separated)?
8. Is anyone in a polygamous marriage?
9. Is polygamy common in this community?
10. Let me see hands if you moved to this place to be with your man who was already living here. How long ago?

11. Let me see hands if you moved to this place because you had to leave your other place because you were told to by the government or some other authority? Of those, how long ago? 20 years? Ten years? Five years?
12. For people who didn't show hands: Why did you move here? When?
13. If because of conflict, why didn't you or your family move back?
14. How many of you have been displaced more than once?
15. Do most women move to live with their husband's families? Do they visit their families?
16. Do people tend to move away from here or to here often?
17. Do you know many families that are headed by women?
18. Are there any community groups in this area? What activities do they do?
19. Are there any community groups headed by women/for women in this area? What activities do they do?

Ownership of Land and Homes/Tenure Security

1. Do people in this community usually own their own land or homes? If so, is this privately held or customarily held?
 - a. Rent/lease? If rent/lease, is it whole homes or rooms?
 - b. Bathroom facilities?
 - c. Occupy home without renting- squatting?
3. How much is renting? Buying (land/house)? Squatter's rights?
4. Do people in this community usually have electricity? Running water? How do people access these services? How far must they go?
5. Who in the household usually collects water?
6. How do people usually acquire the land on which they live? Is it ever family land?
7. Do people in this community ever lease land out? Ever rent their houses out? For how much?
8. Do people in this community ever buy or sell their land? Their homes? For how much?
9. To whom?
10. Do people in this community usually have documents relating to their ownership/leasing of land/property/houses? What type (e.g. squatter's certificate, government-issued, informal written agreements)? How are they acquired? By whom?
11. Examples?
12. Whose name is usually on those documents?
13. What is the benefit of having those documents?
14. Who in the family makes decisions about whether to buy, rent, or occupy a home/piece of land?
15. Who in the family decides whether to lease out or rent out land/homes?
16. When would women be the ones to decide?
17. Why might a family have to find a new place to live?
18. Has anyone ever tried to keep people in this community from accessing their land or homes? Who/when/why? Government? Family? Other households? Neighbourhood associations?
19. Do you worry that this might happen in the future? If so, why?
20. Who decides whether to move? If it is the family, who within the family decides?
21. Do people in this community feel that they will live here for a long time? Why or why not?

Control over Assets

1. What kind of work do people do in this area? Men? Women?
2. Which kind of work is paid work outside the home? Is it more likely for men or women or both to perform this work?
3. Do men ever produce anything in their homes/on their land to sell? Do women? Who decides what to produce and when/where to sell?
4. When a man receives a wage or other money, who decides what to spend it on? What is it usually spent on? Does he have to inform his wife first?
5. When a woman receives a wage or other money, who decides what to spend it on? What is it usually spent on? If she can decide what to spend some money on, does she have to inform her husband first?
6. Who usually pays rent (if rent is paid)?
7. What sorts of big purchases do people in this community make (e.g. video sets, generators, sewing machines, etc)? Who in the household usually decides whether to make a purchase? Who decides what purchase to make? Are big purchases for business or home use?
8. Do women in this community ever form groups (e.g. susu groups, birthday club, social club)? What kinds of groups? Why? Do they ever make large purchases as a group? Do these groups ever cause problems at home? Who controls the money or purchases?
9. If a husband dies, who will inherit?
10. What happens to the widow?
 - a. Does she have a right to any of the household belongings? Homes? Land? Which? Is it a permanent or temporary right? Important to probe here about different categories of HLP and different types of security and control.
 - b. What if there is more than one wife?
 - c. What if it is not a legal marriage (cohabitating)? What if it is customary? Formal?
11. If both parents die, do their female children have a right to any household belongings/homes/land? Which? Do male children? What if there are no male children? No child at all?
12. If there is a right, is it ever denied? What happens if the woman tries to assert her right? Where can she go? Does it vary with the type of marriage?

Intra-Household Disputes

1. What are the most common types of disputes women have with people outside their families? Note and follow up on any VAW topics that are brought up.
2. Where do women go for help resolving them when they have disputes? Ask for details: cost, appeals process, etc.
3. What are the most common types of disputes men have with people outside their families?
4. Where do men go for help resolving them when they have disputes? Ask for details: cost, appeals process, etc.
5. If a woman has a dispute about land with people outside the family, like which family has a right to live in a particular house or on a particular piece of land, where does she go? Church, police, community leaders, etc.
6. Why would she choose a specific option? Is it cost? Trust? Anything else?
7. Where would a man go if he had such a dispute? Church, police, etc

IPV

Pause and restate that women cannot answer or ask for an individual interview if they are not comfortable sharing with the group.

1. What kinds of disputes do people usually have within their families? Note especially any VAW that is brought up.
2. Where do women go if they want help with a family dispute? Men?
3. Do women in this community often have disputes with their husbands?
4. What are those disputes about? Note especially any VAW and follow up.
5. Where would a woman go for help resolving a dispute or conflict with her man?
6. Do women ever leave their men after a dispute? Where do they go? Relatives? Which? Do they go permanently? Do they bring their children? Do they have any rights to the homes/land where they were living?
7. Are women ever abandoned by their men after a dispute? Do they have any rights to the homes/land where they were living?
8. Is this community more dangerous than other communities in Monrovia? In what ways?
9. Is it more dangerous for women specifically? Do women in this community have more disputes/conflicts with their men than women in other communities? Do husbands beat their wives more?
10. Why do you think that is? Listen especially for any statements about insecurity.
11. If there is violence in one person's family, do other people get involved? How? How are they resolved?
12. Do women in this community have more disputes with their husbands now than they did in the past? Why do you think that is? Ask about key events, like resettlement, that might have affected this. Did things change because of the war? Because of Ellen's election? Because of the involvement of NGOs?

VAW

1. Is rape a problem in this community?
2. When does rape usually occur? Where? Who is usually responsible for it?
3. Is there more or less rape now than before? Key events: war, election, etc (as above).
4. Is violence a problem in the community? If yes, what kinds are common?
5. Do you think violence against women is a problem in this community?
6. Are women subjected to particular types of violence? What kinds?
7. If there is a violent incident, how does the community handle it?
8. Do women in this community ever exchange sex for rent? For protection? Anything else?
9. Is there anything else you would like to share relating to these topics?

Thank you for your time. Do you have any questions for us?

Permission to take photos?

ANNEX 2

QUESTIONS FOR FOCUS GROUP DISCUSSIONS: MEN

A.2

Date:	
Location:	
Number of participants:	
NRC staff member(s):	
Duration of discussion:	

Step 1: To be read to groups before beginning interview:

- ▶ Names of interviewers
- ▶ NRC- humanitarian organisation
- ▶ Want to understand experiences of people in this community with housing and property and with conflicts
- ▶ Would like to ask you some questions about your community
- ▶ No 'right' or 'wrong' answers
- ▶ Not related to a government program
- ▶ *You are free to not answer questions or to stop the interview at any time and to ask me any follow up questions or to ask for an individual interview later.*
- ▶ What you say will be kept anonymous, and your name will never appear in our research.
- ▶ I cannot promise you anything for your participation except my appreciation.
- ▶ This group should take about an hour and a half. Do you have any questions before we start?

Step 2: Permission to take notes as discussion takes place?**Background**

1. Any men under the age of 25? Number: _____
2. Any men over the age of 45? Number: _____
3. Anyone who has lived here for less than five years? Number: _____
4. Anyone who has lived here for more than 10 years? 15? Longer? How long?
10: _____ 15: _____ Longer: _____ How long? _____
5. Unmarried men? Number: _____
6. Married men? Customary, formal, or cohabitating? Widowers?
Customary: _____ Formal: _____ Cohabitating: _____ Widowers: _____
7. What are some reasons people moved to this community?
8. Are there any community groups in this area? What activities do they do?
9. Are there any community groups headed by women/for women in this area? What activities do they do?

Ownership of Land and Homes/Tenure Security

1. Do people in this community usually own their own land or homes? What do you mean by own? Is owned land ever family land?
2. Do people in this community ever rent/lease their land and homes?
3. Do they squat with a squatter's fee? Squat without paying money to anyone?
4. Do people in this community usually have documents about ownership, renting, or squatting?
5. What type (e.g. squatter's certificate, government-issued, informal written agreements)?
6. How are they acquired?
7. Whose name is usually on those documents?
8. Why would someone have documents? Does the type of document matter? Are some better than others? Why are those documents better?
9. Who in the family makes decisions about where to live, and whether to buy, rent, or squat?
10. Who in the family decides whether to lease out or rent out land/homes/a room in the house?
11. When would women be the ones to decide where to live or whether to lease out or rent out property?
12. Have people in this community been kept from accessing their land or the places they stay? If yes, what happened?
13. Have people in this community been evicted or kicked off their land/out of the places they stay permanently?
14. Do you worry that this might happen in the future? Why?
15. Do people in this community feel that they will live here for a long time? Why or why not?
16. Do women face the same problems with land and housing as men? What are the differences?

Control over Assets

1. What kind of work do men do in this area?
 Paid work outside the home:
 Housework:
 Make goods in homes/on personal land:
 Grow crops on personal land:
 Other:
2. What kind of work do women do in this area?
 Paid work outside the home:
 Housework:
 Make goods in homes/on personal land:
 Grow crops on personal land:
 Other:
3. When a man receives money, who decides what to spend it on? What is it usually spent on?
4. When a woman receives money, who decides what to spend it on? What is it usually spent on?
5. What sorts of big purchases do people in this community make?
6. Who in the household usually decides whether to make a large purchase?

Intra-Household Disputes

1. What are the most common types of disputes men have with people outside their families? (Ask about land disputes.)
2. Where do men go for help resolving them when they have disputes? Land disputes?
3. What are the most common types of disputes women have with people outside their families? (Ask about land disputes.) (Make note of any indications of GBV.)
4. Where do women go for help resolving them when they have disputes? Land disputes?

IPV

1. What kinds of disputes do people usually have within their families?
2. Where do men go if they want help with a family dispute?
3. Where do women go if they want help with a family dispute?
4. Do men in this community ever beat their wives?
5. Why?
 - Economic reasons:
 - Emotional reasons:
 - Sexual reasons:
 - Property, land, housing reasons:
 - Social reasons:
 - Other reasons:
6. What do people living outside of this community think about this community?
7. Do you agree?

Thank you for your time. Does anyone have anything else they would like to add?

ANNEX 3

A.3

QUESTIONS FOR FOCUS GROUP DISCUSSIONS: FEMALE YOUTH

Date:	
Location:	
Number of participants:	
NRC staff member(s):	
Duration of discussion:	

Step 1: To be read to groups before beginning interview:

- ▶ Names of interviewers
- ▶ NRC- humanitarian organisation
- ▶ Want to understand experiences of people in this community with housing and property and with conflicts
- ▶ Would like to ask you some questions about your community
- ▶ No 'right' or 'wrong' answers
- ▶ Not related to a government program
- ▶ *You are free to not answer questions or to stop the interview at any time and to ask me any follow up questions or to ask for an individual interview later.*
- ▶ What you say will be kept anonymous, and your name will never appear in our research.
- ▶ I cannot promise you anything for your participation except my appreciation.
- ▶ This group should take about an hour and a half. Do you have any questions before we start?

Step 2: Permission to take notes as discussion takes place?

Background

1. Anyone under the age of 25?
Number: _____
2. Anyone over the age of 25 but under 30?
Number: _____
3. Anyone who was born here?
Number: _____
4. Anyone who has lived here for less than 5 years? more than 5 years? Longer? How long?
Less than 5: _____ More than 5: _____ Longer: _____ How long? _____
5. Unmarried and single? Unmarried with a boyfriend? Living with a boyfriend?
Single: _____ Boyfriend: _____ Living with boyfriend: _____
6. Married women? Customary or formal? Widows?
Customary: _____ Formal: _____ Widows: _____
7. What are some reasons young women might get married or not get married?
8. Are there any community groups for youth in this area? What activities do they do?

Ownership of Land and Homes/Tenure Security

1. Do families in this community usually own their own land or homes? What do you mean by own? Is owned land ever family land?
2. Do people in this community ever rent/lease their land and homes? Who in the community usually rents?
3. Do they squat with a squatter's fee? Squat without paying money to anyone?
4. Do young women usually live with their families?
5. Why would a young woman move out? Where do young women usually move? Do they usually buy, rent, or squat?
6. Do people in this community usually have documents about ownership, renting, or squatting?
7. What type (e.g. squatter's certificate, government-issued, informal written agreements)?
8. How are they acquired?
9. Whose name is usually on those documents? Is it usually the parents' name(s)?
10. When would a boy's name be on the document?
11. When would a girl's name be on the document?
12. Have youth in this community been kept from accessing their land or the places they stay? If yes, what happened?
13. Do you worry that this might happen in the future? Why?
14. Do people in this community feel that they will live here for a long time? Why or why not?
15. Do young women face the same problems with land and housing as young men? What are the differences?

Control over Assets

Jobs and School

1. If he or she lives at home, who usually pays for a youth to go to school? What if he or she has left home?
2. At what age and year of school do most boys leave school? What are some reasons?
3. At what age and year of school do most girls leave school? What are some reasons?
4. What kind of work do young men do in this area?
 - Paid work outside the home:
 - Housework:
 - Make goods in homes/on personal land:
 - Grow crops on personal land:
 - Other:
5. When do boys usually start earning money? Why?
6. What kind of work do young women do in this area?
 - Paid work outside the home:
 - Housework:
 - Make goods in homes/on personal land:

Grow crops on personal land:

Other:

7. When do girls usually start earning money? Why?
8. Does the kind of work a young person does vary depending on whether he or she lives with family?
9. When a young man receives money, who decides what to spend it on? What is it usually spent on?
10. When a young woman receives money, who decides what to spend it on? What is it usually spent on?
11. Do young women ever exchange sex for money? Housing? Anything else?

Intra-Household Disputes

1. What are some problems youth have in this community? Are there problems with people using drugs or alcohol?
2. What are the most common types of problems young men have with people outside their families? (Ask about land disputes.)
3. Where do young men go for help resolving them when they have problems? Land disputes?
4. What are the most common types of problems young women have with people outside their families? (Ask about land disputes.) (Make note of any indications of GBV.)
5. Where do young women go for help resolving them when they have problems? Land disputes?
6. Is this community safe for young men?
7. Is this community safe for young women?

IPV

1. What kinds of confusion or problems do youth usually have within their families?
2. Where do young men go if they want help with a family dispute?
3. Where do young women go if they want help with a family dispute?
4. Do young men in this community ever beat their wives or girlfriends?
5. Why?

Economic reasons:

Emotional reasons:

Sexual reasons:

Property, land, housing reasons:

Social reasons:

Other reasons:

6. Do men ever force young women to have sex? When might that happen?
7. What do people living outside of this community think about this community?
8. Do you agree?

Thank you for your time. Does anyone have anything else they would like to add?

ANNEX 4

QUESTIONS FOR FOCUS GROUP DISCUSSIONS: MALE YOUTH

A.4

Date:	
Location:	
Number of participants:	
NRC staff member(s):	
Duration of discussion:	

Step 1: To be read to groups before beginning interview:

- ▶ Names of interviewers
- ▶ NRC- humanitarian organisation
- ▶ Want to understand experiences of people in this community with housing and property and with conflicts
- ▶ Would like to ask you some questions about your community
- ▶ No 'right' or 'wrong' answers
- ▶ Not related to a government program
- ▶ *You are free to not answer questions or to stop the interview at any time and to ask me any follow up questions or to ask for an individual interview later.*
- ▶ What you say will be kept anonymous, and your name will never appear in our research.
- ▶ I cannot promise you anything for your participation except my appreciation.
- ▶ This group should take about an hour and a half. Do you have any questions before we start?

Step 2: Permission to take notes as discussion takes place?***Background***

1. Anyone under the age of 25?
Number: _____
2. Any men over the age of 25 but under 30?
Number: _____
3. Anyone who was born here?
Number: _____
4. Anyone who has lived here for less than 5 years? more than 5 years? Longer? How long?
Less than 5: _____ More than 5: _____ Longer: _____ How long? _____
5. Unmarried and single? Unmarried with a girlfriend? Living with a girlfriend?
Single: _____ Girlfriend: _____ Living with girlfriend: _____
6. Married men? Customary or formal? Widowers?
Customary: _____ Formal: _____ Widowers: _____
7. What are some reasons young men might get married or not get married?
8. Are there any community groups for youth in this area? What activities do they do?

Ownership of Land and Homes/Tenure Security

1. Do families in this community usually own their own land or homes? What do you mean by own? Is owned land ever family land?
2. Do people in this community ever rent/lease their land and homes? Who in the community usually rents?
3. Do they squat with a squatter's fee? Squat without paying money to anyone?
4. Do young men usually live with their families?
5. Why would a young man move out? Where do young men usually move? Do they usually buy, rent, or squat?
6. Do people in this community usually have documents about ownership, renting, or squatting?
7. What type (e.g. squatter's certificate, government-issued, informal written agreements)?
8. How are they acquired?
9. Whose name is usually on those documents? Is it usually the parents' name(s)? When would a child's name be on the document?
10. Have youth in this community been kept from accessing their land or the places they stay? If yes, what happened?
11. Do you worry that this might happen in the future? Why?
12. Do people in this community feel that they will live here for a long time? Why or why not?
13. Do young women face the same problems with land and housing as young men? What are the differences?

Jobs and School

1. If he or she lives at home, who usually pays for a youth to go to school? What if he or she has left home?
2. At what age and year of school do most boys leave school? What are some reasons?
3. At what age and year of school do most girls leave school? What are some reasons?
4. What kind of work do young men do in this area?
 - Paid work outside the home:
 - Housework:
 - Make goods in homes/on personal land:
 - Grow crops on personal land:
 - Other:
5. When do boys usually start earning money? Why?
6. What kind of work do young women do in this area?
 - Paid work outside the home:
 - Housework:
 - Make goods in homes/on personal land:
 - Grow crops on personal land:

Other:

7. When do girls usually start earning money? Why?
8. Does the kind of work a young person does vary depending on whether he or she lives with family?
9. When a young man receives money, who decides what to spend it on? What is it usually spent on?
10. When a young woman receives money, who decides what to spend it on? What is it usually spent on?

Intra-Household Disputes

1. What are some problems youth have in this community? Are there problems with people using drugs or alcohol?
2. What are the most common types of problems young men have with people outside their families? (Ask about land disputes.)
3. Where do young men go for help resolving them when they have problems? Land disputes?
4. What are the most common types of problems young women have with people outside their families? (Ask about land disputes.) (Make note of any indications of GBV.)
5. Where do young women go for help resolving them when they have problems? Land disputes?
6. Is this community safe for young men?
7. Is this community safe for young women?

IPV

1. What kinds of confusion or problems do youth usually have within their families?
2. Where do young men go if they want help with a family dispute?
3. Where do young women go if they want help with a family dispute?
4. Do young men in this community ever beat their wives or girlfriends?
5. Why?

Economic reasons:

Emotional reasons:

Sexual reasons:

Property, land, housing reasons:

Social reasons:

Other reasons:

6. What do people living outside of this community think about this community?
7. Do you agree?

Thank you for your time. Does anyone have anything else they would like to add?

ANNEX 3

A.5

QUESTIONS FOR INDIVIDUAL INTERVIEWS

Step 1: Introduction

- ▶ Names
- ▶ NRC- humanitarian organisation
- ▶ Want to understand experiences of people in this community with housing and property and with conflicts
- ▶ Would like to ask you some questions about your community
- ▶ No 'right' or 'wrong' answers
- ▶ Not related to a government programme
- ▶ *You are free to not answer questions or to stop the interview at any time and to ask me any follow up questions or to ask for an individual interview later.*
- ▶ What you say will be kept anonymous, and your name will never appear in our research.
- ▶ I cannot promise you anything for your participation except my appreciation.
- ▶ This group should take about an hour and a half. Do you have any questions before we start?

Step 2: Permission to take notes as discussion takes place?

Note that these questions must be tailored to the individual

Background

1. Did you move here with your husband? Was he living here before? Is his family here?
2. Where is your natal home? Is your family still there? Do you ever go back to visit your family there?
3. Who are the members of your household? If children, what ages?
4. What types of household activities are you responsible for?
5. Do you do any of your chores with groups of other women?
6. What household activities is your husband (or other men in the household) responsible for?
7. Do you know of women in this community who are the head of their household?
8. If yes, about how many?

Power structures

1. Have you ever gone to any government office? Which one? Why? Did you have any challenges getting there or being heard?
2. Who are the women leaders of this community? Do you ever talk to them? About what?
3. Are there men leaders? Do you ever talk to them? About what? How do you decide which leader to approach?
4. Who makes decisions about land/housing allocation?
5. Are you able to challenge those decisions? What happens if you do?

6. Have you ever gone to speak to the police about anything?
7. What about? Any challenges?
8. Are there any groups of women who meet regularly in this community? About what? Do you join them?
9. Do you attend any religious services? Where? Do you ever speak with the religious leader? About what?

Ownership/Tenure Security

1. Who is the owner of the land you live on?
2. Who is the owner of the house?
3. If she identifies herself or her husband, then
 - a. How did you acquire ownership?
 - b. Is the land family land?
 - c. What is the benefit of ownership?
 - d. Has anyone ever tried to keep you or your husband from accessing or using your land/home?
 - e. Who/when/why?
 - f. Do you worry that this might happen in the future? If so, why?
 - g. Does your household have any documents (title deeds, etc) about the ownership?
 - h. If yes:
 - Whose name is on those documents?
 - How did you acquire those documents? Why?
 - What is the benefit of having documents?
 - If in her name, what is the benefit of it being in your name? Drawbacks?
 - In not in her name- Are women allowed to own homes/land? What rights do women have to property?
4. If she identifies the government or another landowner, then
 - a. Do you rent the land? Who pays the rent?
 - b. Do you have a squatter's certificate? Have you paid a squatter's fee? Whose name is on the certificate? Who paid for it?
 - c. How much is the squatter's fee? What does paying it guarantee you?
 - d. Why did you pay the fee? How did you learn about it?
 - e. Has anyone ever tried to keep you or your husband from accessing or using your land/home?
 - f. Who/when/why?
 - g. Do you worry that this might happen in the future? If so, why?
 - h. Is there a development plan for your land?
 - i. Do you know of any proposed development for your land?
 - j. Do you feel secure on your land? Are you concerned about your future on this land? What concerns?

Control over Assets

1. What kind of work do you do?
2. What kind of work does your husband do?
3. Are either of you paid for this work?
4. Do you or your husband ever produce anything in your home/on your land to sell?
5. Who decides how to spend money your husband makes? What is it usually spent on?
6. Who decides how to spend money you make? What is it usually spent on?
7. What sorts of big purchases has your family made (e.g. cows, sewing machines, etc)? Who decided to make those purchases? Who decided what to buy?
8. Do you have access to credit in your own name for anything?

Disputes

1. Do women in this community ever have disputes with people outside the family?
2. What are these disputes usually about?
3. Have you ever had a dispute with a person outside the family?
4. Do women here ever have disputes with people in their families? What are these usually about?
5. Have you ever had a dispute with a person in your family?
6. What about?
7. Where do you go if you have a dispute?
8. Are women usually happy with the outcomes of disputes they take to outside parties?
9. Have you ever taken a dispute to an outside party? Were you happy with the result?
10. Has a dispute ever lead to violence? In what circumstances? What type?
11. Where would you go for help resolving it if you had a dispute with your husband or another member of your family?
12. What if the dispute were very big?
13. Have you ever gone for help with a dispute with a member of your family? Were you happy with the result?
14. If you had a dispute with your husband would you ever move out? Where would you go?

IPV

These are for if the woman has self-identified as an IPV survivor (i.e. has said that she has or does suffer from intimate partner violence and is willing to talk about it. This could include sexual, psychological, physical, or other kinds of violence.)

1. Can you tell me about your experiences with intimate partner violence (or whatever phrase is used by the community)? What do you mean when you say "intimate partner violence"?
2. Who perpetrated the violence?
3. When was it likely to occur? How often did episodes occur?
4. How long did it go on for? Is it still going on? If not, what stopped it?
5. Where might you be able to go for help?

6. Where have you actually gone for help?
7. How was your request for help handled? Was it helpful? If not, why not?
8. Do you think this type of violence is common in your community? Why or why not?
9. Do you think there have been changes in the level of violence in your community?
10. Do you think there is more or less of this type of violence than (event: war, rape law, etc)?

VAW

1. What do you do to feel safe in your home? In your community?
2. Are there areas in your community that are not safe (are there places where bad people go)? Why not?
3. Are women vulnerable to attack in your community? Why or why not?
4. Are women vulnerable to rape in your community? Why or why not?
5. Do you think this has changed?
6. If a woman is beaten, is it because she has bad ways?
7. If a woman is raped, is it because she has bad ways?

Thank you. Any questions for us?

ANNEX 6

A.6 INTERVIEW SCHEDULE

Date	Location	Type of Interview
23 April	Clara Town	Women's FGD
		Women's FGD
		Men's FGD
		Individual men
		Individual women
		Individual women
		Individual women
		Individual women
24 April	Peace Island	Women's FGD
		Individual women
		Individual women
		Individual women
		Women's FGD
		Individual women
		Individual women
		Individual women
		Individual women
		Individual women
		Individual women
		Men's FGD
		Individual men
		Individual men
25 April	West Point	Women's FGD
		Individual women
		Individual women
		Individual women
		Women's FGD
		Individual women
		Individual women
		Men's FGD
		Individual men

26 April	Parker Corner	Individual women
		Individual women
		Individual women
		Individual women
		Individual men
		Individual men
		Men's FGD
27 April	VOA /surrounding area - Kpala	Women's FGD
	VOA/ surrounding area Youth	Women's FGD
	VOA	Women's FGD
		Individual women
		Individual women
		Individual women
		Individual women
		Men's FGD
		Men's FGD
Individual men		
29 April	Duala	Men's FGD
		Women's FGD
		Individual women
		Women's FGD
		Individual women
		Individual women
		Men's FGD
		Individual men
30 April	Tusa Field	Women's FGD
		Individual women
		Individual women
		Individual women
		Individual women
		Individual women
		Individual women
	Men's FGD	
	Individual men	
	New Georgia	Women's FGD
		Men's FGD
Individual men		

1 May	City View	Men's FGD
		Individual men
		Women's FGD
		Women's FGD
		Individual women
		Individual women
	Women's FGD	
Central Monrovia	Teplah Reeves, Presiden, Association of Female Lawyers of Liberia (AFELL)	
	David Wiles, Environmentalist, Ministry of Public Works	
City View	Individual men	
2 May	Samukai Town	Women's FGD
		Women's FGD
		Individual women
		Men's FGD
		Individual men
		Individual men
3 May	Central Monrovia	Head of Parker Corner Women for Development
	West Point	Young Women's FGD
	Clara Town	Young Women's FGD
		Young Men's FGD
	Peace Island	Young Men's FGD
		Young Women's FGD
		Young Women's FGD
		Young Individual women
Young Individual women		

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Norad

