Isobel Coleman and Mary Ellen Iskenderian

Putting Women at the Center of Building Back Better in Haiti

The challenges of rebuilding Haiti are enormous: millions are without housing, access to clean water, sanitation, transportation, or energy; the infrastructure is nonexistent; tons of rubble still lie in the streets. The challenges are compounded by the dire situation in Haiti before the earthquake, with more than half the population already living in destitution. Haiti, the poorest nation in the Western Hemisphere, has a GDP per capita of about $1,300, less than half that of Nicaragua ($2,800), the second-poorest nation in the hemisphere.[1] Illiteracy hovers around 50 percent,[2] and infant mortality in 2009 was almost 60 deaths per 1,000 live births—the worst statistics in the hemisphere.[3] The lofty commitments made in the aftermath of the devastating earthquake have in too many instances encountered the hard reality of implementation, and progress is painfully slow. Today, more than eight months after the earthquake, a million Haitians are living in tent cities, surrounded by mud and disease.

Still, there is hope that a better Haiti can be built back out of the rubble. Achieving this will require not only immediate short-term fixes to get the country

Isobel Coleman is a Senior Fellow for U.S. foreign policy at the Council on Foreign Relations and Director of the Council's Women and Foreign Policy program as well as its program in Civil Society, Markets, and Democracy. Her latest book, Paradise Beneath Her Feet: How Women Are Transforming the Middle East, *was published by Random House in spring 2010. Prior to joining the Council on Foreign Relations, Coleman was CEO of a health care services company and a partner in the financial institutions practice of McKinsey & Co. in New York.*

Mary Ellen Iskenderian is President and CEO of Women's World Banking (WWB), the world's largest network of microfinance institutions and banks, which provides technical services and strategic support to 40 top-performing microfinance institutions and banks in 28 developing countries. Prior to joining WWB, she worked for 17 years in senior management at the International Finance Corporation, the private sector arm of the World Bank.

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back on its feet, but also longer-term planning to improve prospects for the next generation. Based on what we know about the critical role of women in development, the highest returns on investment are likely to come from initiatives that harness the productive capacity of women. There is much to learn from other post-disaster and post-conflict situations, such as Aceh, Indonesia, after the 2004 tsunami; Liberia after years of civil war; and Rwanda after genocide. In all these areas, investments in women have yielded large positive benefits in terms of community health, economic growth, and stability. The bottom line is that every strategy for rebuilding Haiti today must include women as part of the solution.

HAITIAN WOMENOMICS

Women have long played a vital role in Haiti's economy. Sixty-two percent of Haitian women work—a higher percentage than in any other society in the world, except Lesotho.[4] And yet, women are concentrated in the informal sector of the economy, which is unregulated, unsupervised, and unstable. Indeed, three-quarters of those working in the informal sector—in makeshift markets, petty trade, home-based businesses and restaurants—are women. Spreading out their wares along the streets on plastic tarps and cardboard tables or selling their products door to door, Haiti's female entrepreneurs are a testament to creativity and resilience. They are also a sign of the country's economic desperation. The poorer the household, the more dependent it is on the meager earnings of women in the informal economy.

Rebuilding efforts must take into account the importance of Haiti's informal economy and recognize women's central role in it. Here, some lessons from Liberia could be instructive. One of Liberian president Ellen Johnson Sirleaf's first initiatives in the rebuilding of her country after years of devastating civil war was to improve the women-led informal markets in Monrovia. The result was Liberia's Market Women's Fund, which is backed by an international board of high-powered African and American women. The board has raised several million dollars to improve market infrastructure, including provisions for water, toilets, electricity, and storage. The Market Women's Fund also has supported adult education, financial literacy, and child care, efforts designed to empower market women and their families. These investments not only target vulnerable women, they also are helping to make Liberia's economy, especially its precarious food economy, more productive and efficient.

In Haiti, an investment fund similarly targeted toward women in the informal economy could yield long-term benefits. As in Liberia, it could channel resources to meet the women's priorities. It could also help organize the women in the informal economy into effective trade associations, which would help them articulate their needs and opinions more effectively. Women in Haiti make up more than half the electorate yet constitute only 5 percent of the seats in parliament. Harnessing the power of the market women could give these entrepreneurs a greater say in

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local decision-making and bring their interests into consideration in the rebuilding efforts, where Haitian civil society is currently sorely absent.

Microfinance has proved to be a powerful lever in alleviating poverty, even under the toughest circumstances. The provision of small amounts of capital through microcredit has supported small businesses in developing nations for decades, and women in particular have benefited from this access to finance. Microfinance initiatives have enjoyed success and had a positive impact in post-conflict areas such as Afghanistan and Rwanda, and in post-disaster situations, such as in Asia after the devastating tsunami. In post-tsunami Indonesia and Sri Lanka, many poor women had small businesses and therefore were more likely to have lost their livelihoods due to the destruction of equipment and being displaced from their homes. Moreover, women frequently were not recognized as the head of their household and were unable to claim government assistance. Microfinance institutions (MFIs) in many tsunami-struck areas saw that their expertise in creating sustainable microfinance solutions positioned them uniquely well to restore institutional capacity and stimulate long-term economic recovery. Rather than joining in direct relief work handled by the numerous nongovernmental organizations on the ground, the MFIs focused on their core competencies to give tsunami survivors—particularly women—access to the financial resources required to rebuild their businesses and reignite their local economy. An expansion of microfinance services targeted toward women should also be part of the solution in Haiti.

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In recent years, the concept of microfinance has expanded beyond the provision of credit to include financial products and services, like savings and insurance, which are proving to be just as important in cultivating economic independence and security. For example, microinsurance is emerging as a critical safety net to

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lessen women's vulnerability to risk. Women tend to dominate in the roles of caregiver, homemaker, and, increasingly, as household resource managers and income earners. Inherent in these roles is the responsibility of coping with risks such as health problems, a death in the family, or other emergencies. Unmanaged, any one of these risks can deliver serious and often devastating financial shocks to poor women and their households, potentially intensifying poverty, instability, and vulnerability. Poor women have traditionally managed such risks by selling assets, relying on their husbands, pulling children out of school to earn money, or using informal mechanisms such as self-help groups for support. Some risk-management strategies, while perhaps effective in the short term, can lead to enduring adverse secondary implications that perpetuate a cycle of poverty. Allocating business profits to savings to deal with short-term emergencies rather than to longer-term investments, for example, is one of the largest barriers to growth in women's businesses. Another common coping mechanism for a woman is to sell productive assets, such as livestock or equipment, thereby wiping out her ability to earn income from those assets in the future. Similarly, pulling children out of school causes them a serious and immediate loss, and also severely curtails their long-term earning potential. Microinsurance offers a promising alternative for poor women to manage risk and use their assets more productively.

Microsavings are another vital tool for poverty reduction. Low-income households save 10 to 15 percent of their income on average globally, but there is growing recognition in the microfinance industry of the importance of formal, secure places for the poor to put their money and begin accumulating assets. Women, who are typically responsible for their families' savings, benefit enormously from having safe, confidential places to keep their money in their own name, as this gives them control over their assets and more power in their household. From the perspective of MFIs, savings mobilization reduces dependence on external funding and attracts new clients, thus tapping into the enormous demand for savings products that fill needs ranging from emergencies to old age to aspirational goals, such as investing in business, education, housing, and special occasions.

Financial education is an indispensable component of changing behavior and encouraging low-income people to save. Moreover, as awareness of the importance of targeting girls to build money management skills takes root, savings accounts geared toward girls should be developed. Banco ADOPEM, an MFI in the neighboring Dominican Republic, has introduced a girls' savings program that includes financial literacy and is tailored to the particular needs of girls. Lessons learned from this initiative could be useful in establishing similar ones in Haiti.

Mobilizing deposits for Haiti's women entrepreneurs should be a priority. In a post-crisis environment, a savings account could enable displaced women to receive and manage the inflow of remittances more easily, and to leverage these funds more effectively for new housing or rebuilding a business. Given Haiti's poor educational opportunities and the extent of women's participation in Haiti's informal markets, enhanced financial savvy would further empower women to build greater economic independence.

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Fonkoze, Haiti's largest microfinance organization, has leveraged its market leadership to offer poor women across the country a broad range of financial services designed to build solidarity and create economic independence. Fonkoze began taking deposits in 1996, and has seen exponential growth in savings volume ever since. At the end of 2009, Fonkoze had nearly 200,000 savings accounts representing a balance of more than $14 million. In 2008, Fonkoze also began offering a funeral insurance product to its microfinance clients.

Haiti's dire post-earthquake conditions have exacerbated the need for a broad array of financial products and services, including risk-mitigating products such as savings accounts and insurance. To that end, Fonkoze is currently awaiting its commercial bank license, which will facilitate further capacity-building to address the country's vast needs (see case narrative in this issue of *Innovations* for an in-depth look at Fonkoze).

The impact of microfinance for Haitian businesswomen could be further enhanced by expanding their property rights.

The impact of microfinance for Haitian businesswomen could be further enhanced by expanding their property rights. Land ownership has been a sensitive subject in Haiti for more than two centuries, dating back to the slave revolt of 1804, when land was taken from French planters and distributed to the people, only to be reconsolidated under a handful of powerful Haitian families. Today, fewer than a dozen families control the vast majority of usable land in the country. Nevertheless, the poor are resilient and have scratched out a living by setting up stalls on street corners and building homes on scraps of state land. Few had clear title to their property before the earthquake, and the devastation of January 12 compounded an already grim situation by destroying land records and displacing people from homes and properties they had inhabited for generations. Land fights are already slowing recovery. Squatters eking out an existence on land the government has declared "public" report being threatened by gangsters, presumably sent by elite landowners who have designs on the property.

Land reform is a major economic, social, and political issue that must be addressed before Haiti can be rebuilt stronger and better. In 1998, Peruvian economist Hernando de Soto estimated that Haiti's poor—the 85 percent of the population living on less than $2 per day—had more than $5 billion in "dead capital," money tied up in homes and businesses for which they had no title and therefore could not borrow against or sell.[5] Unlocking that economic potential must be part of Haiti's solution. Property rights for women should receive special attention, since they are the displaced of the displaced—in other words, the least likely to have any form of documentation linking them to land they have inhabited and worked for years, especially in Port-au-Prince, which suffered the brunt of the

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earthquake. Informal settlements have a high percentage of female-headed households. The 2003 census stated that in urban areas, nearly half of all households (46%) are headed by women.[6] Establishing a fair system to secure women's ownership rights is a relatively low-cost way to stabilize these communities and enable them to prosper.

In post-disaster situations, securing property rights is recognized as an important aspect of economic reconstruction. In the aftermath of the Asian tsunami in December 2004, President Clinton, serving as the United Nations Special Envoy for Tsunami Recovery, declared that nothing "will generate more income over the long run for average families in this region than actually having title to the land they own. Then, they will be able to borrow money and build a much more diversified, much more modern economy."[7] Several NGOs working in tsunami-affected areas such as Aceh and Tamil Nadu became deeply involved in securing property rights as a precursor to rebuilding homes and businesses. World Vision, for example, prepared a manual for its field personnel and other NGOs in Aceh that outlined a process for land titling. Special attention was given to women's property rights, since women too often have only a tenuous hold on their homes and businesses. For couples, properties were registered in both the wife's and husband's names, often for the first time. Subsequent studies report that including the wife on the title gave the woman greater stature in her family and community and provided her with an asset that she could use to access credit.

In Tamil Nadu, the Indian government had launched an innovative program prior to the tsunami to give joint title to men and women in some areas. After the tsunami, the program was replicated and expanded through a government order requiring permanent housing to be put in the names of both husband and wife, and stipulating that houses in the names of women could not be transferred to husbands. NGOs like World Vision helped implement the new legislation by requiring that new homes they helped construct include a woman's name alongside her husband's on the ownership documentation.[8] Such cultural shifts are resisted under normal circumstances, but the dislocations of the tsunami created an opportunity to enact such a broad policy change.[9] Evaluations of the communities in which World Vision worked found that within three years after the tsunami—due in large part to the push for joint land titles—women had a greater presence in their community and enjoyed increased leadership roles.[10] The impact of secure land rights for women in India contributed to the advancement of women's status in their community and increased their income and employment stability. World Vision's experience in India demonstrated the strong connection between land rights and women's economic empowerment and women's ability to invest in their children's future.[11]

In post-genocide Rwanda, extending property rights to women has been economically and culturally transformative for the country. International aid organizations, NGOs, and women's activists found opportunity in the country's self-destruction to push for an expansion of female property and inheritance rights in the rebuilding of the state. In the fall of 1994, the immediate need was to get

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women, who constituted more than 60 percent of survivors, to return to their farms and plant the fields to provide some harvest in the spring. The women in the refugee camps, despite the trauma of the genocide, understood this imperative, yet they hesitated. They questioned why they should return to their farms, invest their blood, sweat, and tears in rebuilding, only to have a long-lost male relative show up sometime in the future to claim the land as his.

Rwandan women in 1994 had few rights to own and inherit property. Expanding those rights was a low-cost but revolutionary measure that has helped transform the role of women in Rwandan society. In 1996, the Ministry of Gender, Family, and Social Affairs introduced a draft bill providing for daughters to inherit land from their parents and widows to inherit land from their deceased husbands. The bill was signed into law in 2000. Today, Rwandan daughters inherit from their parents a share equal to what their brothers receive. When women marry, they can choose to pool their assets with their husband's or keep them separate, but they have the right to inherit conjugal property. Rwandan women are using their land to secure loans and build their businesses. Women business owners are leveraging their property to thrive in industries as diverse as dairy production, banana wine, trucking, and hospitality, supporting their extended families and playing a crucial role in rebuilding the country.

Haiti should learn from these examples. Out of the wreckage of natural disasters and war can come an opportunity to restructure society in better ways. World Bank research has demonstrated that women's empowerment acts as a catalyst for further transformation that makes countries more stable and prosperous. Since a title to land is often a prerequisite for financing, the benefits of granting land tenure to women multiply rapidly. Women find themselves with access to loans and markets, not to mention a greater sense of their role in the community and their stake in society. Establishing women's right to own land helps to initiate these virtuous cycles.

COMBATING VIOLENCE AGAINST WOMEN

Another imperative in the rebuilding of Haiti is to combat violence against women. Before the earthquake, attacks on women—including sexual and domestic violence—were widespread, imposing enormous physical, social, and economic costs on society. Numerous studies indicate that a large percentage of Haitian women have been victims of domestic abuse and rape. For decades, rape has been used in Haiti as a political instrument: after President Jean-Bertrand Aristide was ousted in a military coup in 1991, the new regime employed systematic rape of women and girls as a tool of political oppression against supporters of Aristide and their families. In recent years, armed thugs across Port-au-Prince have been breaking into houses and raping female occupants as a means of exerting political pressure. In the city's lawless post-earthquake environment, shocking tales of rape and abuse are on the rise.

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Lack of the rule of law is a big part of the problem, but Haiti's culture of entrenched patriarchy and discrimination against women is also a contributor. In a 2009 UN study, 80 percent of men interviewed stated that violence against women was justified if women failed to obey.[12] Until 2005, rape was not even specifically classified as a crime and was instead lumped together with "crimes against morals"; courts meted out less punishment for the rape of a woman who was not a virgin on the grounds that her honor was not at stake; and hard-to-obtain medical certificates were required to prove rape. In the summer of 2005, after substantial lobbying from women's groups, the Council of Ministers passed several legal decrees significantly stiffening the penalties for rape, and courts began to hand down harsher sentences. Women were encouraged to report violence, a move away from the cultural taboos that had imposed silence on victims, and more were speaking out. In 2006, Haiti's Ministry of Women's Affairs launched a five-year national campaign to combat violence against women.

Women's security should be given high consideration when determining how to prioritize the distribution of goods and services during reconstruction. Not only does it enhance law and order, it has clear economic benefits too. Violence against women imposes an enormous toll on society.

Unfortunately, the chaotic environment of Haiti today, with millions of desperate people barely patrolled by an insufficient and fitful police force, is the perfect brew for a spike in violence against women. Sprawling squatter camps, unlit and dark at night, leave women exposed to abuse. Stories abound of women raped on their way to communal toilets or attacked in their tents. Rebuilding efforts must address the security needs of women by providing better lighting at night, more police and security forces, and integrating women's voices into security plans. A little effort can go a long way. For example, after the American Jewish World Service distributed street lamps to a camp where women had complained of being attacked at night while going to the latrines, local women immediately felt safer. Community leaders even banded together to form safety patrols to escort women at night to public washing areas.[13]

Women's security should be given high consideration when determining how to prioritize the distribution of goods and services during reconstruction. Not only does it enhance law and order, it has clear economic benefits too. Violence against women imposes an enormous toll on society. Studies have shown that in high-violence societies like Colombia, health expenditures related to violence as a percentage of GDP are almost 5 percent.[14] In Haiti, where women make up 85 percent of

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the victims of violence registered in hospitals and health centers,[15] the health-care costs and productivity loss due to violence is undoubtedly large.

Incorporating women into peacekeeping and security forces also holds promise for reducing the abuse of women by peacekeepers and police, a problem that has plagued such efforts around the world. In the UN Stabilization Mission in Haiti, which since 2004 has fielded UN soldiers on the ground for peacekeeping purposes, fewer than 2 percent of UN troops are women. Among the 18 countries where UN troops are deployed, Haiti has one of the lowest percentages of female "blue helmets." Women also comprise less than 5 percent of the UN's police force in Haiti, although the UN is beginning to redress this imbalance. Recently, a 160-member Bangladeshi female police unit arrived in Port-au-Prince, tasked with crowd control and managing disturbances inside the city's many camps for displaced people—the same activities conducted by their male colleagues.

The argument for female peacekeepers is that they bring a civilizing or grounding effect to disaster situations, which traditionally present all-male armies an opportunity to shirk acceptable behaviors. Some even claim that women bring distinctly female instincts of protection, caring, and sensitivity to what is otherwise a harsh disaster zone. The presence of women in peacekeeping efforts has had a significant impact on improving behaviors in conflict areas. In 2004, the UN openly criticized peacekeepers in Liberia, Haiti, and the Democratic Republic of the Congo for exchanging food and money for sex with young women. In 2009, following the influx of female peacekeepers in Liberia, only 18 peacekeepers were accused of sexual abuse.[16] For Haiti, where sexual abuse against women is rampant, having female peacekeepers field the numerous domestic abuse calls and reports of sexual violence could provide a level of security and calm to the most vulnerable in society.

Getting women's voices represented more at the policy table should also be a priority. Women comprise less than 13 percent of Haiti's senate and 4 percent of the lower chamber. Without concerted efforts, these low numbers are unlikely to change anytime soon, especially since some of the most passionate and ardent women activists who had devoted their careers to fighting for women's rights in Haiti died in the earthquake. The women's movement in Haiti has lost some crucial leadership. International efforts to harness and promote local women's voices are therefore all the more important.

IMPROVING WOMEN'S HEALTH

Women's status in Haiti will fail to improve if women's health needs are not addressed. Haiti has the worst maternal health statistics of any country in the Western Hemisphere and among the worst in the world. The fact that so many Haitian women die in childbirth is a marker of the country's nonexistent health-care system and, in many cases, a total lack of prenatal and natal care. Before the earthquake, only a quarter of births were attended by trained personnel, compared to 98 percent of births across the border in the Dominican Republic. With some

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60,000 pregnant women in Port-au-Prince in the months after the earthquake and few birthing facilities, that number has likely deteriorated. High maternal mortality in Haiti is also related to unsafe clandestine abortions. (Abortion is illegal in Haiti and anyone convicted of performing the procedure can be sentenced to up to nine years in prison.)

There are several local organizations in Haiti that have been leaders in improving women's health, including working to repair and maintain the few maternity hospitals in the Port-au-Prince area. But the lack of facilities and trained health workers requires a range of cost-effective solutions, including the mobilization of midwives to address the country's maternal mortality crisis. Experience from Afghanistan has shown that investing in midwifery can significantly reduce maternal mortality, even under the harshest circumstances. Between 2002 and 2008, the number of trained midwives in Afghanistan expanded fourfold, from fewer than 500 to more than 2,000. The number of deliveries attended by skilled personnel rose from 6 percent to more than 20 percent. As a result, maternal mortality in Afghanistan has fallen significantly, albeit from terribly high levels. Similar progress can be achieved in Haiti with similar investments in community-based midwifery programs.

Lack of access to contraception and family planning also remains an issue for Haitian women. Some 40 percent of women of childbearing age have unmet contraception needs. Not surprisingly, women have high fertility—4.7 children per woman on average. They also have the highest rate of HIV infection in Latin America, and the rate for women is higher than that for men. Family planning is an integral element of women's health care and HIV prevention, and several NGOs have successful programs dedicated to family planning in Haiti. For example, in its clinics throughout the countryside, Partners in Health has a full-time nurse on staff trained in reproductive health counseling, a professional midwife, and OB/GYNs. Partners in Health sends women's health agents throughout the country to educate people about STDs and HIV, while referring pregnant women to the clinics. This model has been so successful that Partners in Health has replicated it in Lesotho and Rwanda.[17] Reconstruction efforts need to build on these programs to expand family planning and maternal health care to women across Haiti.

Investing in women in Haiti will yield long-term gains that will benefit all Haitians. In other post-disaster and post-conflict situations, we have seen real gains from women-centered programs and policies that have stimulated the economy, helped strengthen families, and contributed to the security and stability of the country. From Rwanda to post-tsunami Asia to Liberia, women have been an important part of the solution and central to reconstruction efforts. To build back better in Haiti, now is the time to pay particular attention to opportunities to unleash the productive capacity of women in society.

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