



Women's Refugee Commission
Research. Rethink. Resolve.



Arrested Development:

Colombian Youth in Panama

June 2012



**WOMEN'S
REFUGEE
COMMISSION**

Research. Rethink. Resolve.

The Women's Refugee Commission identifies needs, researches solutions and advocates for global change to improve the lives of crisis-affected women and children. The Women's Refugee Commission is legally part of the International Rescue Committee (IRC), a non-profit 501(c)(3) organization, but does not receive direct financial support from the IRC.

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Acronyms & Abbreviations

BDS	Business development services
BPRM	(U.S.) Bureau for Population, Refugees and Migration
INADEH	Instituto Nacional de Formacion Profesional y Capacitacion para el Desarrollo Humano (National Institute for Professional Education and Training for Human Development)
INAMU	Instituto Nacional de la Mujer (National Institute for Women)
JRS	Jesuit Refugee Service
LSMS	Living Standards Measurement Study
NGO	Nongovernmental organization
PRC	Panama Red Cross
UNHCR	United Nations High Commissioner for Refugees
WRC	Women's Refugee Commission

Executive Summary

Urban violence, restricted access to formal markets, the lack of safe spaces and quality skills training programs, and disrupted education challenge the economic resiliency of Colombian refugee and asylee female and male youth in Panama's urban centers.

UNHCR estimates that there are 17,000 refugees in Panama. While nongovernmental organizations (NGOs) estimate 75,000 Colombians are in Panama who need international protection,¹ only 2,500 persons of concern are registered with the UN High Commissioner for Refugees (UNHCR).² Panama is a signatory to the 1951 Refugee Convention and the 1967 Protocol; however, a cumbersome asylum process approves only two percent of asylum applications.

Key Findings

Most Colombians reside in poor, high-crime neighborhoods because of poverty, and live in fear of deportation and gang violence. Women and young girls are

What Is a Livelihood?

A "livelihood" refers to the capabilities, assets and strategies that people use to make a living. Access to basic services and control of assets shape the economic strategies that refugees employ to achieve self-reliance, that is, food and income security. Displacement destroys livelihoods and forces people to adopt new strategies to support themselves. Refugees often arrive with no safety net, they usually flee with few resources and little preparation and, at times, become separated from or lose family members. Without access to basic services and assets, men and women, girls and boys often rely on risky activities to survive. These may include working as commercial sex workers, illegally hawking goods on unsafe streets or trading sex for food or shelter.

routinely harassed.

To survive, youth work in the informal sector, employed in family-run businesses, in petty trade or in short-term, low-wage jobs. Young women work and have multiple household and child care responsibilities, which often limit their access to income-generating activities, restrict their social interactions and place them in a more difficult financial position. They are often found in lower-paying jobs, such as domestic work, beauty salons, waitressing in restaurants or food preparation.

While education is accessible for those with the proper school documentation and for those who can cover direct costs, youth from struggling families need to work to survive. Those from better-off families, despite their level of education, have few economic opportunities as potential employers and banks often reject refugee IDs and work permits. Government and nongovernmental programs to support Colombians are few, do not link to programs for other at-risk groups and are not gender sensitive or youth inclusive.

Nevertheless, opportunities to strengthen youth's economic resilience exist.

Key Recommendations

UNHCR should:

1. strengthen coordination among service providers and key stakeholders in order to improve refugee programming and protection. It should schedule and facilitate regular coordination meetings among national government agencies, UN agencies, multilateral partners and NGOs supporting displaced persons;
2. advocate for the expansion of refugee and asylum seeker rights in the near term: in education, by lowering documentation requirements for entry³; in healthcare, by ensuring that asylum seekers can access medication and treatments at affordable costs; and in employment, by replacing the word "refugee" on work permits with a code for internal

purposes only, as well as advocating to ONPAR, the national office for refugees, to issue work permits to asylum seekers in addition to recognized refugees;

3. place a representative in ONPAR offices to provide mentorship and support quality delivery of services⁴ and to train other government agencies on refugee and asylum seeker rights.

NGOs should:

1. provide youth with a safe space to socialize with peers, develop relationships with mentors and role models in their community, learn life skills and build self-esteem;
2. link youth living in areas where there are existing programs for at-risk Panamanians to those programs;
3. conduct active outreach to identify vulnerable youth;
4. adapt programs for more vulnerable youth. Programs may include:
 - a. informal or formal micro-saving and insurance schemes;
 - b. child protection programs, such as subsidized daycare options for working women or organizing neighborhood daycare centers;
 - c. scholarship programs to attend school, not only to cover the direct costs of school enrollment, but subsidize loss of income resulting from stopping work⁵ ;
 - d. food security programs that organize informal groups of families to buy larger quantities of food at lower prices or provide direct food assistance in the short term through cash vouchers;
 - e. providing families with more than one income-generating activity per household;
 - f. financial literacy classes, including how to budget, save, invest and pay off debt.

5. Adapt programs for better-off youth. This may include:

- a. linking with private sector firms to provide business development services (BDS) or with university graduates (in business or economics) to provide business mentorship;
- b. providing micro-grants or loans;
- c. partnering with private sector companies to develop micro-franchising programs for youth;
- d. developing flexible student loan products for youth wishing to continue post-secondary education.

Purpose of the Mission

With support from the U.S. Department of State, Bureau for Population, Refugees and Migration (BPRM), and in collaboration with the United Nations High Commissioner for Refugees (UNHCR), the Women's Refugee Commission (WRC) is conducting a one-year study on safe pathways to economic resilience for displaced, urban young women and men (ages 15 to 24).

Information gathered from desk research, field assessments and in consultation with displaced youth will build evidence to influence policy and practice targeting youth's learning and earning needs.

This report focuses on key findings from a February 2012 field assessment in Panama City, the capital, and Colón, the country's second-largest city, conducted in partnership with UNHCR, the Panama Red Cross (PRC) and the Jesuit Refugee Service (JRS). The aim of the field assessment was to:

1. identify those factors that increase the economic resilience of urban displaced youth;

- determine which existing services increase the economic resilience of urban displaced youth.

Methodology

This study was conducted in Panama City and Colón and focused predominantly on Colombian youth. Colombians form the largest displaced population in Panama. Interviews were conducted with registered and unregistered youth between the ages of 15 and 24, both male and female.

This report is based on interviews with 85 displaced persons, including 38 adolescent girls and 30 adolescent boys; six poor Panamanian youth (male and female); eight youth from outside the continent; and 36 government officials, service providers, private sector firms and advocacy organizations that work with displaced or at-risk youth.

The assessment used purposive sampling.⁶ Using qualitative interviews and participant observations, the assessment conducted:

- 10 focus groups disaggregated by gender and age (ages 15 to 18 and 18 to 24)
- 20 individual interviews to gather in-depth information on experiences. Interviews were conducted with adolescent girls and boys.
- 11 household interviews with families.
- Key informant interviews with donors, representatives of NGOs, service providers, UN officials and government agencies.
- Project site visits to learn about economic and youth programs.



Interviews were conducted with the support of community workers from PRC, JRS and UNHCR.

Limitations

The assessment met with displaced youth who had at some point sought asylum. This included youth who had secured asylum, were in the asylum process or had had their applications rejected. However, it is estimated that only a small portion of persons of concern seek asylum.

The displaced youth and families we met with were involved in PRC or JRS programs. Because of weak social networks, a lack of trust within the community and time limitations, we were unable to identify Colombian youth who were not participating in any programs or who had never sought asylum.

Due to time constraints and the inability to secure meetings with all engaged policy makers and stakeholders, researchers were unable to solicit input from all parties.

Background

Up to 750,000 Colombians have fled to neighboring countries in an attempt to escape violence and persecution by armed groups.⁷ UNHCR estimates that there

are 17,000 Colombian refugees in Panama, while NGO estimates are higher, at 75,000 Colombians in need of international protection.⁸ Only 2,500 persons of concern are registered.⁹ The asylum process is cumbersome, taking from nine months to two years. Approval rates stand at just two percent of all applications.¹⁰

Regardless of status, displaced Colombian youth compete for limited economic resources in a highly unequal economy. They are relegated to the informal sector, in low-wage and short-term jobs. Most are living in unsafe, high-crime neighborhoods, and are often targets of police harassment and gang violence. Young women are at disproportionate risk.

Panama is a signatory to the 1951 Refugee Convention and the 1967 Protocol; both instruments have been incorporated into national legislation through Law 5/1977.¹¹

Although in recent years there has been an increase in mixed migratory flows, with larger numbers of economic migrants arriving from Colombia and elsewhere,¹² there is no indication that economic migrants are seeking legalization through the asylum process. Rather, the Panamanian government's initiative to provide a legal avenue to regularize immigrant status through "migration fairs"¹³ has resulted in approximately 6,500 Colombians purchasing amnesty and work permits valid for two years.¹⁴

The Economy

Panama's economy is based on a well-developed services sector that accounts for 77 percent of its gross domestic product.¹⁵ Services are predominantly related to the trans-shipment of goods through the Panama Canal and international trade, such as banking, the Colón Free Trade Zone, insurance and container ports. Growth in 2012 is forecast in the construction and service industries.¹⁶

Despite a vibrant economy, income distribution is greatly skewed. In 2003, "43% of the country's income is dis-

tributed to the highest 10% of the population; while a mere 0.7% is distributed to the lowest 10% of the population."¹⁷

In 2008, approximately one-third of the population in Panama lived in poverty and 14.4 percent contended with extreme poverty.¹⁸ Approximately 25 to 30 percent of the working population are underemployed.¹⁹ The poor are largely in the informal sector,²⁰ where wages are lower and employment is often short term, irregular and insecure.

Twenty-three percent of Panama's poor are found in cities, where unemployment is particularly high for women and youth.²¹ The unemployment rate for women is nearly twice the rate for men.²² Women generally have fewer options than men in seeking paid employment because fewer jobs are open to them in the formal and informal sector, and they must arrange their paid employment around child care needs.

Young people make up approximately 25 percent of the population; most live in urban areas (66.3%).²³ Young women are much more likely to be unemployed (17.6% for women; 9.6% for men).²⁴ Youth under the age of 18 are not eligible to work.²⁵

In this context, asylum seekers and refugees are seen as competing for limited economic resources and low-wage jobs. More recent Colombian arrivals are fleeing from rural areas with lower levels of education compared to earlier arrivals, who were largely professionals. In addition, refugees find that their refugee IDs and work permits are rejected by potential employers, landlords and banks, either because of discrimination or lack of knowledge on refugee rights. Meanwhile, asylum seekers are not authorized to work. As a result, most displaced Colombians, regardless of status or level of education, survive by working in the informal economy.

Security

An increase in crime in Panama is widely attributed to drug trafficking and youth gangs. In Colón alone there

are more than 250 gangs, resulting in daily warfare.²⁶ Young people account for 57 percent of the homicide victims. Young women are the primary victims of gender-based violence.²⁷

The 2009-2010 Human Development Report for Central America, *Abrir Espacios a la Seguridad Ciudadana y el Desarrollo Humano*, highlights day-to-day security as a central concern of citizens and a constraint on human development.²⁸

In response, police checkpoints have become commonplace on roads between cities. In addition, authorities have instituted a curfew policy for youth under the age of 18. For displaced youth, this means they are often harassed by gangs or police. Their movement is restricted both because of a *fear* of deportation and violence.

In Colón as of February 2012, the National Immigration Service has been replaced by local police. In the first week of transition they conducted two raids on migrants working on construction sites.²⁹ Advocates fear that under the police the situation for refugees and asylum seekers will be worse, as the police are untrained and unfamiliar with their rights.

Findings

Factors that increase the economic resilience of displaced youth

Few Colombian youth have access to asylum; most are relegated to the informal sector where competition for low-paying, short-term jobs is high and insecurity results in a culture of fear. Within this climate, several factors can contribute to strengthening the economic resilience of youth. They include: source of income, social networks, documentation, education, and composition and character of the family unit.

Young men generally have more freedom of movement, diversity in job choices, higher paying jobs and access to more extensive social networks than young

women. Young women have many household and child care responsibilities, which often limit their access to income-generating activities, restrict their social interactions and place them in a more difficult financial position. Further, Colombian young women are often stigmatized as prostitutes and consistently report sexual harassment, which further limits their freedom of movement.

Income Source

Youth who are able to focus on their education, either at the high school or university level, because of financial support from parents or relatives, are best able to build the assets necessary to achieve economic security and resilience. However, few youth have access to this kind of financial support. For other youth, the three predominant income sources are informal businesses, petty trade and informal employment.

Informal Businesses

Displaced youth generally participate in family-run businesses. Youth from struggling families frequently drop out of school to help run the family business. The most common type of business is food preparation (50 percent of PRC participants sell food³⁰). Informal business owners had varying degrees of education, ranging from

Missing School to Help Support the Family

15-year-old Roberto* fled Colombia in 2006 with his parents and younger sister. He and his sister are often absent from school, helping to run the family business—selling traditional Panamanian food. He wakes up at 4:00 a.m. to help with the food preparation and sells until 10:00 p.m. His mother and sister sell at a food stand, while he sells on the roadside. He does not feel safe selling at night and regularly gets harassed by thugs, who steal from him. Roberto, however, is proud to be a hard worker.

*All names used have been changed.

primary to higher education. For informal business owners, income earned represents 75-100 percent of total household income.

Generally, business management skills are low. Few understand market dynamics or are able to maximize on profits. Financial literacy is higher for those who have some secondary education. The majority of businesses interviewed were unable to access formal financing.

Working 10 Hours a Day and Coming Up Short

Eduardo, from Colombia, is 20 years old. He dropped out of university to help support his mother's business. He works 10-hour days collecting, recycling and reselling scraps from junkyards to local businesses. His mother received a grant from an NGO to rent junkyard space, which allows them to purchase and collect more scraps from others. However, their earnings only cover 50 percent of their total expenses. They know they need to double their sales but are not sure how, other than collecting more scraps.

Displaced youth reported a preference for regular employment, while adults prefer to own a business in order to have greater control over their earnings.

Petty Trade

Petty trade, selling on the street or door to door, is done predominantly by young women and more vulnerable individuals. This group faces the highest security risks, as they are harassed in the street by gangs and police. To minimize harassment, young women often sell in groups.

"The police come by and you have to pay them. They come regularly."
Colombian woman street seller³¹

Street Vendor Harassed by Police

Belle, a 22-year-old from Colombia, has lived in Panama City for two years with her family. She sells food in the street, but is constantly harassed by police, who confiscate her goods if she does not pay a bribe. She lives in constant fear of deportation, but feels she must work to support her two children and ill mother.

Informal Employment

"It doesn't matter if you have papers or not. You still get paid less. A Panamanian would get 25 USD/day while a Colombian gets 10 USD/day."

Colombian young man³²

Those employed often find jobs through social networks, usually through an older family member. Most have informal short-term or irregular work in construction, repair shops, supermarkets or hotels. Informal longer-term work included work in restaurants, beauty salons or domestic work, which were female dominated but also lower paying. Employed young women reported feeling pressure to earn, as their income was steady, albeit insufficient to cover basic costs.

Overall, those that were more successful in earning income:

1. aggressively use social networks to build a client base, obtain market information or access jobs;
2. work in safer neighborhoods, where there is less risk of being robbed, bullied by gangs or threatened by police. Most displaced youth mentioned fear of deportation, which limited their movement, or regularly paid police bribes;
3. have multiple earners and multiple income sources in the household;
4. have access to finances such as personal savings, formal credit or formal housing loans, in order to build assets. Informal credit and housing loans are

Pressure to Work, Even for Minimal Pay

Camille is a recent arrival from Colombia working in a beauty parlor. Her pay is low, given the few clients she sees. “I feel a lot of pressure to work, because my income is the most stable.”³³

often unsecured loans at illegally high interest rates and repayment is strictly enforced;

5. have strong business management skills, financial literacy skills and an understanding of market demand, usually from education received prior to their arrival in Panama.

Social Networks

Colombians use social networks to find work, build a client base and access information. However, social networks both within the Colombian community and between the Colombian and Panamanian communities are weak. Those more likely to have more relationships include young men, those who have lived in Panama longer and those attending university or schools in safe neighborhoods (that is, those with low gang activity).

There are no known informal associations or self-help groups within the Colombian community. This is partly due to a lack of trust within the community, limited mobility due to insecurity and a sense of “every family for itself.”³⁴ Social networks are centered around the nuclear family and do not always extend to more distant relatives.³⁵ Most Colombians interviewed said they meet other Colombians in NGO offices and programs, or because they are their immediate neighbors. However, these relationships were often characterized as opportunistic or superficial. Youth said they felt they had no one to talk to about their problems, ask for help or borrow money from other than a parent or older sibling.

Relationships between the Colombian and Panamanian communities are equally weak. Those in schools in safe neighborhoods have more opportunities to constructively interact with Panamanians and build friendships.

Many in-school youth mentioned an interest in more opportunities to interact with Panamanians through joint programs and discussion groups.

Youth reported that there are few safe spaces where they can socialize with peers, develop relationships with mentors, expand social networks or build self-esteem. For most, the safest space was home, where they spend most of their time.

“I don’t go outside the home after 6:00 p.m. This makes it hard to find work, especially when it is far from my neighborhood, but it is safer.”

Colombian male youth³⁶

“I stay home and out of trouble.”

Colombian male youth³⁷

“I don’t feel safe where I live. I stay at home as much as possible, and don’t go out unless with my boyfriend.”

19-year-old Colombian woman³⁸

Documentation

Only 2 percent of those seeking asylum receive refugee status. Many registered refugees find that their IDs and work permits are rejected by potential employers, landlords and banks. For most, having a work permit does not facilitate access to the job market. In addition, work permits must be renewed annually at a cost of over \$40.³⁹ As a result, most forced migrants, regardless of status, survive in the informal economy.

Nonetheless, many felt that holding an ID and work permit provides a layer of safety, reducing the risk of deportation and police harassment.

“Having an ID is like the world opening to you—you can participate in the world around you.”

Colombian young woman⁴⁰

Education

The *Living Standards Measurement Study (LSMS)* survey conducted in Panama in 2008 by the World Bank reveals that “schooling pays off in terms of higher incomes: each year of schooling yields about a 5 percent increase in hourly earnings. These returns vary significantly by education level, with primary school (which has fairly equitable coverage) generating much lower returns than secondary or higher education (to which the poor have much less access).”⁴¹

Currently, the Panamanian education system is oriented toward preparing youth for lower-level construction work and not higher-paying jobs in management, which require university degrees, customer service, team work and leadership skills.⁴² To exit the informal economy, Colombian youth need access to university education, life skills and work permits. Otherwise, most youth will remain relegated to the informal economy. University education is accessible for refugees as long as they can pay the fees and have all proper school documentation. University is not accessible to asylum seekers.

In the informal sector, education beyond middle school does not significantly impact one’s economic resilience. This is largely due to barriers to market access, such as documentation, discrimination, safety concerns and limited freedom of movement.

Family Unit

Female-headed households

Female-headed households are more likely to be vulnerable to poverty. Because of gender bias in the market, their economic opportunities are often limited to low-earning income sources, such as domestic work, beauty salons, waitressing in restaurants or food preparation. They are more likely to be exploited at work or sexually harassed in the streets, which restricts their mobility and ability to build social relationships.

“You are insulted on the street”

“You are physically threatened and beaten up for being Colombian”

“I’ve been working with my mom for a while doing accounting for her beauty parlor but they were taking advantage of me—working long hours with little pay.”

Comments from Colombian young women⁴³

Many young women have heavy child care responsibilities, either looking after their own children or younger siblings. Young mothers drop out of school and reported that they had to work in order to provide for their children. Some were able to leave children with older family members; others locked their children in the home.

“The hardest thing about being a refugee is finding a job when you have a child [you] need to provide for and do any job you can, even if you don’t have work.”

Colombian young woman⁴⁴

Home environment

Youth with a healthy home environment had a stronger sense of purpose and positive view of the future. This included:

- positive family communication, in which youth are able to communicate well with their parents and are willing to seek their parents’ advice;
- family support, in which parents demonstrated interest in youth’s education and showed support for their life choices;
- decision-making, in which youth are included in household and financial decision-making. For those youth that work, this included having control over all or a portion of their earnings.

Some youth live in challenging home environments, in which they feel that they are not listened to, or where there are incidents of domestic violence.



Services that increase the economic resilience of displaced youth

Several services are crucial to support the economic resilience of youth, including healthcare, education, economic programs and advocacy. However, most of these types of programs that the Women's Refugee Commission visited were neither gender sensitive nor youth inclusive.

Healthcare

Asylum seekers do not have universal access to healthcare. They must forgo treatment, pay for a private clinic or access the only free hospital in Panama City, Santo Tomás. Many youth seeking asylum complained about the lack of access to healthcare. For registered refugees, healthcare costs are not prohibitively high, but medicine continues to be a significant cost.

Education

"School gives me a sense of stability and prevents boredom"

15-year-old male Colombian youth⁴⁵

Public schools are accessible to youth regardless of status, provided they bring the appropriate school paperwork (which many do not arrive with)⁴⁶ and can cover direct costs of schooling (fees, books, lunches and transportation). Concerns about the quality of education, school safety (from gangs and drugs) and discrimination were highlighted by youth and families. In addition, for struggling families, opportunity costs of children working versus staying in school remains a challenge.

Displaced youth 18 years and older can access vocational training programs offered by NGOs or privately. They do not, however, have access to the government's Instituto Nacional de Formación Profesional y Capacitación para el Desarrollo Humano (INADEH) (National Institute for Professional Education and Training for Hu-

man Development) programs, which requires that participants be Panamanian citizens and have completed high school.

Promising Practice⁴⁷

Don Bosco's Vocational Training Center has been in business for 50 years. Through funding from the U.S. Department of State, it is training 125 displaced persons.

Strengths of the program:

1. Uses market assessments to determine appropriate courses in the formal and informal sector, such as woodshop, plumbing, electrician and metallic mesh making.
2. Courses are taught by professionals with more than 10 years of work experience and in classrooms with the latest equipment and technology.
3. Classes are 30 percent theory and 70 percent practice.
4. Participants graduate with certification recognized by INADEH.
5. Graduates are linked to businesses via a job placement component.
6. Creates a safe space by including time for sports and recreation.

Challenges:

1. Classes are all day, Monday through Friday. This limits participation by those who need to earn income during the day in order to survive.
2. Participants without work permits do not benefit from job placement.
3. Courses are not adapted to include young women.

Most vocational training programs *do not*:

1. teach the minimum level of skills necessary for graduates to immediately enter the market place;
2. complement or link training with internships, job placement, start-up kits, credit or business development services;
3. integrate gender sensitivity and promote gender equity; instead they typically gender stereotype by placing women in beauty salons or sewing classes.

Economic Programs

Few economic programs are available, and even fewer that are tailored to the needs of youth. Among those programs targeting displaced or at-risk youth, no programs were identified that specifically focus on young women, despite the documented risks and needs for young women to stay in school and have access to safe and higher-earning employment opportunities. Economic programs available for displaced youth (18+ years old) largely include vocational training programs, mentioned above, and financial services.

Available financial services include micro-credit and business grants. Formal micro-credit is offered by Microserfin, a partner of UNHCR, which targets registered refugees older than 26 years who have an existing business. Youth 20 years and older may apply, but must go through a more rigorous vetting process, as they are considered a high-risk group. Other micro-finance services, such as micro-savings or micro-insurance, are not available. Informal credit is often unsecured loans at illegally high interest rates and repayment is strictly enforced.

Business grants are largely administered by NGOs. The selection criteria for awarding business grants are based on need and not grantee capacity to successfully manage a business. As a result, grantees may use funds towards emergency costs, such as food or medicine. Many of these businesses fail within the first three to six months.

Refugee Advocacy

ONPAR, the national office for refugees, is responsible for guaranteeing asylum seeker and refugee rights. This includes working with other government agencies to ensure that asylum seekers and refugees can access services.

ONPAR is also responsible for processing eligibility screening for asylum and ID renewals. To improve service delivery and quality, a UNHCR presence in the ONPAR office may help provide mentorship to ONPAR staff, who rotate frequently.

“While UNHCR-funded assistance has decreased steadily over the past several years due to limited financial resources,”⁴⁸ it is the agency that is best able to advocate with ONPAR for asylum seeker and refugee rights. UNHCR can play a coordination role between national government agencies, UN agencies, multilateral partners and NGOs servicing asylum seekers and refugees.

Links to at-risk youth programs

Several programs for at-risk Panamanian youth provide an opportunity to include displaced youth into their programming. Promising programs include:

1. *Padrino Empresario*—a government agency, connects at-risk 14- to 18-year-olds with private sector internships, such as with Nestlé, Copa Airlines and Budget Travel, through a scholarship program. To qualify, youth must be enrolled in school. The program accepts anyone regardless of status. This program may help working youth from struggling families by providing them with scholarships to attend school and gain work experience through internships.⁴⁹
2. *Manpower*—a for-profit recruitment firm with more than 100 clients in Panama. They recruit youth with various levels of experience and education and place them in multiple industries.

3. Alcance Positivo—a USAID-funded, Creative Associates-implemented project, partners with local associations to run 18 community youth outreach centers in various neighborhoods of Panama City and Colón. Centers provide a safe space for youth in high-risk neighborhoods, and provide computer, English language and life skills training, job preparation and team-building activities. In addition, they provide grants to community groups working to reduce violence. Centers and services are accessible to anyone regardless of status.⁵⁰
4. Instituto Nacional de la Mujer (INAMU) or National Institute for Women—a government agency responsible for gender mainstreaming and promoting women’s rights, conducts fairs for women-headed businesses to receive licenses for their informal business at no charge and regardless of status.⁵¹

Recommendations

UNHCR:

1. Strengthen coordination among service providers and key stakeholders in order to improve refugee programming and protection. Schedule and facilitate regular coordination meetings among national government agencies, UN agencies, multilateral partners and NGOs supporting displaced persons.
2. Advocate to ONPAR for the expansion of refugee and asylum seeker rights in the near term in education, by lowering documentation requirements for entry; in healthcare, by ensuring that asylum seekers can access medication and treatments at affordable costs, and in employment, by replacing the word “refugee” on work permits with a code for internal purposes only, as well as advocating to ONPAR to issue work permits to asylum seekers in addition to recognized refugees.
3. Place a representative in ONPAR offices to pro-

vide mentorship and support quality delivery of services and to train other government agencies on refugee and asylum seeker rights.

United States Government:

1. Use diplomatic pressure with the Government of Panama to promote the full respect of asylum seeker and refugee rights, including access to education, health care and employment.
2. Provide financial support to those organizations with livelihood expertise and effective economic programs.

NGOs:

1. Link with Alcance Positivo’s youth centers to provide youth with a safe space to socialize with peers, develop relationships with mentors and role models in their community, learn life skills and build self-esteem. Safe spaces should include programs for families to work together on communication and trust. It is also important that there be times when only girls and young woman can use the center.
2. Link youth living in areas where there are existing programs for at-risk Panamanians, such as Padrino Empresario, INAMU and Manpower, to these programs. Coordinate with UNHCR to develop strategic alliances with these agencies.
3. Conduct active outreach to identify vulnerable youth. Currently, programs recruit participants by word of mouth. Engaging community members to go door-to-door may identify more “invisible” peers, including unregistered refugee youth.
4. With UNHCR, profile and adapt programs for more vulnerable youth. Based on findings from the Women’s Refugee Commission’s field assessment, this includes youth in female-headed households, young mothers, out-of-school youth, petty traders, new arrivals and unregistered refugee

youth.⁵² These groups require a different set of interventions. Programs may include:

- a. Informal or formal micro-saving and insurance schemes. Families need access to saving and micro-insurance schemes to avoid using capital to cover emergency costs. Youth saving products should allow for the timing and size of the deposits and withdrawals to be flexible, as their income is irregular and they may have emergency consumption needs. A savings product that “requires regular payments may push youth, particularly girls, into harmful relationships or activities.”⁵³ Mobile banking could promote youth access and save time and travel costs.
 - b. Child protection programs, such as subsidized daycare options for working women or organizing neighborhood daycare centers.
 - c. Scholarship programs to allow youth to attend school, not only to cover the direct costs of school enrollment, but subsidize loss of income resulting from stopping work.
 - d. Food security programs that organize informal groups of families to buy larger quantities of food at lower prices or provide direct food assistance in the short term through cash vouchers.
 - e. Diversifying household income sources so that families can prepare for setbacks and risks. This requires facilitating access to more than one income-generating activity per household.
 - f. Financial literacy classes offered independently, as well as in combination with micro-savings and insurance schemes and vocational training programs.
5. Adapt programs for better-off youth. This may include:
- a. Linking with private sector firms to provide business development services (BDS) or utilizing university graduates (in business or economics) to provide business mentorship. BDS can assist family businesses to become more competitive by providing advisory services, market information or tools to monitor business plans and cash flow projections.
 - b. Providing micro-grants or loans. Loans should be coupled with business management training. Microfinance programs must ensure that the market can support new or expanding businesses so that the displaced earn enough income to meet their needs and repay their loans. Note, though, that an increase in loans to women may saturate traditional female services and products. Women should therefore be encouraged into safe niche or emerging markets.
 - c. Partnering with private sector companies to develop micro-franchising programs for youth. Micro-franchising provides self-employment opportunities for youth by becoming a franchisee to an identified company partner. In return, companies lend their brand, selling strategies and supply chain infrastructure to youth.
 - d. Developing flexible student loan products for youth wishing to continue post-secondary education.

Notes

¹ Refugee Council USA, *Living on the Edge: Colombian Refugees in Panama and Ecuador*, Washington, D.C., 2011, p. 3. As of December 2011, the admissibility rate is 13% and recognition is 16%.

² Ibid, p. 3.

³ UNHCR and ONPAR have had conversations with the Ministry of Education in 2011; however, a Ministerial Resolution is still pending.

⁴ UNHCR is conducting a Quality Assurance Initiative to enhance the RSD procedure; a representative in ONPAR's offices should be considered as a capacity-building and accountability measure.

⁵ The government of Panama currently offers Panamanian citizens \$135 USD per child per quarter to decrease the drop-out rate. It may be useful to evaluate the impact of such conditional cash transfers and their extension to the displaced.

⁶ The assessment selected a specific subset of a larger population, namely Colombians aged 15-24.

⁷ Refugee Council USA, *Colombian Refugees Fact Sheet*, <http://www.rcusa.org/uploads/pdfs/Colombian%20Refugees%20Background,%205-4-09.pdf>.

⁸ Refugee Council USA, *Living on the Edge: Colombian Refugees in Panama and Ecuador*, Washington, D.C., 2011, p. 3. <http://www.rcusa.org/uploads/pdfs/FINAL%20REPORT.pdf>.

⁹ Ibid.

¹⁰ Ibid.

¹¹ UNHCR, *Panama 2012 Regional Operations Profile*, <http://www.unhcr.org/pages/49e492e96.html>.

¹² Interview with Acting ONPAR Director, interviewed by Jina Krause-Vilmar, Jennifer Podkul, Besem Obenson and Nairobi Estrada, Panama City, February 13, 2012.

¹³ Refugee Council USA, *Living on the Edge: Colombian Refugees in Panama and Ecuador*, Washington, D.C., 2011, p. 7.

¹⁴ Interview with IOM by Jina Krause-Vilmar, Jennifer Podkul, Nairobi Estrada and Iris Mesquita, Panama City, February 7, 2012.

¹⁵ U.S. Department of State, *Background Note: Panama*, 2012, <http://www.state.gov/r/pa/ei/bgn/2030.htm>.

¹⁶ Interview with Manpower, by Jina Krause-Vilmar, Jennifer Podkul and Nairobi Estrada, Panama City, February 17, 2012.

¹⁷ International Business Wiki, Panama's Income Distribution and Employment NRA, http://internationalbusiness.wikia.com/wiki/Panama%27s_Income_Distribution_and_Employment_NRA.

¹⁸ USAID, *Gender Assessment Panama*, August 2010, p. 16.

¹⁹ World Bank, *Poverty Action and Equity, Panama Poverty Assessment*, 2008.

²⁰ Ibid.

²¹ Ibid.

²² USAID, *Gender Assessment Panama*, August 2010, pp. 17.

²³ Ibid, p. 30.

²⁴ Ibid, p. 30.

²⁵ There are legal exceptions that allow children to work, but refugees and asylum seekers rarely meet these exceptions.

²⁶ Interview with Panama Red Cross in Colón by Jina Krause-Vilmar and Jennifer Podkul, Colón, February 9, 2012.

²⁷ USAID, *Gender Assessment Panama*, August 2010, p. 30.

²⁸ Ibid, p. 29.

²⁹ Interview with JRS Director by Jina Krause-Vilmar and Jennifer Podkul, Colón, February 9, 2012.

³⁰ Conversation between Roberto Mera and Jina Krause-Vilmar and Jennifer Podkul, Panama City, February 10, 2012.

³¹ Household interview with Colombian female-headed household by Jina Krause-Vilmar, Panama City, February 11, 2012.

³² Interview with Colombian male youth by Jina Krause-Vilmar, Colón, February 9, 2012.

³³ Interview with Colombian household by Jina Krause-Vilmar and Nairobi Estrada, February 14, 2012.

³⁴ Comments from several displaced Colombians, youth and adults, in Panama City and Colón. Quote is from interview with Colombian male youth by Jina Krause-Vilmar, Colón, February 9, 2012.

³⁵ Some neighborhoods have high concentrations of Colombians; however, these tend to be more dangerous and unsafe areas. Other, safer neighborhoods have fewer Colombians. Regardless, Colombians are dispersed throughout the city (Panama City and Colón).

³⁶ Focus group interview with Colombian male youth by Jina Krause-Vilmar, Colón, February 9, 2012.

³⁷ Ibid.

³⁸ Individual interview with Colombian young woman by Jina Krause-Vilmar, Colón, February 9, 2012.

³⁹ Interview with CEALP by Jennifer Podkul, Panama City, February 7, 2012.

⁴⁰ Focus group interview with Colombian young women by Jennifer Podkul, Panama City, February 8, 2012.

⁴¹ World Bank, *Poverty Action and Equity, Panama Poverty Assessment*, 2008. <http://wrc.ms/KHUEVG>.

⁴² Interview with Manpower by Jina Krause-Vilmar, Jennifer Podkul and Nairobi Estrada, Panama City, February 17, 2012.

⁴³ Focus group interview with Colombian young women by Jennifer Podkul, Panama City, February 8, 2012.

⁴⁴ Focus group interview with Colombian young women by Jina Krause-Vilmar, Panama City, February 8, 2012.

⁴⁵ Focus group interview with Colombian male youth by Jina Krause-Vilmar, Panama City, February 8, 2012.

⁴⁶ Interview with Panama Red Cross by Jina Krause-Vilmar, Panama City, February 6, 2012.

⁴⁷ A promising practice is a practice that demonstrates promise in achieving outcomes, but has not been rigorously evaluated or replicated to determine if it can be transferable to other situations and populations.

⁴⁸ Refugee Council USA, *Living on the Edge: Colombian Refugees in Panama and Ecuador*, Washington, D.C., 2011, p. 4. <http://wrc.ms/LTccvt>.

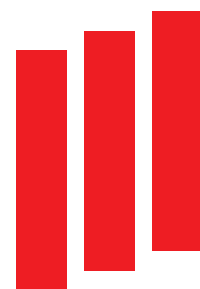
⁴⁹ Interview with Padrino Empresario by Jina Krause-Vilmar, Jennifer Podkul and Nairobi Estrada, Panama City, February 13, 2012.

⁵⁰ Interview with Director of Alcance Positivo by Jina Krause-Vilmar, Panama City, February 16, 2012.

⁵¹ Interview with INAMU by Jina Krause-Vilmar, Jennifer Podkul, Besem Obenson and Nairobi Estrada, Panama City, February 13, 2012.

⁵² Vulnerable youth are less likely to eat three meals a day, access healthcare or education services or live in safe neighborhoods.

⁵³ USAID, *Youth Savings Accounts: A Financial Service Perspective: a literature and program review*, microReport #163, May 2009, p. 5. <http://wrc.ms/NdJqoR>.



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