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THE WELL- BEING OF MUSLIM REFUGEE WOMEN IN RESETTLEMENT: A NEEDS ASSESSMENT

By

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By

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To date, little formal work has been done concerning the particular experiences of Muslim refugee women residing in the United States. An improved understanding of these women's needs would lead to enhanced and more cost-efficient service provision to this population. The goal of the proposed work was to undertake a systematic needs assessment surveying 31 Muslim refugee women in Central Michigan in order to understand both their needs and the degree to which the community can respond to these needs. Participants' overarching needs related to service provision and various factors essential to their successful adjustment in resettlement. Participants' needs were additionally strongly related to their demographic characteristics, particularly their marital status in resettlement. Women who were single in resettlement had different experiences and needs as compared to married women. Results highlighted the importance of taking into consideration the specific demographic characteristics of Muslim refugee women when service provision to this population is considered.

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Introduction

The United Nations High Commissioner for Refugees (UNHCR) has designated women, who constitute more than 50 percent of the world's refugees (The United Nations High Commissioner for Refugees [UNHCR], 2001), as a particularly vulnerable segment of the refugee population (Cole, 1992). Ironically, although the majority of refugees are women, they are chronically underrepresented in the planning and provision of interventions for refugees. While refugee women face a number of obstacles ranging from sexual assault to fewer educational opportunities than men (Comas-Diaz & Jansen, 1995; Ferris, 1993; Green, 1994), their needs are regularly overlooked in favor of the male-dominated paradigm that governs responses to the refugee crisis (Callamard, 1999; Ferris, 1993; Wihthol de Wenden, 1998). Muslim refugee women from patriarchal nations have been particularly underrepresented and neglected. In resettlement, these women have unique needs related to their roles that go largely unmet. It will be argued that it is necessary to develop a better understanding of the needs of women refugees, especially Muslim women refugees from the Middle East, some countries in North Africa, and Central Asia that produce vast numbers of refugees annually.

The UNHCR, which is chiefly responsible for worldwide responses to refugee crisis, estimated the number of refugees and displaced persons in the world to have numbered 21.8 million or one out of every 275 persons on earth, by January 1, 2001. Nations such as Iran, Iraq, Sudan, Somalia, and Afghanistan where Islam is widely practiced were counted amongst the ten countries producing the greatest number of refugees worldwide, with Afghanistan producing the largest number of refugees

worldwide. Of the ten main countries of resettlement identified by the UNHCR in 2000, the United States resettled the largest number of refugees (UNHCR, 2001).

Upon resettlement, refugees face many challenges and have specific needs related to their negotiation of the inherently stressful processes of acculturation and adjustment. Due to their differing roles, men's and women's needs and experiences differ. For many women, these needs are mediated by cultures of origin that add additional burdens to an already difficult process. It is therefore argued that Muslim refugee women have specific needs in resettlement related to the manner in which their culturally defined gender roles allow them to negotiate the process of adjustment. It is further proposed that a better understanding of Muslim refugee women's needs would allow for better and more effective interventions that will assist them with these processes.

The proposed study contributes both to the existing literature on refugee women and to current interventions aimed at assisting these women. The contribution to the literature comes in the form of a rigorous study of the needs of Muslim refugee women. To date, this literature has not focused much on Muslim women from patriarchal nations (Wihthol de Wenden, 1998). In fact, the majority of the literature has focused on the experiences of Southeast Asian refugees (e.g., Amar, 1985; Bach & Bach, 1980; Faller, 1985; Yee, 1992) and Latin American refugees (e.g., Allotey, 1998; Espin, 1995; Roe, 1992) and has focused on the needs of men (Callamard, 1999; Ferris, 1993; Wihthol de Wenden, 1998). The second contribution is a practical one. Due to the bias against refugee women (Callamard, 1999; Ferris, 1993; Wihthol de Wenden, 1998), many interventions do not consider or do not adequately target women in general or Muslim refugee women in particular. Hence, this rigorous needs assessment would provide

service providers and government agencies with guidelines to best assist refugee women, specifically women from Islamic nations.

Who are Refugees?

According to the 1951 Convention Relating to the Status of Refugees put forth by the UNHCR, a refugee is a person who:

> owing to a well-founded fear of being persecuted for reasons of race, religion, nationality, membership in a particular social group, or political opinion, is outside the country of his nationality, and is unable to or, owing to such fear, is unwilling to avail himself of the protection of that country. (UNHCR, 2001)

The primary defining feature of a refugee is thus the fact that they fear a form of political persecution (Ferris, 1993). This definition is not without its drawbacks. It does not account for those refugees who leave their country of origin due to economic oppression, those who leave in anticipation of problems and can then not return due to war or political instability, and those displaced by famine, or other disasters (Ferris, 1993). While the problems inherent in the term "refugee" is beyond the scope of this thesis, it should be noted that the term "refugee" will be used in the limited official sense, and will not necessarily account for the many persons who leave their country of origin due to a combination of political and economic reasons.

It should further be noted that the term "refugee" is often used to refer to all refugees in a manner that denies the human diversity inherent in the refugee experience. Refugees, like all other humans, are differentiated along dimensions such as gender, age, socio-economic status, and ethnicity. Furthermore, the label "refugee" is often interpreted in a manner that ignores the agency of refugees and depicts them as helpless and dependent. Individuals often differ vastly from the labels affixed to them and may well disagree with these labels (Lammers, 1999).

Cultural and ethnic labels affixed to refugees may further deny the diversity that exists within groups. Individuals belonging to different ethnic and cultural groups differ in their interpretation of their own culture and/or ethnicity and the manner in which they adhere to these norms. In fact, individuals differ as much from one another as they are similar; hence, it is necessary to bear in mind that a person is more than the sum total of his/her culture or ethnicity (Indra, 1991).

Refugees inevitably display much strength and resourcefulness that is not accounted for in their labels (Lammers, 1999). Therefore, the current study also draws upon the strengths and agency of refugee women.

Refugee Resettlement

When circumstances in refugees' nations of origin are such that they cannot be voluntarily repatriated, they are often resettled in a third nation. If refugees are found to meet the criteria of the resettling nation, they will be provided with the opportunity to permanently relocate. When refugees are resettled, they are provided with legal protection, residency, and often eventually citizenship by the governments who agree to accept them (UNHCR, 1997). While it should be made clear that resettlement is not an option for many (if not most) refugees, this thesis deals specifically with issues related to refugee women resettled within the United States.

Resettlement of Muslim Refugees

Countries in which Islam is widely practiced have been accounting for an increasing number of refugees resettled worldwide. During 1998, refugees from Africa, the Middle East, and Yugoslavia accounted for 98 percent of the refugees resettled under UNHCR auspices. Of these, 30 percent came from the Middle East and 31 percent were

from Africa (Islam is widely practiced in northern parts of Africa; UNHCR, 2000). In 2001, the United States received large numbers of asylum applications from the following nations in which Islam is widely practiced: Afghanistan, Iraq, and Somalia (UNHCR, 2001).

Furthermore, continued instability in the Middle East makes the voluntary repatriation of refugees to their countries of origin difficult. There are also few possibilities for asylum in the area. Hence, refugees from Iran and Afghanistan who are currently residing in Middle Eastern refugee camps will require resettlement in the next few years, while large numbers of Iraqi refugees have already been resettled in Western and Nordic nations. In Sudan, specific attention is being accorded to Sudanese women at-risk who are in need of resettlement as they cannot be voluntarily repatriated or locally integrated (UNHCR, 2000).

Recent global events are further giving rise to a renewed refugee crisis. The recent war in Afghanistan caused many Afghans to flee their homes, to move into refugee camps, and to potentially resettle in the United States, adding to the already large numbers of Afghan refugees worldwide (UNHCR, 2001). A growing awareness of the circumstances under which Afghan women live furthermore increases the likelihood that women from this region will be resettled in the West, as they would be considered a special population at risk.

From the second to the third quarter in 2000, the following countries of origin where Islam is widely practiced experienced a significant increase in the number of applications lodged in Europe and North America: the Islamic Republic of Iran (96%), Syrian Arab Republic (71%), and Iraq (58%). The number of asylum-seekers from Iraq

is also rapidly rising. Consequently, it was one of the two largest countries of origin for asylum-seekers during August and September of 2000 (UNHCR, 2000).

While the majority of Middle Eastern refugees are resettled in Europe (UNHCR, 2001), the United States does accept large numbers of refugees from these nations. For example, during 2000, the United States accepted 10, 079 refugees from the Middle East and Afghanistan and had a quota of 10, 000 refugees from countries in the Middle East and Afghanistan that were to be resettled in 2001 (UNHCR, 2001).

Resettlement of Muslim refugee women. Many refugees resettled from Islamic nations are women. The following statistics are incomplete and only represent women who were resettled in selected nations (UNHCR, 1997). Hence, a mere sample of the actual numbers of women from Islamic nations who are resettled is provided. Furthermore, in spite of the fact that women make up the majority of the world's refugees, they are neglected in resettlement due to some of the disadvantages they face. For example, western countries of resettlement have a bias toward more educated refugees who held positions of power in their countries of origin and are subsequently more likely to integrate successfully into their new nation. As women are less likely to be well educated or to have held a position of power in their country of origin, they are less likely to be resettled than men, unless they are married to a more educated and/or powerful man (Keely, 1992; UNHCR, 1997). However, increased global awareness of the plight of women has led to the increased resettlement of women.

By the end of 1999, 12,100 female refugees worldwide were from Iraq, 2,540 were from Kuwait, 1,790 were from Saudi Arabia, and 2,970 female refugees were from the Syrian Arab Republic. Women thus constituted 48.7 percent, 45 percent, 31.7

percent, and 45.8 percent respectively of the refugees from the noted Middle Eastern nations. In Africa, women constituted 81,300, 86,380, and 50 of the refugees from Sudan, Ethiopia, and Somalia respectively. Women thus constituted 50.9 percent, 49.9 percent, and 41.7 percent of the refugees from noted nations (UNHCR, 1997). In spite of their limitations, these statistics paint a clear picture of the extent to which women constitute a significant proportion of the refugees from nations where Islam is widely practiced.

Thousands of people (the majority of whom are women) are displaced annually, many of whom are resettled within the United States and other Western nations. A growing number of these refugees are from Islamic nations, whose cultural practices with regard to the role of women are quite different from those in the US. It is therefore imperative that the processes inherent in refugee adjustment, particularly the experiences of women, be understood and subsequently inform local policies and interventions aimed at assisting refugees with the process of adjustment in resettlement.

The Refugee Experience

No discussion on issues relating to refugees is complete without an understanding of the particulars related to that experience. Hence, some of the literature that deals exclusively with this domain will be discussed in order to provide a framework within which the refugee experience can be understood.

Refugees differ from immigrants in that they were pushed out of their nations of origin rather than having left for reasons of personal choice. They may thus have been prominent and successful persons before they were forced to leave for fear of persecution. In addition, refugees, unlike immigrants, do not have much choice regarding

their future. They flee to and eventually settle (if they do not return to their nation of origin) in a country that they may not necessarily have chosen as their primary residence or with which they may not be familiar. Unlike immigrants, refugees do not have the opportunity to prepare for their transition to a new country, may find it culturally strange, and may have skills that do not transfer well to their new environments (Stein, 1986).

For many refugees, the period leading up to their flight is fraught with hardships, fear, and disruption. In addition to armed conflict and/or political persecution, individuals may have had to weather economic hardships related to their persecution and subsequent deprivation related to the disruption of their daily lives. Individuals further experience social disruption due to the fragmentation of families, the disruption of communities, and the end of their routine lives. While these factors are often overlooked as a result of the impact of persecution and flight, they play an important role in the lives of refugees. Such disruptions often lead to the loss of resources (e.g., social support) that buffer the effects of the refugee experience (Ager, 1999). These experiences may also deprive refugees of the tools needed in order to make sense of what is happening to them as breakdown in a refugee community's social and cultural fabric may cause a breakdown in a community's sense of meaning (Summerfield, 1999).

Refugees additionally have to deal with the consequences of exposure to severe violence and political oppression. While exposure to violence is only one facet of the refugee experience, it can have a severe and lasting impact on their mental well-being (e.g., they may suffer from insomnia, anxiety etc.). Persons who survive political oppression may be similarly affected. The experience of having had one's basic human

rights violated and restricted and the fear and powerlessness that is associated with daily life in an oppressive environment affects the overall well-being of refugees (Ager, 1999).

The experience of separation from one's homeland may be equally harrowing. Many refugees experience cultural bereavement associated with this loss and their awareness that they may never return to their nation of origin. In addition, refugees face dangers ranging from sexual assault to robbery during flight. These challenges do not come to an end during eventual settlement as refugees are received in counties of asylum with varying degrees of hospitality and may experience various levels of prejudice and racism (Ager, 1999).

Even when well integrated into their new societies, refugees are often faced with a continual, low-grade sense of not belonging completely. Familiar smells, tastes, and people will be forever gone for many refugees, thus leading to a life-long process of grieving. While refugees may adjust to this loss, it can still lead to stress and other problems (Espin, 1992). Refugees may also be burdened by concerns for friends and relatives who remain in their country of origin and/or general concerns related to events beyond their control such as warfare and political instability in their country of origin (Indra, 1991).

Furthermore, refugees who are resettled face numerous challenges inherent in the process. Individuals who have less education, weaker language skills, and who have not resided in the resettlement country for extended periods of time often find it hard to adjust to their new surroundings. Refugees may also have difficulty obtaining employment and thus have to face the challenges inherent in having unmet economic needs (Ager, 1999).

Refugees are often depicted as passive recipients of aid who are expected to react accordingly and to be treated as such. However, this denies the refugees' agency, their own coping mechanisms, and the fact that the simple provision of assistance to the "needy" may actually be more debilitating that helpful (Harrell-Bond, 1999). Furthermore, the individualized pathologies favored by the medical model may not be appropriate to many refugees. For many, the destruction of the social fabric of their lives may be far more significant than their own personal traumas. Pathologies are also often the natural reaction to situations of severe distress, and refugees should be allowed to conceptualize and deal with these in manners appropriate to their beliefs, cultures, and social worlds (Summerfield, 1999).

In conclusion, it should be noted that while refugees may experience many hardships and problems related to the process of flight, asylum, and eventual resettlement, these factors should be awarded the complexity that they deserve. The refugee experience is multifaceted, making it dangerous to conceptualize all refugees as similar, thus highlighting the importance of a focus on the experience of women as separate from that of men.

The Experience of Refugee Women

Refugee women's experiences differ enough from those of men that they require specific and equal consideration. Much of this difference and discrimination can be located within the "public-private" distinction (Greatbatch, 1989; Indra, 1988).

The "public-private" distinction argues that men and women inhabit radically different domains with different roles, responsibilities, and unequal representation. Men exist primarily in the public sphere, while women find themselves relegated to the private

sphere. The male, or public sphere is the domain of paid employment, public war and social and political representation. The female, or private sphere is the domain of the home and reproduction. This is a devalued sphere where women perform most of their unpaid labor and are often the victims of sexual and gendered violence. While much violence is committed against women in the private sphere, public violence against women also takes on a private tint as it is often rooted in differences related to sex and gender roles (Espin, 1995; Greatbatch, 1989; Indra; 1988; Kay, 1988; Macklin, 1995).

Women's private work and experiences have historically been devalued, and are not considered important or relevant to the public sphere. Women who are employed in the public sphere are often still expected to perform their private duties with little or no assistance from their husbands and therefore perform what amounts to two jobs. In spite of their employment in the public sphere, women are not accorded the same privileges as men (e.g., equal rights and representation) and are, rather, still associated with the private sphere. Issues of particular concern to women (e.g., sexual and domestic violence, economic equality, and healthcare) are therefore often neglected when public policy decisions are made (Comas-Diaz & Jansen, 1995; Espin, 1995; Greatbatch, 1989; Kay, 1988; Indra, 1988; Macklin, 1995).

Furthermore, due to men's presence in the public sphere, most issues of public, and therefore political, concern are couched in male terms and women's experiences are simply subsumed as a subtle deviation of the male experience (Espin, 1995; Greatbatch, 1989; Indra, 1988; Kay, 1988; Macklin, 1995). Political notions such as the state and nationality are couched in patriarchal terms and lead to the patriarchal definition of gender roles (Korac, 1996). Even discourse surrounding issues such as human rights

occurs in the public sphere, thus ensuring that women's rights are awarded less importance than "human rights," which usually designate male rights (Comas-Diaz & Jansen, 1995; Indra, 1988).

Such discourse further conforms to certain norms that govern interactions in the public sphere. Those who do not conform to these norms are less likely to be heard. Women, by virtue of the fact that they are associated with the "private" rather than the "public" sphere, may thus not possess the skills and knowledge necessary to obtain what they need within the public sphere (Indra, 1988). In resettlement, women who do not speak the language of their host nation are further disadvantaged in this regard, as they literally lack the language with which to ask for what they need.

However, the distinction between the two spheres is not always clear-cut. Private concerns such as sexual assault have distinct public implications. A woman's reproductive capacity and primary responsibility for rearing children may fall under the domain of the private sphere, but these responsibilities are important to those in the public sphere as women are responsible for the physical reproduction of nations and for the transmission of cultural, national, and religious ideologies to future generations. For this reason, the control of women's sexuality has far-reaching implications for both men and women (Espin, 1995).

This public-private distinction is paramount to the refugee experience and colors every aspect of a refugee woman's life as well as the lives of her family and community members.

The Persecution of and Discrimination Against Women

Women have experiences before flight and reasons for fleeing their country of origin that not only set them on a different path than men right from the start of the refugee experience but also often exclude them from consideration. Women worldwide are awarded lower status than men and are subjected to various forms of abuse, simply based upon their sex. Thus, simply being a woman is a disadvantage in various important ways (Comas-Diaz & Jansen, 1995). Women's relative lack of power renders them more vulnerable to assault and persecution before flight, during flight, and in resettlement.

Furthermore, persecution on the basis of gender is not included in the UNHCR definition of refugees, thus disregarding the experiences of women in countries where women are routinely subjected to state-sanctioned injustices based upon their sex (e.g., the enforced wearing of veils and genital mutilation). While many nations have moved to include persecution for reasons of gender under factors to be considered when decisions regarding asylum are made, many nations still steadfastly ignore the fact that women may be forced to flee due to persecution on the basis of their sex (Macklin, 1996). Women are thus invisible right from the start to many of those who determine refugee policy decisions and their experiences are often considered to be of lesser significance than those of men (Callamrd, 1999; Comas-Diaz & Jansen, 1995; Ferris, 1993; Wihthol de Wenden, 1998).

A further complicating factor is the fact that gender-based violence has not been universally defined (Hynes & Cardozo, 2000), thus hindering its recognition. In 1993, the General Assembly of the United Nations "Deceleration of the Elimination of Violence Against Women" put forth the following definition of gender-based violence:

"any act of violence that results in, or is likely to result in, physical, sexual, or mental suffering to women, including threats of such acts, coercion or arbitrary deprivation of liberty, whether occurring in public or private life." This is a very broad definition and is open to many interpretations. To date, the majority of the literature related to refugee women has been concerned with sexual assault perpetrated against women. In fact, little data regarding domestic violence and other forms of oppressions used against displaced women exists (Hynes & Cardozo, 2000).

Gilad (1996) argues that the persecution of women for gender-based reasons is often ignored for ostentatiously culturally relative reasons. It is claimed that if the oppression of women is culturally acceptable, then it is not the business of the rest of the world to intervene, thus disregarding women's right to choose their own fates and ways of living. In fact, gender is often overlooked when wars for greater equality are waged (Ghorashi, 1997).

Such inequalities are compounded by the fact that girls in developing nations are often not awarded equal educational opportunities to boys (Green, 1994; Ferris, 1993). Women thus leave their country of origin at a disadvantage in relation to men. As will be noted later, a lack of education can have far-reaching implications for refugee women in resettlement.

However, various individual characteristics and environmental factors mediate women's experiences both prior to and during flight and resettlement. Punamaki (1986) found that a number of variables either predicted or protected Palestinian women against stress related to the experience of military occupation. The manner in which women interpreted their experiences, their environment, and the way in which they coped with

stressors were all significant in predicting their levels of distress related to military occupation.

Women perceived incidences of harassment to be the most stressful and were best able to handle stressors of a political nature as opposed to those of a personal nature. Women face political stressors as part of a collective and thus they have both social support and the political means to work towards change. Personal stressors such a financial circumstances, on the other hand, were more likely to cause women to feel helpless and thus more vulnerable to distress. Lastly, higher economic status, sufficient social support, and religious commitment all functioned to protect women from the negative impact of stressors (Punamaki, 1986).

The Role of Women During War

Warfare disrupts women's lives in unique ways and forces them to take on new roles. Cainkar (1993) discusses the roles played by Iraqi women during the Gulf War, thus highlighting the manner in which women's positions within the private sphere has important implications for their changing responsibilities during times of war. Women's roles as caregivers of their families combined with the domestic labor they perform ensured that the war took an immense toll upon their health and their lives.

The Gulf War transformed an industrialized Iraq into a pre-industrialized society, which lacked the resources to survive without adequate infrastructure. The bombing of non-civilian targets such as power plants had a devastating effect on civilians dependent on these resources for survival (Cainkar, 1993). While not all wars are marked by such deliberate devastation of infrastructure, and while many individuals affected by war come from developing nations and are more able to survive without infrastructure, it can be

assumed that many of the experiences of Iraqi women can be generalized to other wars. Most wars imply a lack of resources such as food and medical care for civilians and thus force women to go to many of the same lengths discussed below, regardless of their nation of origin.

In Iraq, food was primarily distributed to men who were considered to be the heads of households, meaning that women, particularly single women, had to go to extreme lengths in order to obtain resources for their families. When food was particularly limited, women would sacrifice their own food in order to ensure that their children were fed, thus compromising their overall health. A lack of infrastructure led to unsanitary conditions when sewers backed up and clean, running water was not available, causing widespread disease. Subsequently, women, while ill themselves, were primarily responsible for the care of their children who were often the most affected by disease. Infant mortality was consequently high, and women suffered through the deaths of their children due to disease and, for those women who did not succumb to postpartum infections caused by unhygienic circumstances, a lack of adequate prenatal care (Cainkar, 1993).

Warfare in and of itself thus compromises the health and overall well-being of women. In addition to gender-specific violence and deprivation, women are forced to bear the brunt of the survival of their families' even prior to their decision to flee their nation of origin.

Sexual Violence Against Women

Women's experiences prior to flight often take on a further sexualized and gender-specific slant (Espin, 1995). For example, women who engage in political

activity are often the direct targets of state-sanctioned sexual violence (Comas-Diaz & Jansen, 1995; Espin, 1995; Holzman, 1996; Siemens, 1988). Agger (1994) conducted in-depth interviews with numerous women who had been politically active in their countries of origin and who were resettled in Denmark after their flight. She argues that women who transcend the public-private distinction by becoming active in the public sphere are doubly dangerous to an oppressor. Not only do they challenge the politically oppressive status quo, but they also often challenge social mores regarding women's roles (Ferris, 1993). When these women are captured, they are often subjected to sexualized torture. All of the women interviewed by Agger (1994) were sexually assaulted in some form when accosted and/or captured by the military or police.

Even women who are not directly persecuted for gender-based or other political reasons often become the targets of sexual assault. In fact, simply being a refugee woman during periods of armed conflict and the disintegration of social structures renders a woman more vulnerable to sexual assault as systems that support violence against women tend to be reinforced (Comas-Diaz & Jansen, 1995; Hynes & Cardozo, 2000).

Women's bodies are often integral to a given culture and are viewed as responsible for its honor and survival (Friedman, 1992; Siemens, 1988; Summerfield, 1999). This is particularly true when women are viewed as the property of the men of a given nation or group (Korac, 1996). For this reason, aggressors often attack women in order to violate an entire community[1]. Women who are not engaged in any political activity are also frequently singled out and attacked in order to obtain information about

[1] The recent wars and Yugoslavia, Bosnia, and Sierra Leone are examples of cases where women were systematically raped in order to inflict harm upon entire communities and the use of rape as a weapon of war (Hynes and Cardozo, 2000).

the activities and whereabouts of other, politically active family members (Friedman, 1992). However, women may simply be assaulted because they are women and are considered to be part of the spoils of war for invading soldiers (Comas-Diaz & Jansen, 1995).

The sexual assault of women, their response, and their families' and communities' response to the assault, all occur within a given cultural context. The cultural constructs and religious teaching regarding rape and sexuality adhered to by members of a woman's family and community are central to her interpretation of the event and the social consequences she experiences as a result of the assault (Holzman, 1996).

Thus, women are subjected to sexualized brutality even before they flee; giving rise to the need for culturally appropriate interventions to be made available to female refugees in refugee camps and in resettlement. Such attacks have particular significance for Muslim women who may interpret rape as punishment for a sin that they have committed (Summerfield, 1999). Across cultures, women who have been assaulted may be ostracized from their families and communities for their rape and may be treated poorly by the very systems and service providers that are meant to help them (e.g., the police and medical staff). They are no longer considered pure, their rape dishonors their communities, and they lose their value as virgin brides. This is compounded by the existence of inexperienced or badly trained camp staff that are not equipped to assist the women with their needs and by the fact that women may be reluctant to admit to their assault for fear of its consequences (Friedman, 1992; Holzman, 1996; Hynes & Cardozo, 2000).

In addition to social consequences, sexual assault may lead to physical and mental health concerns in refugee women. The trauma of assault may leave women with lasting mental health concerns such as insomnia and post-traumatic stress disorder and physical consequences such as unwanted pregnancies and sexually transmitted illnesses (STI's). In situations where women face severe social consequences following assault they may not have access to the resources needed in order to deal with the physical and mental consequences of their assault, thus aggravating any of the noted problems and concerns (Hynes & Cardozo, 2000). These factors are often further compounded by women's experiences during flight.

Women, Flight, and Camps

Flight usually takes place in unsafe war-torn regions and refugees usually have little means to protect themselves. Flight is therefore inherently fraught with dangers that are magnified for women and girls who are often raped and/or abducted by soldiers, bandits, rogue groups, border guards, as well as police and others in authority (Ferris, 1993; Hynes & Cardozo, 2000; Siemens, 1988).

This issue has been poignantly highlighted by the large-scale experience of rape and abduction by Southeast Asian female "boat people." It is estimated that as many as 44 percent of women and girls escaping via boats from the recent wars in Southeast Asia were raped and/or abducted by pirates. A further example can be found in Djibouti in 1990 where it is estimated that border guards raped virtually every female who entered the country (Friedman, 1992). While a 1994 survey of 205 Liberian women and children between 15 and 70 years of age found that 49% had experienced one or more incidences of sexual assault at the hands of Liberian soldiers during the 1989-1997 Civil War.

Surveys of Bosnian women documented 40,000 cases of rape by 1993 and during the genocide in Rwanda estimates of sexual assault range from 250,000-500,000, depending on the source. Lastly, a survey of refugees in a refugee camp in Burundi found that 26 percent of the 3803 refugees experienced sexual violence since becoming a refugee (Hynes & Cardozo, 2000). Even when women are not assaulted, they flee under the constant threat of sexual assault.

Women are also generally responsible for their children and other family members during flight, thus adding to their burden and their vulnerability. Hackett (1996) found that women are often forced to flee without their husbands, a situation that renders them vulnerable to attack as they lack male protection. This is aggravated by women's need to protect and take care of their children while attempting to ensure their own safety. Lastly, many of the women interviewed were forced to leave their country of origin due to the actions of their male family members. Women were thus forced to uproot their lives and face violence because of choices made by others in their family.

Sexual violence in camps. Upon reaching refugee camps women rarely find respite. In refugee camps, women are often systematically raped (Hynes & Cardozo, 2000; Siemens, 1988), forced to exchange sexual favors for food and other necessities (particularly true of women fleeing without the company of male relatives), or witness the rape of their family members (Ferris, 1993; Murray, 2000). The trauma of assault is compounded by the religious and cultural price many women pay for sexual assault, and the fact that refugee aid workers are rarely trained to assist women who have been raped in a culturally appropriate manner (Friedman, 1992). In fact, aid workers may sometimes

be the very perpetrators of assault that women need protection from (Ferris, 1993; Hynes & Cardozo, 2000).

Discrimination against women in camps. In her review of the literature, DeVoe (1989) found that patriarchal systems of power ensure that women are often excluded from decision-making bodies and processes within refugee camps and are neglected in resource distribution. Men are usually considered the heads of households, even when single women heads of households abound, and are thus given the upper hand when decisions regarding camp life are made. Consequently, little consideration is given to the needs of women. As a result, camps are often laid out in manners that lead to unsafe circumstances for women (e.g., women are forced to walk long distances at night in order to use the toilets or are forced to leave the camp in order to gather wood for cooking and are then attacked by soldiers and/or bandits). Women additionally often lack secure shelter and the increased protection they need in refugee camps, thus rendering them more vulnerable to assault (Hynes & Cardozo, 2000; Kreitzer, 2002). Women's nutritional needs are also frequently neglected. Food is inequitably distributed to pregnant, lactating, and single women, often with severe consequences to the health of women and their children, a situation which is compounded by a lack of female health care providers (Ferris, 1993). All of these dangers are worsened by the fact that camps often unhygienic, causing women and their children to have greater vulnerability to disease (Allotey, 1998).

Access to resources in camps. Women, even female heads of households, are also often excluded from income-generating and educational activities. Women may be excluded due to discrimination on the basis of gender, social and cultural pressures not to

participate, because they do not have the time to participate as their other duties are too great, or because camp officials feel that it would be culturally inappropriate to involve women in these activities (Ferris, 1993).

A survey of involvement in income-generating activities and employment training in a Mozambican refugee camp found that women were grossly underrepresented in both activities. This absence of useful vocational training and opportunities for women significantly reduces their ability to fend for themselves and their families as it restricts their ability to participate in the local formal and informal economies (Dzimbiri, 1995).

These findings were illustrated well by Ager, Ager, and Long (1995) who conducted surveys, qualitative interviews, and daily schedule analysis of refugee households in a Mozambican refugee camp in Malawi and a study of a Hmong refugee camp in Thailand conducted by Cha and Small (1994). It was found that women were chronically underrepresented in all aspects of life in both the Mozambican and Hmong camps. In both camps, women were systematically excluded from decision-making processes, food distribution, education, and gainful employment.

A lack of vocational training in camps further restricts women's opportunities both for resettlement and in resettlement. Not only do resettlement countries favor skilled refugees (Stein, 1986), but if women are resettled they may lack potentially useful skills that could assist them in obtaining employment. The educational gap between men and women is thus broadened in refugee camps (Ferris, 1993) to the detriment of refugee women.

Daley (1991), found similar restrictions placed upon Rwandan refugee women settled in Tanzania. Women's movements were generally restricted, and they were not

involved in decision-making, lucrative income-generating activities, and food distribution. Patriarchal systems were both reinforced by the breakdown of traditional social systems and by donors. Single women were marginalized due to a lack of a male breadwinner and infant mortality was high due to women's poor nutritional status (Daley, 1991). While these women did not live in refugee camps, they were displaced by warfare and forced to live collectively in a third country, and their experiences speak to the general discrimination faced by refugee women after fleeing their nation of origin.

The disadvantages women face during flight compound their disadvantages prior to flight. Women's experiences during flight therefore give rise to specific needs in resettlement. Women's exclusion from educational and vocational activities in camps ensures that they are lacking on a front that is important for successful acculturation and adaptation (Donna & Berry, 1999). They are furthermore less likely to be able to obtain quality employment in resettlement or to be resettled at all as resettlement countries prefer educated refugees who will integrate well into their new societies (Keely, 1992; UNHCR, 1997). Lastly, inadequate and inappropriate healthcare provisions for women during flight and in camps gives rise to the need for culturally appropriate healthcare for women in resettlement.

However, the process of flight also highlights the exceptional strength of refugee women. In light of the many obstacles faced by a woman fleeing danger across international borders, only women with remarkable strength and resourcefulness can survive the experience (Ferris, 1993; Parvanta, 1992). This is emphasized by Moussa (1991), who found that, while women experience negative side effects associated with their lives as refugees, many feel empowered through the knowledge that they had the

strength to survive. A further testimony to the abilities and resourcefulness of refugee women comes from Callaway (1987) who discusses a refugee camp and feeding program in Sudan that was given over to the control of resident women. After the women took over, the camp achieved new heights in terms of organization and successful management. Thus, in addition to their needs, refugee women bring much strength to the process of resettlement.

Women in Resettlement

In resettlement, women face unique challenges and are forced to take on new, frequently confusing roles (Krulfeld, 1994). The often high cost of living in the West, combined with the fact that most refugee families have to start new lives with no material resources, means that women who may never have been employed now need to work in order to help support their families. These women are faced with the challenge of working in the public sector while still maintaining the care of their families (Ha & Mesfin, 1990; Lovell, Tran, & Nguyen, 1987). These responsibilities may be doubly difficult for women who believe they are not supposed to work and who find their need to become employed very stressful. Furthermore, women's husbands may not approve of their wives' need for employment and may place undue restrictions on women that make it difficult for them to balance the demands of their employer with the demands of their husbands (Benson, 1994). As a result of such gender differences, refugee women are at higher risk of psychological distress than are refugee men (Chung & Bemak, 2002).

Women may have been denied educational opportunities or may have received substandard educations in their country of origin simply because they are women, leaving them with lesser employment opportunities in resettlement and worse language skills.

Women may also not have previous work experience that transfers well to their new countries (e.g., women may have worked in the informal industry in their country of origin and may not have developed skills appropriate to their new nation's economy) (DeVoe, 1989; Spero, 1985; Wihthol de Wenden, 1998). Those women who were employed in the formal sector in their country of origin may experience a loss of status similar to that of men due to an inability to find commensurate employment in resettlement (DeVoe, 1989; Lovell, et al., 1987).

For some refugee women, access to employment in resettlement represents new, freer roles and may be welcomed. However, this experience often occurs within an oppressive context. Western employers often seek to employ refugee women as they are viewed as secondary breadwinners and can thus be paid lower wages than other employees. Refugee women are thus often confined to low paying service employment that limits their economic mobility. In addition, employed refugee women are usually expected to maintain their culturally defined gender roles and to maintain responsibility for the majority of domestic duties. Rather than representing freedom, for many refugee women employment represents additional oppression (Menjivar, 1999; Pessar, 1999).

Employment is not the only challenge faced by women in resettlement. Men who are forced into low-status jobs, who are not able to support their families by themselves, and who feel powerless because they could not protect their families from warfare and violence may feel threatened by their wives new roles as breadwinners and may seek to redress this power differential through domestic violence, thus adding additional strain to their families' lives (Comas-Diaz & Jansen, 1995; Friedman, 1992; Lovell, et al., 1987; Menjivar, 1999). Domestic violence is particularly difficult for refugee women. They

generally have access to few resources and have little knowledge regarding their rights and available resources. Refugee women may also suffer from cultural agoraphobia that renders them fearful of their host culture to the extent that they do not want to leave their homes. Such conditions render it far more difficult for refugee women to obtain assistance in situations where they are the victims of domestic violence (Comas-Diaz & Jansen, 1995).

Furthermore, in the West women often encounter societies that differ radically from their own where women have greater independence and lead very different lives from what they are used to. This not only leads to role confusion for women who are now forced to take on new roles, but they need to learn new skills, suffer the loss of their culture, and face challenges inherent in socializing their children into their own cultures while they adapt rapidly to the host culture (Friedman 1992; Krulfeld, 1994; Lovell, et al., 1987). These children may also act as interpreters for their parents, thus undermining some of their parental authority (Friedman, 1992; Lovell, et al., 1987).

Language is a further obstacle that is often greater for women than for men. English language competency is a necessary condition for successful adaptation in resettlement in the U.S. as it is a prerequisite for employment and women's interaction with their host culture. Women often have lower English language competency than do men and tend to be less educated than men making it harder for them to learn English (Haines, 1986). Many women thus struggle with their need to both learn English and to adjust to a society where they do not speak the dominant language.

Even ostensibly simple things can be hard for women who are new to the West. For example, for women who are used to shopping for goods with their family and

friends in a marketplace, a supermarket can be an overwhelming and scary experience. These problems are worsened by a general lack of access to resources faced by women. Many women do not have the means or the ability to make use of language and other programs offered by social service agencies and may find themselves trapped at home due to a lack of transportation, language skills, childcare, etc. (Ha & Mesfin, 1990; Lovell, et al., 1987).

Furthermore, women may acutely feel the loss of their social support networks. A loss of their support networks and extended families often has important consequences for women's adjustment, even leading to greater levels of mental illness in women (DeVoe, 1989). A lack of support is also important to the immediate family. Al-Rasheed (1993) found that women's views of marriage change in exile. They often idealize their marriage as a social institution and are thus more affected by its deficiencies, their husbands' loss of status, and their own loss of culture and family.

Summerfield (1999) noted that in many cultures, particularly patriarchal Islamic cultures, a community and family's culture and honor are located in the bodies of women. Hence, practically everything a woman does, from the clothes she wears to the way in which she conducts herself, reflects on her family and her community (Espin, 1995). This places an additional strain on women and their daughters as it imbues their experiences with added meaning (e.g., sexual assault has consequences beyond the trauma of the assault itself). Young women may rebel against the expectations that are placed upon them by their families in the face of a far more permissive western society (Benson, 1994; Kulig, 1994). This may cause conflict within families as their presence in

a new country renders their daughters' virginity and their adherence to cultural norms regarding dress and behavior all the more important (Espin, 1995; Kulig, 1994).

Men are often more concerned with maintaining control over their wives and daughters in resettlement. If women maintain the honor of a community and are responsible for its reproduction, it is important that their actions are controlled in an environment where a community's culture and ways may be challenged (DeVoe, 1989). This finding is reinforced by Cha and Small (1994) who found that Hmong men were more concerned with the possibility that their wives may change in resettlement than with the possibility of repatriation where they may face life-threatening situations.

Lastly, women's experiences during flight and in refugee camps may leave them with lingering health concerns such as sexually transmitted infections (STI), unwanted pregnancies, and psychological trauma (Hynes & Cardozo, 2000). This renders it imperative that women's particular health concerns are attended to in resettlement. However, it is important that women receive assistance in a manner that is commensurate with their cultural beliefs and values. For example, most psychological counseling available to refugee women in the U.S. is based upon a western paradigm of mental health that is usually not appropriate for women who may need help. Specifically, Western values such as individualistic independence, self-determination, open and direct communication, and emotional expressiveness conflict with values such as interdependence with family and community, deference to authority, discretion, tact and indirect communication, and restraint. In many cases, treatment needs to involve a women's family or traditional authority figures such as men or elders in order for her to

utilize it (Holzman, 1996). Women may therefore be less inclined to take advantage of or benefit from many services available to them in resettlement.

An ethnographic study of Afghan women conducted by Lipson and Miller (1994) summarizes and reinforces many of these findings. The following concerns emerged from their qualitative interviews with Afghan women. Women experienced role conflicts due to the fact that they were forced into the workforce, something they had never done and were now expected to do in addition to their other responsibilities within the home. Women additionally felt the tension inherent in socializing children who were eager to assimilate to American culture. This was worsened by the fact that husbands tended to blame their wives for the children's lack of cultural awareness and desire to assimilate into American culture. Older women felt they were not receiving the respect they were due and would have received in their country of origin. Younger women found it hard to find marriage partners. Lastly, Afghan men viewed Afghan women who reside within the United States as "contaminated" by American culture and preferred women who came straight from Afghanistan.

The concerns faced by refugee women in resettlement are further illustrated by two needs assessments conducted with refugee women from very different backgrounds highlighting their differing concerns. Both studies served to illuminate the specific concerns of refugee women in resettlement.

Ha and Mesfin (1990) conducted a needs assessment with refugee women in the Houston Metropolitan area. While the authors point out that the measure utilized was flawed and the results can only be applied to women in the Houston area, their findings inform the current study. They surveyed 300 predominantly low-income women from

Vietnam, Cambodia, Laos, and Ethiopia in order to examine and determine the impact of language, cultural, and educational barriers on the process of adjustment and self-sufficiency of refugee women. They found that the women largely lacked English language skills and had trouble attending ESL (English as a Second Language) classes due to lack of transportation, childcare problems, lack of time, and a belief that they were old to study.

Women further experienced problems related to employment, involving a lack of transportation, language barriers, an inability to find employment, childcare problems, and a lack of viable skills, health problems, and inadequate time to settle in and adjust to their new surroundings. Women also expressed concerns related to their negotiation of the public and private spheres. The needs of their families (especially their children) either interfered with their ability to find employment or were neglected/affected by their employment in the public sphere (Ha & Mesfin, 1990).

In addition, women had concerns related to their spousal relationships, the care of their families, and their mental health. Women specifically noted spousal difficulties related to their husbands' inability to deal with their role changes, unemployment, loss of status, financial problems, health problems, difficulty disciplining their children, and problems with their children's education. However, many women noted that their husbands' behavior showed positive changes in resettlement (Ha & Mesfin, 1990).

Women furthermore expressed concerns related to childcare provision. Financial problems, difficulties communicating, a lack of comfort with leaving children with strangers, and a lack of understanding of childcare provision resources contributed to women not utilizing these services. Women also expressed mental health concerns

related to worry, depression, difficulty relaxing, and uncontrollable loss of their temper. The majority of the women indicated that they talked their problems over with their friends (Ha & Mesfin, 1990), thus highlighting the importance of social support to refugee women.

Chung, Bemak, and Kagwa-Singer (1998) utilized data collected in a California needs assessment from a representative community sample in order to evaluate the finding that over time after resettlement Southeast Asian refugee women experience higher levels of distress than men. Overall, refugee women were significantly less educated and had lower literacy levels in their own language as well as English, as compared to refugee men. Additionally, more refugee women were unemployed and on welfare. Women also reported a greater loss of spouses and family members than did men. Multiple regression indicated that Southeast Asian refugee women reported significantly higher levels of distress than did refugee men. Significant predictors of distress were multiple traumatic events, low English proficiency, low income, and not receiving formal education in their home country. When separate multiple regressions were conducted on gender, significant predictors of distress for women were multiple trauma events, older age, no formal education, and the fewer number of years in the U.S.

The fact that significant numbers of women reported the death of a spouse and other relatives indicates that in addition to traumatic events prior to flight, there are other mediating factors that effect women's levels of distress in resettlement. Specifically, women who do not have a spouse may have less interaction with other relatives and the greater community and may thus lack social support, which is an important buffer against psychological distress. Additionally, traditional gender roles as well as the fact that

women tend to have less educational opportunities in their nation of origin may be the cause of greater levels of distress in women. Women who have never worked may experience distress due to their new roles and responsibilities. Equally, women with less education may find it harder to obtain employment. Furthermore, individuals with less formal education find it more difficult to learn new material later in life, rendering it more difficult for women to learn English in resettlement. Lastly, over time, women have more opportunities to address these problems and their levels of distress may decline (Chung, et al., 1998).

Allotey (1998) conducted semi-structured and in-depth interviews with Latin American women refugees resettled in Australia to obtain more information about specific problems faced by women. Based upon the women's loss of their nation of origin, family and friends, the fact that they were resettled in nations with very different values than those of their nations of origin, and the circumstances under which women fled, it was assumed that they would have specific health concerns related to their status as refugees.

Sexual assault was the most commonly reported experience by the women, and the majority of women indicated that they did not feel healthy and that their health status was worse than before they were resettled. Women complained of insomnia, depression, headaches, lower abdominal pain, fatigue, general malaise, lethargy, gastritis, colitis, and backaches in addition to culturally specific complaints and conditions (Allotey, 1998).

Women further complained of social isolation. Women were often separated from close friends and family during war and flight, and thus felt lonely and isolated in resettlement. The inability to speak the language of their host country and to negotiate its

culture further isolated them, as did their identity as refugees. Many women experienced domestic violence but did not seek help due to cultural differences, social isolation, social expectations, and a stated understanding of the circumstances that gave rise to the violence in their families. Lastly, professional women experienced downward mobility due to an inability to obtain employment commensurate with their qualifications (Allotey, 1998).

Women reported that medical professionals did not listen to them and did not take their concerns seriously. Women also did not have access to culturally appropriate psychological services needed to assist them in dealing with the trauma they experienced. Furthermore, women were more concerned about meeting the needs of their family members than their own, rendering it more likely that they did not receive what they needed (Allotey, 1998).

Single refugee women. While single female heads of households face many of the same challenges as married women, their position is worsened by the fact that they are forced to support their families on a single income. This places a woman under immense pressure and may render her dependent on government aid with fewer opportunities for schooling and other means of improving her circumstances (Lovell, et al., 1987). Furthermore, single heads of household need to juggle their various and new responsibilities at home, at work, and in adjustment single-handedly and with less social support than married women. Not only do single women not have support from a spouse, but the lack of a male to interact in the public sphere for them isolates them further. Single women who lack adequate social networks may also become increasingly isolated as they may not possess the knowledge to access resources for economic self-sufficiency

and may suffer from cultural isolation which places them at greater risk for higher distress levels (Chung, et al., 1998).

Benefits of resettlement to women. Conversely, resettlement can provide some women with greater freedom. The initial social upheaval and change caused by flight and resettlement introduces opportunities for women to manipulate their roles and to obtain greater degrees of personal freedom (Green, 1994). In fact, Cha & Small (1994) found that Hmong women looked forward to the freedom that they felt they would have if they moved to the United States. While the need to take on new roles and to become employed may be difficult for women and may be the cause of much conflict, it is also often the source of greater freedom. Women often skillfully manipulate situations in which they can secure greater freedom for themselves while minimizing domestic conflict. For example, a woman who desires employment as it awards her a greater degree of independence may argue effectively that the added income is crucial to the well-being of her family and may thus overcome or minimize the objections of her husband. Furthermore, over time refugee women become increasingly familiar with the American legal system and may choose to use it to their advantage in matters such as divorce and child –support (Benson, 1994; Kulig, 1994). Resettlement can thus be a time of promise for many women who experience upward mobility compared to their status in their nations of origin (Chung, et al., 1998).

The Process of Refugee Adjustment in Resettlement

Refugee adjustment is usually evaluated based upon the following indices: employment, level of educational achievement, literacy, housing location and adequacy, and community and family integration (Brody, 1994). These adjustments are the result of

the processes of acculturation within the refugee community and usually happen within a number of years after arrival.

These indices of refugee adjustment clearly do not represent women's experiences. Women refugees often arrive in countries of resettlement with educational deficits as compared to their male counterparts (Green, 1994). Furthermore, many women, especially Muslim women, may not have the opportunity to pursue their educations in resettlement, both due to their household duties and due to restrictions placed upon their movements, thus disadvantaging them when level of education serves as an index of adjustment. Furthermore, women may not be able to obtain employment or may only succeed in obtaining low paying, low status employment (DeVoe, 1989) yet another disadvantage on the index of adjustment.

Women's differential experiences and roles lead them to negotiate their adjustment to their new countries in different ways than do men. For example, women's adjustment may center on the way in which they make use of some of the new freedoms now available to them. However this is not reflected in the manner in which adjustment is defined. This oversight not only marginalizes women, but also detracts from their differing needs as it relates to their different experiences in adjustment.

Adjustment and stress. Due to the involuntary nature of their migration and their lack of opportunities to prepare for the transition to a new home, refugees face the greatest levels of stress among acculturating groups. The following aspects add to their acculturative stress (an aspect of the process of adjustment): factors unique to the host country and the acculturating group, marital conflict due to more egalitarian spousal relationships in the West and women entering the workforce, experiences prior to

migration (e.g., point at which they left their country of origin, reason for leaving their country, and trauma during flight), the degree of social support available to them upon arrival (e.g., other members of their ethnic group already live there and they can integrate easily; Donna & Berry, 1999), intergenerational conflict as children acculturate faster than their parents (Stein, 1986), and gender (Donna & Berry, 1999). Furthermore, anticipatory refugees who leave in an orderly fashion are likely to adapt better than acute refugees who leave at the last minute. Host countries that are marked by greater degrees of cultural pluralism and acceptance of difference are more likely to encourage effective adaptation than those that expect assimilation and homogeneity (Stein, 1986). In nations that do not value pluralism and diversity, refugees often face racism, thus adding to their stress and other difficulties in resettlement (Espin, 1995). Such experiences may be particularly difficult for refugees who were part of the majority culture or ethnic group in their nation of origin (Indra, 1991).

Other influential factors include the type of society from which the refugees come (e.g., nomadic people have a more difficult time accepting permanent settlement), their status in their country of origin (e.g., experiencing a loss of status in resettlement), the prestige and acceptance of one's ethnic group in resettlement (e.g., will one be accepted or ostracized), previous contact with the resettlement country, one's attitude towards acculturation, one's mental health before flight, and one's sense of cognitive control over what is happening (e.g., those who perceive acculturation as providing them with greater opportunities tend to fair better than those who do not). Those who achieve a balance between what they expect and eventually obtain tend to fair the best (Donna & Berry, 1999).

Adaptation, while desirable, may result in increased stress due to new and unfamiliar tasks that are expected of refugees or enhancement of opportunities that are available to them. Refugees who adapt to their new environments and consequently negotiate their lives in it face new challenges that may add additional stress to their lives (Dona & Berry, 1999). For example, refugees who obtain employment in resettlement may have to negotiate a workplace environment that differs greatly from what they are used to and increased opportunities for economic gain may introduce new stressors into their family lives as this may provide family members with more opportunities for Westernization and may thus place traditional values in greater conflict with new, adopted values.

While stressful, migration may also be a positive event for many refugees. For refugees from developing nations that are at war, resettlement does imply a higher standard of living and greater levels of personal security. Furthermore, individual refugees differ in their capacity to effectively handle the stressors inherent in flight and resettlement and may adapt well regardless of those factors working against them. Environmental factors such as social support may further act as a buffer, protecting individuals from many of the harmful effects of their status as refugees (Indra, 1991).

It should therefore be clear that while there are certain universal patterns present in the processes of acculturation and adaptation, it is a process characterized by individual differences, abilities, and the availability of resources (Berry & Kim, 1988; Indra, 1991). The levels of stress experienced by refugees tend to abate over time and they experience an overall improvement in their mental health (Dona & Berry, 1999).

Women and adjustment. Women's experiences are clearly missing in the above enumeration of factors that affect adaptation. While issues such as marital conflict due to women's new roles and gender are noted as influential factors (Donna & Berry, 1999), the numerous other factors that are primarily influential to women are overlooked. In the preceding section, it was argued that women have specific experiences determined by their sex at every stage of the refugee process. Hence, the fact that events before and during refugees' flight are significant to their adjustment (Donna & Berry, 1999) should have significant implications for the manner in which women acculturate and adjust. Furthermore, factors such as a lack of social support and country of resettlement also have a differential and more severe effect on women than men (DeVoe, 1989). Lastly, women are disadvantaged on those fronts that facilitate the process of adaptation. For example, higher levels of education and prior contact with the nation of resettlement facilitate the process of adjustment (Donna & Berry, 1999). However, women tend to have lower levels of education (Green, 1994; Wihthol de Wenden, 1998) and their roles within the home render it less likely that they will have had much contact with the nation of resettlement both before and after flight (Haines, 1986; Lovell, et al., 1987).

A generic conceptualization of refugee experiences and adjustment thus does not do justice to women's experiences and needs. Justice is especially not done to the experiences and needs of Muslim refugee women.

The Experience of Refugee Muslim Women

While refugee Muslim women face many of the same obstacles as other refugee women, their experiences can be complicated by additional cultural differences. Like many other women from developing nations, Muslim women and girls are often not

given opportunities for education and/or employment in their country of origin (Green, 1994), view rape as a form of punishment for a sin that they committed (Summerfield, 1999), and face challenges inherent in their husband's desire to control them as well as their behavior and dress in order to protect their honor and the honor of their family and their community (Espin, 1995; Fluehr-Lobban, 1993; Wihthol de Wenden, 1998). However, these women may face additional challenges due to restrictions that may be placed upon their movement and discrimination due to their ethnicity, race, and manner of dress.

Islam has been used both to deny women their rights as well as to provide them with more opportunities. Scholars of Islam agree that equality between the sexes is a fundamental tenant of the faith. However, the manner in which such equality is interpreted varies. In fact, Hassan (1991) argues that the denial of women's rights that often characterizes patriarchal Islamic nations is rooted in a misinterpretation of the fundamental tenants of Islam as well as the historical influence of other philosophies on its interpretation.

Western feminism does not necessarily reflect the needs and desires of Muslim women. While Muslim women may seek equality to men, this should not be interpreted as a desire to be the same as men. Under Islam, the role of women within the home is of the utmost importance and women are awarded much respect within this sphere. Women often value their roles as mothers and homemakers and while they are not directly forbidden from working outside of the home, are not encouraged to do so either. Many Muslim women do not desire Western freedoms for themselves, but rather believe that

Western women are objectified, overly sexualized, and treated with disrespect (Carolan, 1999).

The Western assumption that veiling is oppressive to and undesired by women is furthermore questionable. Women do not necessarily believe that veiling is oppressive and many welcome it. For many Muslim women, wearing a veil is a powerful symbol of their identity as Muslim women. In some cases, unveiled Muslim women who reside in the West have reverted to wearing a veil. For these women their clothing choice is part of a negotiated identity that has many meanings and is not viewed as oppressive. Many Muslim women furthermore welcome the protection they believe their veils and other modest clothing provides them. Accordingly, it allows them to freely move amongst men. It protects them from the sexual advances of men and ensures that they are valued for reasons other than their physical appearance (Mumoon, 1999; Read & Bartkowski, 2000).

However, the interpretation of women's roles and responsibilities under Islam differs across cultures and individuals. It should be noted that refugee women often come from very patriarchal societies where Islam may be interpreted in a restrictive manner and where teachings regarding the role of women in the home and a call for modesty has been used to restrict women's movements and opportunities. In such nations, men have been awarded power over the lives and bodies of women in the name of an interpretation of Islam (Maumoon, 1999).

Fluehr-Lobban (1993), argues that patriarchal Islamic culture is a variation of universal patriarchal conventions governing the roles of women. Muslim women who come from strictly patriarchal societies do not have the freedom to leave their homes

unaccompanied, are not allowed to spend time alone with men to whom they are not related, and are not given any power over their own lives (Fluehr-Lobban, 1993; Martin & Copeland, 1988). These factors severely restrict women's abilities to adjust to a new nation as they effectively render it impossible for a woman to become conventionally employed or to engage in many everyday activities that would put them in direct contact with their host culture (e.g., shopping without male relatives).

In resettlement, these restrictions may be intensified. Refugees may feel that their host countries threaten their identities and cultures. The pressure to assimilate, coupled with the fact that their host nation may adhere to norms that are in stark contrast to their own, may cause Muslim men to more strictly enforce patriarchal restrictions on women. In addition to a concern with women's sexual propriety which ensures the birth of ethnically pure children, men may act to restrict their exposure to Western feminism and other factors which may be viewed as subversive to women's traditional roles and men's abilities to control them. In resettlement, men may thus be more inclined to monitor and restrict women's movements and clothing in order to ensure the survival of their culture and ethnicity in nations where they are a minority (Mohammad, 1999).

In their nations of origin, Muslim women of lower socio-economic status often have to work outside of the home in order for their families to survive while wealthier families display their wealth by secluding female members of their household (Fluehr-Lobban, 1993). When these wealthier families are resettled in the West, women would be more likely to experience conflicts and other problems. These women's husbands are more likely to experience downward mobility that leads to increased incidences of

domestic violence and the women will face conflicts inherent to their newfound freedom and pressure to obtain employment.

Furthermore, Muslim women's extended families are an essential part of their daily lives in their nations of origin. Families assist with housework, provide social support, and are instrumental to any decision-making processes (Carolan, 1999). In resettlement, the loss of women's extended families may thus prove to be significant. In addition to the absence of assistance with housework, which now may need to be done in addition to conventional employment, women loose support networks essential to their every day well-being.

Lastly, women who dress in a manner that identifies them as Muslim may face racism and other forms of discrimination. Women may be denied employment due to their dress or may be treated differently and harassed due to their faith and cultural identity (Carolan, 1999; Mohammad, 1999). This serves to further restrict their opportunities for employment and their freedom of movement. Recent global events have rendered such racism and discrimination of even greater concern. The war between America and Afghanistan and acts of terrorism that have been linked to Muslim individuals have given rise to a wave of hate crimes and incidents of harassment aimed at Muslim and Arab individuals. Women may thus increasingly be targets of such crimes or fear that they will be targeted. These fears may further restrict their movements and opportunities.

Two studies highlight the complexity of Muslim women's lives in the West. Wihthol de Wenden (1998) discusses the experiences of young migrant Muslim women in France. She indicates that many of the women act as mediators between their culture

of origin and their new host culture and that while migration is fraught with upheaval it also provides women with opportunities for greater freedom in their role definition. In addition to opportunities for employment, women have greater educational opportunities, may be free from the constraints placed upon them by extended family members who remained in their nation of origin, and have greater access to birth control. The degree to which women can take advantage of these new freedoms varies however, and will depend on the degree to which they both desire increased freedom and the degree to which they are able to manipulate resistant and restrictive husbands and family members in order to obtain these freedoms for themselves.

Young women are generally more interested in freeing themselves from culturally and religiously prescribed and oppressive gender roles than older women. These young women often subtly work towards securing greater freedom for themselves while maintaining ties to their culture of origin in order to pacify their parents and other family and community members. For example, young women may wear headscarves when going out in public in order to openly conform to norms imposed upon them by their parents and to thus quiet parental concerns regarding westernization of their daughters. Simultaneously, these women will passively work towards obtaining greater freedom through education, professionalism, and individualism. These struggles for freedom, while subtle, are often a source of great conflict in families where male relatives seek to maintain control over their increasingly liberated female relatives (Wihthol de Wenden, 1998).

Similar findings were reported by Dwyer (1999) based upon in-depth discussions with young British Muslim women. Girls encountered a variety of responses related to

their way of dress from both their own community and the English community. While girls were often the targets of racism and discrimination when their clothing adhered to the tenants of Islam, members of their own communities, especially males, considered the wearing of Western clothing as an indication of sexual impropriety. However, girls resisted these external interpretations of their dress and rather used their clothing to strategically negotiate different spaces. For example, girls may wear veils on their way to school, only to remove them at school. Girls thus strategically used the different meanings attached to their clothing in different contexts to negotiate their own roles and freedoms.

Thus, in addition to those needs that they share with other refugee women, Muslim refugee women may have needs more directly related to their culturally determined gender roles, their interpretation of these roles, and/or their attempts to modify these roles and to obtain greater personal freedom. However, it is of the utmost importance that it is not assumed that Muslim women seek or even value western gender roles and that women's interpretations of and desires concerning their roles are valued above all else.

The Importance of Considering the Unique Needs of Muslim Refugee Women

Throughout the above discussion the specific needs of refugee women have been highlighted, and it has been argued that it is important to consider Muslim women's needs based upon the large numbers of female Muslim refugees worldwide and the fact that women in general, and Muslim women in particular, have specific needs that go largely unmet. However, an additional reason to pay specific attention to women's needs exists in their relationship to their families and communities. Women are integral to the

well-being of entire refugee families (Ferris, 1993). In varying cultures, refugee women who defer to their husbands in public may wield power in the home (Benson, 1994), thus rendering it imperative that they be considered when interventions are designed. A healthy, well-adjusted woman who is a source of power in her family is an important asset to any refugee family as she can then work towards securing resources for her family. Hence, if refugee families are to be assisted in the process of adjustment, it is essential that refugee women have their needs met in order to render them more able to play an active role in ensuring the well-being of their families and communities (Ferris, 1993).

Ferris (1993) details the various ways in which refugee women are responsible (often single-handedly) for the well-being of their families and communities. First, women's roles within the home are integral to the survival and well-being of all members of the household. Women generally ensure that all members of a household (including both children and other adults) have their material, nutritional, and health needs met. In addition to these household responsibilities, women may become secondary wage earners or may participate in the informal economy when necessary, thus ensuring the economic survival of their families.

Women further play important roles in their larger communities. Women may influence their husband's decisions and/or actions on matters of importance to the community as a whole and may provide informal networks of support that benefit an entire community. Furthermore, women's primary responsibility for the socialization of children can be integral to the resolution or continuation of conflict. The manner in which women explain the cause of their exile and the manner in which national and

cultural norms and practices are passed on to children will determine the way in which future generations of conflicting groups interact with one another (Ferris, 1993).

Lastly, women are especially important to the well-being of refugee children. Women help anchor their children during times of upheaval and help them transition into their new lives and cultures while maintaining their own cultural identity. Furthermore, if children witness violence against their mothers or sisters it affects them adversely. Thus, protecting women and providing them with assistance is essential to ensuring the well-being of entire refugee families and communities (Ferris, 1993).

An additional reason why it is necessary to pay specific attention to the needs of refugee women can be found in the public-private distinction. By virtue of the fact that women exist in the private sphere, they do not have adequate representation in the public. Even when women are included in decision-making and are given the opportunity to participate in the planning of programs aimed at refugees, they often do not receive sufficient representation. Women may not possess the skills to effectively present their own needs in a public gathering or they may simply be subsumed by a patriarchal system that does not allow them to voice their needs or does not listen to their voices (Indra, 1988). Therefore, if refugee women are to be adequately assisted, it is imperative that they are given an opportunity to voice their needs and concerns and that these are treated as separate concerns from those of men.

Muslim Refugee Women in the Greater Lansing Area

The Greater Lansing Area is the site of one of the largest refugee resettlement agencies in the United States. Hence, a large number of women from patriarchal Islamic nations have been resettled in this area. Although many of the women are married,

increasing numbers are single women with children. Not only do the women face obstacles related to factors discussed previously, but service providers also encounter problems when attempting to adequately serve the women.

Single as well as married women who work have needs related to childcare and transportation. However, this is magnified for single female heads of households with large families. These women often have no choice but to accept employment, which gives rise to childcare and other needs. Single heads of households are expected to single handedly perform tasks in resettlement that are often hard for dual-parent households to manage.

Women may not feel comfortable leaving their children with strangers, a situation which is worsened by their lack of familiarity with the American childcare system. Many women may prefer to leave their children with extended family members or friends, an arrangement that is not always feasible.

Women further struggle to learn English and to negotiate their way in a foreign environment. It is particularly difficult for women whose husbands restrict their movements to learn English. These women cannot attend English as a Second Language (ESL) classes and are dependent on volunteers who visit them at home and assist them with their language needs.

Married women may be required to work in order to supplement their family's meager incomes. Women who have never worked may find it difficult to accept their new roles and responsibilities. This is complicated by the fact that women often have to perform household duties in addition to being formally employed. Furthermore, many

women cannot seek employment, as they have not succeeded in obtaining approval from their husbands and/or their extended family members.

Women are also often housebound for a variety of reasons. Some women are not allowed to venture out in public without being accompanied by a male relative, while other women simply lack the resources to make their way in an alien society and culture. This worsens the lack of social support already experienced by many of the women, as they do not have the means to connect with women from similar ethnic and linguistic backgrounds.

Many women experience violence in their homes and family problems related to their children. Families with young daughters may encounter problems as their daughters seek to become Americanized and thus violate their families' cultural norms regarding appropriate behavior for girls.

Women who experience domestic violence are particularly isolated. These women often lack the skills, knowledge, and social support necessary for them to obtain assistance. When assistance is available, language and cultural norms related to women's roles often prevent women from deriving the greatest possible benefit from it.

Lastly, women often do not receive adequate and appropriate medical care. Women's need for modesty, female physicians, or even female interpreters to accompany them to doctor's appointments may not be met. Women may thus not receive adequate medical care and may not feel comfortable sharing their medical needs with their physician.

Conclusion

Muslim refugee women have similar needs to other refugee women; however, the "public-private" distinction is more pronounced for many Muslim women, thus complicating their negotiation of the processes inherent in resettlement and adjustment. Many Muslim women are restricted to the private sphere in their nations of origin and the tenants of Islam restrict undue interaction between unrelated persons of the opposite sex (Carolan, 1999), thus causing difficulties for women who enter into the public sphere in resettlement. For many women this process is both difficult and filled with new opportunities. Even for women who worked in the public sphere in their nation of origin, the new roles and freedoms of resettlement can nonetheless be difficult to negotiate. However, for women who value their roles under Islam it can be particularly difficult to maintain their desired way of life in the United Sates where the role of women is interpreted quite differently, women are expected to work outside of the home, and men and women are expected to interact freely.

It can therefore be argued that while Muslim refugee women share similar experiences to other refugee women who come from patriarchal nations, their unique cultural and religious identities and roles give rise to their unique needs. For Muslim women, patriarchy may be more institutionalized than it is for other refugee women. Coupled with conflicts and discrimination women experience related to their dress and ethnicity as well as their role as women, it gives rise to their unique needs.

Muslim refugee women thus have needs ranging from the purely socio-economic (e.g., childcare and transportation) to more subtle needs related to their roles as women and their new roles in resettlement (e.g., culturally appropriate counseling for victims of

sexual assault and domestic violence, help transitioning into the workforce, and help with basic everyday needs like shopping and social support). In order to better understand the women's variety of needs, their strengths, and the manner in which the community can best respond to them, a needs assessment was conducted.

One of the primary tasks of needs assessment is to define needs of individuals and groups. A need is that which is essential to a group achieving a given goal or state of being (e.g., a group of women may need improved child care services in order to obtain employment; Percy-Smith, 1996). Researchers often attempt to restrict needs to those which can be considered to be universal in order to eliminate problems associated with separating a "need" from a "want" (Percy-Smith, 1996). However, this method does not have particular practical significance for individual populations and groups. A need statement should thus be allowed to be conditional upon the place and station of those who might possess the need. Such interpretations allow researchers to make statements regarding the practical and actual needs of a particular target population (McKillip, 1998).

At the heart of a needs assessment is the assumption that a group has a problem that can be solved. In the case of the proposed needs assessment, it is assumed that Muslim women are not receiving adequate services targeted to their specific needs. Finally, proposed solutions are an integral part of a needs assessment. Solutions point to ways in which to solve the problems identified by the needs assessment. These include efficacy information, or information that the solution will indeed solve the problem, feasibility information, or information regarding the resources needed to implement the solution, and utilization information, or evidence that the target population would utilize

the implemented solution (McKillip, 1998). A needs assessment thus prioritizes needs in order to facilitate the distribution of resources (Percy-Smith, 1996; Witkin & Altschuld, 1995).

Its location within a particular population ensures that a needs assessment is inherently value laden (McKillip, 1998). It is therefore important to account for and make explicit the values and assumptions of any assessment. In the case of the current needs assessment, it was assumed that refugee women (specifically those from Islamic nations) face particular challenges when adapting to the United States. It was further assumed that these problems are due to the overall marginalization of women. It was additionally assumed that policy-making institutions and service agencies could adequately meet these needs if they are well defined and articulated. Lastly, it was assumed that the women in question have strengths and an awareness of their own needs that can be drawn upon in order to find solutions to the problems identified in the needs assessment.

All of the above was framed within the understanding of difference amongst individuals. It was understood that cultural, religious, and ethnic boundaries are not static, and that individuals define themselves in their own manner and may not conform to universal stereotypes. It was further not assumed that all cultural practices are correct and individual interpretations of these practices are considered to be the most important (Indra, 1996; Lillie-Blanton & Hoffman, 1995).

In conclusion, Martin (1994) argues that refugees' long-term needs are often overlooked; hence, such needs were an important focus. It is further argued that too much attention has been paid to women as the pillars of their families and that a greater

effort needs to be made in order to meet the needs of women as women as well as members of families and communities. Lastly, women know their own circumstances and will be active participants in any attempt to improve their circumstances (Callaway, 1987; Martin & Copeland, 1988).

Current Study

Friedman (1992) emphasizes that the needs of women resettled in the West (specifically the United States) have been chronically overlooked. Female refugees face definite and unique challenges related to their experiences as refugees, and Muslim refugee women face additional challenges. In order to assist women, especially Muslim refugee women, with the process of adjustment in resettlement, specific interventions aimed at meeting their particular needs are required. Such interventions cannot be achieved unless women's needs are understood. A needs assessment was thus conducted. The assessment aimed to answer the following four overarching questions:

1) What are the particular needs of Muslim refugee women resettled within Mid-Michigan?
2) What barriers exist to addressing these needs?
3) What strengths and resourcefulness do women bring to the process that can be drawn upon in order to assist them with their adjustment?
4) How can the community best respond to the women's needs?

Method

Setting

All participants were resettled in a medium sized city in central Michigan (the Greater Lansing area), and were serviced by one of the largest refugee resettlement agencies in the United States and various government agencies. The majority of participants resided in low-income housing.

Recruitment

Participants were recruited through their involvement with a local refugee resettlement agency, the local Health Department, and through prominent members of the local Muslim community. Caseworkers at the refugee resettlement agency and the Health Department informed Muslim refugee women of the study and obtained the consent of interested women to be contacted with more information regarding the study. The names, addresses, and phone numbers of interested women were provided to the investigator who then contacted them through a female interpreter. A locked box in which this information was to be deposited through a slit in the top was provided for this purpose. The contact details of interested women were placed in the boxes or provided directly to the investigator, either by the women themselves or by their caseworkers. Only the investigator had keys to the boxes.

Prominent members of the local Islamic Center also recruited Muslim refugee women. Stakeholders from different nations approached refugee women in order to inform them of the study. If women were potentially interested in participating, their names and contact details were provided to the investigator.

Procedures

Due to the cross-cultural nature of the research conducted, procedures included specific considerations inspired by a desire for cultural sensitivity. All interviewers were culturally similar to the participants and were thus able to direct data collection in a culturally sensitive fashion.

All participants were asked to sign informed consent agreements and were assigned neutral identification numbers in order to protect their confidentiality. Participants' names cannot be connected to their identification numbers. Participants were furthermore encouraged to ask as many questions as they wished, both prior to and during all interviews. While most participants did not make use of this opportunity, a few participants raised concerns regarding the meaning of confidentiality as well as the purpose of the interview. A general lack of familiarity with the process of research combined with participants' experiences of oppression and terror prior to and during flight and their insecurity living in a nation where they do not understand legal and social institutions and the dominant language spoken rendered participants very suspicious of the purpose of the interviews.

Interviewers often needed to spend time before the interview explaining its purpose and allowing participants and their families to examine the questions that would be asked. Participants were often very concerned about what it was that they would be asked and felt more comfortable when they realized that all questions were simply about their daily life experiences. The need to sign an official Informed Consent document often intensified concerns. It was frequently necessary to explain to participants in great detail how their signed informed consents would be kept separately from their interviews

and to demonstrate that only an ID number was entered on their interview. In other cases, participants questioned the emphasis placed upon confidentiality when they were simply being asked questions about their everyday life experiences. In the latter cases, it was explained that the university required this emphasis because some people feel more comfortable that way, and this satisfied participants' concerns.

Interviews were conducted over a three-month period using a structured interview protocol. It was intended that interviews would last between 30 minutes and an hour. However, as a result of participants' varying levels of education as well as their lack of familiarity with structured interview protocols, the majority of interviews lasted between 45 minutes and three hours.

As many participants did not have access to transportation or did not feel comfortable leaving their homes, their homes were often the most appropriate site in which to conduct interviews. A trained female interviewer accompanied the investigator to the participants' homes and conducted all interviews. The investigator was present in order to answer any questions or concerns that arose as well as to monitor the interviewing process. All questions and concerns served to inform any changes to the data collection process that were necessitated.

It was intended that all interviews were to be conducted in rooms with doors that close in order to protect participants' privacy. In reality, this was not possible. Participants expected to receive research staff in their living rooms and social norms dictated that other members of participants' families would be involved in any social event occurring within the home. Interviews were thus often conducted with other family members present. In fact, participants' husbands and other family members were often

present in order to confirm the legitimacy of the research and to consent to a participants' involvement. Due to the collectivist nature of the cultures in question, participants and their families often had a difficult time understanding that only the input of a single person (namely the participant) was requested. Questions were often answered in conjunction with family members and participants may have modified their responses due to the presence of others. However, if participants were asked to conduct interviews in private, they may not have consented to interviews or would not have been allowed to participate by suspicious family members.

An unfortunate drawback of conducting interviews in participants' homes is often that televisions, telephones, etc. may constitute distractions and may interfere with the interview process. Such distractions often added to the length of interviews. Participants expected to interrupt interviews in order to speak on the phone (so as not to be rude to the caller) or to care for their children. Such interruptions were accepted and included in the time allotted for interviews.

Research staff was generally received as guests within a family's home and were expected to partake in provided refreshments. Such social interactions ranged from simply drinking tea to having dinner with the family upon completion of the interview. All participants' cultures place a large emphasis on hospitality. Guests are automatically served as lavishly as possible and a failure to partake in provided food and drink may be construed as an insult to the family in question.

On the rare occasion that a participants was not be able to or chose not to conduct an interview in her home, the interview was conducted in an empty office at the refugee

resettlement agency. When necessary, participants were transported to and from the interview site by the investigator or an interviewer.

It was intended that interviews would be audio taped in order to ensure the accuracy of the data collected. However, the reaction of the first few participants who were asked if their interviews could be recorded was so negative that it was decided to discontinue any attempts at audio taping interviews. Participants viewed attempts to audiotape them as suspicious and harbored concerns about the fact that the investigator would want to capture their voice on tape. Even after the reasons for wanting to audiotape interviews were explained to participants, they remained suspicious of the investigator's intentions. It was subsequently feared that continued attempts to audiotape interviews would lead to women declining to be interviewed.

Incentives

Participants were compensated for their time and involvement in the study with a 15-dollar gift certificate to a local combined grocery and department store. These gift certificates also served as an incentive for participation.

Discussion with members of the local community and staff at a refugee resettlement agency revealed that such gift certificates would serve a myriad of purposes. Refugees may be distrustful of research and researchers as they may not be familiar with the process and purpose of research. It was believed that if refugees were compensated for their time, they would be more inclined to feel that they are rendering a legitimate service to the researcher and may thus have fewer concerns about the process of research.

Furthermore, many local agencies (e.g., the Health Department) use such gift certificates as incentives for participation in healthcare activities. Hence, refugee

families are familiar with this system of compensation and were believed to feel comfortable with it.

Lastly, the store in question is easily accessible and frequented by refugee families. Families thus derived direct and immediate benefit from gift certificates to this store.

Selection and Training of Interviewers and Translators

Interviewers and translators were recruited both from the local community and from local agencies that employ bilingual interpreters. Interviewers were assessed using the following criteria: interviewers were fully bi-lingual, ethnically and culturally similar to the target population, and possessed reasonable social skills (Neuber, 1980). Only interviewers known to the investigator or recommended by a trusted source were utilized. Interviewers were transported to and from interviews by the researcher or were expected to cover their own transportation costs. Interviewers were, however, monetarily compensated for time spent conducting interviews and one interviewer received course credit in return for their involvement with the study.

Three interviewers were recruited. Two interviewers who speak Arabic and one interviewer who spoke Farsi were recruited. The Arabic speaking interviewers were a female undergraduate student at Michigan State University as well as the Women's Coordinator at the local Islamic Center and a former employee of the local refugee resettlement agency. The student worked with the investigator in return for course credit while enrolled at a local university. After her graduation, she worked in return for financial compensation. The other Arabic speaking interviewer was also monetarily compensated. The Farsi speaking interviewer was a refugee women employed by the

local Health Department. She worked with the investigator in return for financial compensation.

Arabic and Farsi speaking individuals were recruited separately in order to translate the needs assessment measure. Different translators translated and back-translate the needs assessment measure from English to Arabic and Farsi and visa versa in order to verify that it was accurately translated.

The investigator ensured that interviewers were trained regarding basic interviewing techniques and ways to avoid bias in data collection. Interviewers were trained in order to avoid asking leading questions, in order to ensure appropriate probing when more information is needed as well as to ensure their understanding of the necessity of asking questions correctly. Interviewers furthermore conducted a mock interview with the investigator as a participant in order for areas of improvement to be assessed. All interviewers and translators were also trained regarding matters of confidentiality and were expected to sign a confidentiality agreement. A breach of confidentiality would have resulted in an interpreter or translator's immediate termination.

Interrater agreement was computed for interviewers. All interviewers separately administered the questionnaire to the investigator who responded to all questions in the same pre-determined manner. The investigator then compared the responses coded by the interviewers in order to assess the percentage of agreement. Interrater agreement was 92 percent.

Measurement

To design the needs assessment, the investigator first conducted informal interviews with key informants in the community (e.g., service providers, Muslim

refugee women, and prominent female members of the Muslim community) in order to identify Muslim refugee women's potential needs. Data from these interviews were used to construct the structured interview that was used to collect data for the needs assessment (Hobbs, 1987). This was done in conjunction with the investigator's proposal committee Chair. Pre-existing needs assessments utilized to assess the needs of differing populations for a variety of reasons were also used as models for the construction of the assessment measure.

It was believed that structured interviews would provide the investigator with the best opportunity to obtain the desired information regarding the target population's needs. A relatively straightforward survey ensures ease of interpretation of the data and reduces complications associated with translation and interpretation.

A few open-ended questions were also posed to members of the target population. These questions allowed participants to elaborate on issues of importance to them, and served to highlight previously overlooked areas of need. Information from open-ended questions further added richness to data obtained from quantitative measures and provided a context within which quantitative data could be interpreted and understood (Porteous, 1996).

Questions were designed in order to assess gaps between participants' needs and the existing resources that are being provided to them (Kaufman, Rojas, & Mayer, 1993). Participants' awareness of available resources was assessed as well as the degree to which they felt that they were being provided with the assistance they need. Furthermore, participants were asked questions related to areas of need identified in previous sections. Such questions were intended to highlight the need for previously

overlooked service areas. The initial measure was piloted on a number of participants in the local Muslim community and the relevant changes made.

Items were constructed in order to assess Muslim refugee women's needs in a variety of areas. First, in order to assess the level of social support to which participants had access, items included a series of questions regarding their perceptions of their social networks, for example, "I am lonely," "I have people to talk to who understand my language and culture," and I am happy with the number of friends I have in the area." Furthermore, in order to achieve an understanding of the neighborhoods in which participants lived, items related to their satisfaction with the neighborhoods in which they resided, as well as their perceptions of these neighborhoods were included. Items included "I like my neighborhood," "I feel safe in my neighborhood," and "I feel comfortable speaking to my neighbors."

Items relevant to various aspects of participants' adjustment in resettlement included questions related to their perceptions of their host culture and their feelings regarding their ability to learn English. Items included "I would like to learn more about American culture," "I want to live in America," "I will be able to learn English," and I find opportunities to practice my English."

Items related to participants' experiences and interaction with the local Family Independence Agency (FIA) were included in order to highlight needs they may have had in this regard and included "I understand the paperwork mailed to me from FIA" and "FIA workers are friendly towards me." In addition, items intended to illuminate participants' experiences with and potential needs related to other relevant community agencies were included. These agencies were the Health Department and the local

refugee resettlement agency. Items included "I am happy with the medical care which I receive," and "Your overall experience with Refugee Services."

Items related to participants' needs with regard to their children included their children's adjustment and educational needs, as well as participants needs related to services such as daycare. Items included, "My daughters enjoy school," "It is important for my children to maintain our culture," and "I understand the American daycare system."

An additional area of inquiry was an investigation of the obstacles participants experienced to having their various needs met. Items included a selection of questions aimed at assessing obstacles participants experienced to meeting the following needs: access to food sources, ability to complete their housework, access to social support networks, accessing transportation resources, obtaining improved housing, and asking for help with everyday concerns that arise. Items included "The kind of food we eat is not available in American grocery stores," "I don't know how to use appliances around the house," "I don't know where I could meet others who share my language and culture," "I don't know how to take the bus," "We are not able to afford better housing," and "I don't know enough English to speak to my neighbors."

Items furthermore included a list of participants' potential concerns aimed at clarifying those areas that were of greatest concern to them, these included, "The quality of the house or apartment you live in," "Being able to find cheap groceries," and "Not having friends in the area."

Additional items included a series of forced response and open-ended questions designed to assess participants' awareness and use of various community level resources,

including the local bus service, banks, and community centers, as well as which resources that they would like to see more of (e.g., English classes and help with learning how to take the bus). Participants were lastly asked to indicate their level of satisfaction with a variety of resources on a scale from one to ten, with one being "not a all satisfied" and ten indicating "extremely satisfied."

Every attempt was made to phrase all questions in a manner that acknowledged participants' experiences as unique and different from those of men and does not subsume their identity or the importance of their experience as women (Callamard, 1999). However, individual differences related to participants' experiences in resettlement (e.g., individual levels of mental health) were not assessed. Participants were surveyed regarding their overall needs.

Upon completion of the interviews, it became apparent that certain interview questions did not yield effective and useful responses and were thus eliminated for analysis. For example, participants were often uncomfortable or resistant to questions regarding their relationships with their husbands. In other instances, participants' husbands were present during the interview and it was not possible to ask questions regarding her relationship with him for fear of placing the participant in a difficult or uncomfortable position. Responses from these items were thus disregarded. Furthermore, all participants indicated that they did not earn money for work performed at home. All questions regarding work done at home were thus disregarded.

Scale Construction

In order to facilitate analysis, several scales as well as one index were constructed. Potential scales were identified through factor analysis, computed using a

Varimax rotation. Items with the strongest factor loadings and highest item-total correlations were organized into scales. Scales were furthermore created utilizing items that were conceptually related and which had high item-total correlations. In order to access the internal consistency of all scales, reliability coefficients were computed. One index was created utilizing items that were conceptually related, but were not appropriate to a scale. These items represented discreet, yet related obstacles that participants faced to attending a place of worship (e.g., "I don't know much about places of worship and events that are held there" and "I don't want to attend events at a place of worship").

The Social Support Scale was intended to measure participants' access to social support networks in resettlement and consisted of the following two items, "I am happy with the number of friends I have in the area," "I can depend on my friends to help me if I need it," and "I would like more opportunities to meet others like myself." Item-total correlations ranged from .49 to .53. The reliability coefficient for this scale was .69, and the mean scale was 1.76 (SD = .99). This is a five-point scale, with one indicating "definitely agree" and five indicating "definitely disagree."

The Satisfaction With Neighborhood Scale was intended to measure participants' satisfaction with their current neighborhood and consisted of the following items: "I am satisfied with where I live" and "I like my neighborhood." The item-total correlation for these two items was .63, and the reliability coefficient was .77. The mean for this scale was 1.65 (SD = 1.10). Response items were on a five-point scale, with one indicating "definitely agree" and five indicating "definitely disagree."

The Neighborhood Characteristics Scale was intended to measure participants' perceptions of their neighborhood and consisted of the following four items: "My

neighbors speak to me regularly," "I feel safe in my neighborhood," "I feel comfortable socializing with my neighbors," and "I feel comfortable speaking to my neighbors." Item-total correlations ranged from .46 to .66. The reliability coefficient for this scale is .77, and the scale mean was 2.39 (SD = 1.13). This was a five-point scale, with one indicating "definitely agree" and five indicating "definitely disagree."

The Understanding of FIA Procedures Scale was intended to measure participants' overall understanding of forms and procedures associated with FIA, and it consisted of the following items, "I understand forms mailed to me from FIA" and "I understand the forms that I have to fill in at FIA." The item-total correlation for these two items was .89. The reliability coefficient for this scale was .94, and the scale mean was 4.35 (SD = 1.27). This was a five-point scale, with one indicating "definitely agree" and five indicating "definitely disagree."

The FIA Satisfaction Scale was intended to measure participants' satisfaction with the services provided to them by FIA and consists of the following two items: "Caseworkers at FIA are friendly towards me" and "Caseworkers at FIA are respectful of my culture." The item-total correlation for these items was .89. The reliability coefficient for this scale was .94, and the scale mean was 1.91 (SD = 1.23). This was a five-point scale, with one indicating, "definitely agree" and five indicating, "definitely disagree."

The Obstacles to Accessing Food Resources Scale was intended to measure participants' overall ability to access food resources and consisted of the following two items: "The kind of food we eat is not sold in American grocery stores" and "The food we eat is more expensive in American grocery stores." The item-total correlation for

these two items was .63. The reliability coefficient for this scale was .78, and the scale mean was 3.10 (SD = 1.12). This was a four-point scale, with one indicating "very much an obstacle" and four indicating "not an obstacle at all."

The Obstacles to Ability to Complete Housework Scale was intended to measure obstacles participants experienced to their ability to complete their housework, which included their ability to utilize American cleaning products and appliances. It consisted of the following items, "My family members do not have time to help me because they work," "I do not understand American cleaning products," and "I don't know how to use appliances around the house." Item-total correlations for this scale ranged from .43 to .62. The reliability coefficient for this scale was .73, and the scale mean was 3.11 (SD = .96). This was a four-point scale, with one indicating "very much an obstacle" and four indicating "not an obstacle at all."

The Obstacles To Social Support Scale was intended to measure obstacles participants encountered to expanding their social support networks in resettlement. It consisted of the following items, "I don't have enough opportunities to meet others who share my language and culture," "I don't know where I can meet others who share my language and culture," and "I don't have the resources needed to meet new people." Item-total correlations for this scale ranged from .51 to .57. The reliability coefficient for this scale was .72, and the scale mean was 2.59 (SD = .97). Response options were on a four-point scale, with one indicating "very much an obstacle" and four indicating "not an obstacle at all."

The Obstacles to Accessing Transportation Scale was intended to measure those obstacles participants encounter to utilizing transportation services and consisted of the

following items, "I don't know how to take the bus," "I don't feel comfortable taking the bus," "My lack of English makes it difficult for me to take the bus," and "I am uncomfortable going places without my husband or other family members." Item total correlations for this scale ranged from .46 to .56. The reliability coefficient for this scale was .72, and the scale mean was 2.08 (SD = .96). Response options were on a four-point scale, with one indicating "very much an obstacle" and four indicating "not an obstacle at all."

The Obstacles to Obtaining Improved Housing Scale was intended to measure those obstacles participants encounter in their search for housing, and consisted of the following two items, "We are not able to afford better housing" and "I don't speak English." The item-total correlation between these two items was .41. The reliability coefficient for this scale was .58, and the scale mean was 1.48 (SD = .79). This was four-point scale, with one indicating "very much an obstacle" and four indicating "not at all an obstacle."

The Obstacles to Asking for Help Scale was intended to measure those obstacles participants encountered when seeking assistance with day-to-day needs that may arise in resettlement, and consisted of the following items, "I don't know my neighbors" and "I don't have family in the area whom I can ask." The item-total correlation between these items was .60. The reliability coefficient for this scale was .75, and the scale mean was 2.66 (SD = 1.13). Response options were on a four-point scale, with one indicating "very much an obstacle" and four indicating "not at all an obstacle."

The Adjustment Scale was intended to measure participants' attitudes towards their host culture in resettlement, and consisted of the following items, "I would like to

learn more about American culture" and "I enjoy the opportunities I have here in America." The item-total correlation between these items was .52. The reliability coefficient for this scale as .68, and the scale mean was 2.31 (SD = .81). This was a five-point scale with one indicating "definitely agree" and five indicating "definitely disagree."

The Confidence in Ability to Learn English Scale was intended to measure participants' overall confidence in their ability to learn English, and consisted of the following items, "I will be able to learn English" and "I find opportunities to practice my English", as well as three reverse coded items, namely, "Learning English is important to me," "I am too old to learn English," and "Learning English is not difficult for me." Item-total correlations for this scale ranged from .04 to .33. The reliability coefficient for this scale was .43, and the scale mean was 2.48 (SD = .81). This was a five-point scale with one indicating "definitely agree" and five indicating "definitely disagree."

The Satisfaction with Health Care Services Scale was intended to measure participants' overall satisfaction with the health care services to which they had access, and consisted of the following items, "I am satisfied with the health care to which my family has access," "I am satisfied with the health care services to which I have access," "Female interpreters are available to me," "Female doctors are available to me," "I understand medical procedures such as tests," "Caseworkers at the Health Department are respectful of my culture," "Caseworkers at the Health Department are friendly towards me," and "I am satisfied with the services that I receive from the Health Department." Item-total correlations for this scale ranged from .45 to .54. The reliability coefficient for this scale was .83, and the scale mean was 1.48 (SD = .59). Response options were on a

five-point scale with one indicating "definitely agree" and five indicating "definitely disagree."

The Overall Satisfaction with Services at Refugee Services Scale was intended to measure participants' overall satisfaction with the services they received from the local refugee resettlement agency, and consisted of the following items, "The help Refugee Services gave you when you first arrived," "How accessible Refugee Services caseworkers are to you," "How sensitive Refugee Services caseworkers are towards your needs," "How friendly Refugee Services caseworkers are towards you," and "Your overall experience with Refugee Services." The item-total correlations for this scale ranged from .52 to .74. The reliability coefficient for this scale was .83, and the scale mean was 2.35 (SD = 1.11). This was a five-point scale with one indicating "extremely satisfied" and five indicating "not at all satisfied."

The Satisfaction with Assistance Provided by Refugee Services Scale was aimed at measuring the degree to which participants were satisfied with specific assistance in given areas provided to them by the local refugee resettlement agency, and it consisted of the following items: "The help Refugee Services caseworkers have given you in getting a job," "The help Refugee Services caseworkers have given you in accessing healthcare," "The help Refugee Services caseworkers have given you in accessing transportation," "The help Refugee Services has given you in learning English," "The help Refugee Services has given you in meeting others who share your language and culture," "The help Refugee Services has given you in working with government agencies," and "The way in which Refugee Services has helped members of your family with their needs." Item-total correlations for this scale ranged from .32 to .66. The reliability coefficient for

this scale was .73, and the scale mean was 2.83 (SD = 1.12). Response options were on a five-point scale with one indicating "extremely satisfied" and five indicating "not at all satisfied."

The Daughter's Education Scale was intended to measure participants' perceptions of their daughters' educational experiences and needs in resettlement, and it consisted of the following items, "My daughters enjoy school" and "My daughters do well in school," as well as two reverse coded items: "My daughters do not have problems with their schoolwork" and "My daughters do not often get into trouble at school for the way that they behave." Item-total correlations for this scale ranged from .20 to .76. The reliability coefficient for this scale was .70, and the scale mean was 1.55 (SD = .68). This was a five-point scale with one indicating "definitely agree" and five indicating "definitely disagree."

While a daughter's education scale was constructed, a corresponding son's educational scale was not utilized. This scale was not significantly related to any variables of interest. In addition, items related to participants' lack of English ability was only included in scales where its factor loading and item-total correlations were high enough to warrant inclusion.

The Daycare Utilization Scale was aimed at assessing participants' perceptions of the American daycare system, and it consisted of the following two items, "Putting my children in daycare is a good choice for me" and "Putting my children in daycare means that I have more freedom." The item-total correlation between items in this scale was .86. The reliability coefficient for this scale was .92, and the scale mean was 2.38 (SD =

1.63). This was a five-point scale with one indicating "definitely agree" and five indicating "definitely disagree."

Lastly, the Concerns Regarding Children Scale was aimed at understanding those concerns participants had about their children in resettlement, and consisted of the following items, "Your sons' schooling," "Your daughters' schooling," "Receiving tutoring for your children," "Your sons' becoming more American," and "Your daughters' becoming more American." Item-total correlations for this scale ranged from .69 to .82. The reliability coefficient for this scale was .90, and the scale mean was 3.33 (SD = 1.54). Response options were on a five-point scale, with one indicating, "not at all a concern" and five indicating, "always a concern."

See Table 1 for the correlation between individual scales.

Table 1

Correlations Between Scales

	Social Support	Neighborhood Satisfaction	Neighborhood Characteristics	Understanding FIA	FIA Satisfaction
Social Support	1.00	.15	.26	.30	.27
Neighborhood Satisfaction		1.00	-.28	.19	-.45
Neighborhood Characteristics			1.00	.00	.33
Understanding FIA				1.00	.30
FIA Satisfaction					1.00

Table 1 cont'd

	Obstacles to Accessing Food Resources	Obstacles to Completing Housework	Obstacles to Social Support	Obstacles to Accessing Transportation	Obstacles to Obtaining Improved Housing
Social Support	.23	-.61	-.58	-.33	-.23
Neighborhood Satisfaction	.54	.17	.07	.24	-.37
Neighborhood Characteristics	.53	.02	-.45	-.27	.28
Understanding FIA	.00	-.43	.07	.00	-.49
FIA Satisfaction	.43	-.19	-.50	-.07	-.36
Obstacles to Accessing Food Resources	1.00	.52	.05	.63	-.37
Obstacles to Completing Housework		1.00	.41	.78*	.28
Obstacles to Social Support			1.00	.63	.15
Obstacles to Accessing Transportation				1.00	.05
Obstacles to Obtaining Improved Housing					1.00

Table 1 cont'd

	Obstacles to Asking for Help	Adjustment	Confidence in Ability to Learn English	Satisfaction with Health Care	Overall Satisfaction with Refugee Services
Social Support	-.65	.44	.43	.22	.85**
Neighborhood Satisfaction	.32	-.37	-.14	-.11	-.14
Neighborhood Characteristics	-.59	.34	.57	.91**	.60
Understanding FIA	-.28	.50	.41	-.14	.28
FIA Satisfaction	-.86**	.35	.02	.09	.54
Obstacles to Accessing Food Resources	-.14	-.23	.13	-.01	.02
Obstacles to Completing Housework	.34	-.71*	-.19	.03	-.57
Obstacles to Social Support	.75*	-.12	-.08	-.42	-.83**
Obstacles to Accessing Transportation	.26	-.45	-.09	-.31	-.52
Obstacles to Obtaining Improved Housing	.22	-.23	.15	.38	-.11
Obstacles to Asking for Help	1.00	-.41	-.36	-.37	-.88**

Table 1 cont'd

Adjustment	1.00	.39	.30	.46
Confidence in Ability to Learn English		1.00	.35	.50
Satisfaction with Health Care			1.00	.46
Overall Satisfaction with Refugee Services				1.00

	Satisfaction with Assistance from Refugee Services	Daughters' Education	Daycare Utilization	Concerns Regarding Children
Social Support	.55	.27	.29	.03
Neighborhood Satisfaction	-.09	-.06	.46	-.43
Neighborhood Characteristics	.85**	.66	.04	.10
Understanding FIA	.41	.36	.00	.42
FIA Satisfaction	.27	.34	-.23	.64
Obstacles to Accessing Food Resources	.04	.51	.42	-.51

Table 1 cont'd

Obstacles to Completing Housework	-.33	.17	-.14	-.41
Obstacles to Social Support	-.49	-.14	.03	-.14
Obstacles to Accessing Transportation	-.38	.19	-.11	-.24
Obstacles to Obtaining Improved Housing	.05	-.14	.47	-.12
Obstacles to Asking for Help	-.62	-.52	.11	-.40
Adjustment	.53	.23	.36	.57
Confidence in Ability to Learn English	.82**	.80*	-.04	-.22
Satisfaction with Health Care	.71*	.38	.23	.11
Overall Satisfaction with Refugee Services	.76*	.42	.01	.21
Satisfaction with Assistance from Refugee Services	1.00	.74*	.10	.08
Daughters' Education		1.00	.07	-.19

Table 1 cont'd

Daycare Utilization	1.00	-.19
Concerns Regarding Children		1.00

** Correlation is significant at the .01 level (2-tailed).
* Correlation is significant at the .05 level (2-tailed).

Indices

The Obstacles to Practicing Faith Index was intended to measure those obstacles participants experienced to attending a place of worship. The mean for this four item index was 3.17 (SD = .57). This was measured using a four-point scale, with one indicating "very much an obstacle" and four indicating "not at all an obstacle." See Table 2 for the inter-item correlations.

Table 2

Obstacles to Attending a Place of Worship Index

	I don't know much about places of worship and events that are held there	I am scared that I will experience racism/discrimination from others if I attend events at a place of worship	I don't want to attend events at a place of worship
I don't have the resources I need to get to a place of worship	.38*	.20	.06
I don't know much about places of worship and events that are held there	1.000	.02	.17

Table 2 cont'd

I am scared that I will experience racism/discrimination from others if I attend events at a place of worship	1.000	.18

** Correlation is significant at the .01 level (2-tailed).
* Correlation is significant at the .05 level (2-tailed).

Power Analysis

Power was computed using PASS computer program (Hintze, 2001). Due to the small sample present in the current study, power was computed at $p < .10$ for parametric tests. T-tests were found to have approximately 80% power to detect significance, at $p < .10$. This is a one standard deviation difference between means. Correlations were likewise found to have approximately 80% power to detect a correlation of .35 or larger significant at $p < .10$. Non-parametric tests were found to have sufficient power at $p < .05$. Fisher's exact test was found to have approximately 80% power to detect a .50 difference in proportion between the compared subgroups significant at $p < .05$.

To compensate for loss of power that resulted from the small sample size in the current study, the least conservative Bonferoni adjustment was utilized in order to account for loss of power as a result of conducting multiple t-tests (the Adjusted Bonferoni test; Jaccard & Wan, 1996).

Data Analysis

All data were entered in a format suitable for quantitative analysis using SPSS data analytical package. Descriptive and inferential statistics were used to distinguish those needs identified most often by the sample. Such an analysis allowed the

investigator to construct a hierarchy of needs that allowed for the prioritization of solutions. Data from open-ended questions were used in order to frame this process.

Certain relationships emerged from exploratory data analysis. The investigator was particularly interested in assessing whether the following variables accounted for significantly different responses from women: age, marital status, number and ages of children, the length of time women had lived in the United States, and women's satisfaction with their life in the United States.

It was expected that younger women (women in their 20's and 30's) would have different concerns related to employment, adjustment, and childcare than older women, as women's roles within the home change as they age. Second, it was expected that single women, due to the lack of a second breadwinner, would have more needs related to obtaining employment, childcare, and financial help than married women. Conversely, it was expected that married women would have more concerns related to their family's expectations of them regarding employment. Third, it was expected that women with teenaged children would have different concerns related to their children than women with younger children would have. Teenaged children may be more likely to rebel and/or have problems at school due to inadequate previous schooling, while women with younger children may be more concerned that their children will assimilate to American culture due to their young age and will have more concerns related to childcare and employment. Teenaged children may furthermore be more likely to help women with their household tasks, thus making it easier for women to be employed. Additionally, the number of children a woman has may influence her needs related to employment and childcare. Fourth, it was expected that women who had resided in the United States for

longer periods of time would face less obstacles to obtaining resources due to an increased understanding of the processes involved in obtaining resources. Lastly, it was expected that women who indicated that they were satisfied with their life in the United States would have had experiences that were more positive overall than those of women who are not happy with their life in the U.S. It was expected that women who felt that they were adjusting well to U.S. society would face fewer obstacles to obtaining resources, would have access to more resources, would have larger social support networks, and would have fewer overall problems with life in America. It was expected that other significant relationships would also emerge.

In order to understand differences between groups on continuous variables, it was intended that Analysis of Variance (ANOVA) be used. However, due to the small sample size present in the current study this did not prove to be a feasible data analytic procedure. Correlations between ordered variables were first computed. In order to understand the effects of these variables upon specific aspects of women's needs (both jointly and uniquely) multiple regression was used. Fisher's Exact Test, crosstabulations, and t-tests were additionally computed in order to assess the relationship between individual variables and participants' needs (e.g., the relationship between a participants' marital status and specific services that she would like to see more of).

Lastly, all raw data were examined statistically and graphically for features like skew, outliers, and influential cases. Results from this preliminary examination informed decisions regarding the data analytic techniques that were employed.

Results

Description of Participants

Participants were 31 Muslim refugee women resettled within the Greater Lansing Area between 1997 and 2002. Of the 31 participants, 11 were from Iraq (four of the Iraqi participants were Kurdish and seven were Arab), 15 were Afghan, three were Sudanese, one was Somali, and one was Syrian. Participants ranged in age from 19 to 63 with a mean age of 36.5. While participants came from diverse cultural and ethnic backgrounds, they were all Muslim women from patriarchal nations.

All participants were serviced by a local refugee resettlement agency and various government agencies such as the local Health Department. Only women who were resettled within the five years prior to when interviews were conducted were sampled, as it was believed that these women face the greatest number of challenges due to their recent arrival in the United States.

All but three participants had lived in the Greater Lansing Area the entire time since their resettlement. The three participants who moved to the area did so within the two years prior to their interviews. Eight participants had stayed in a refugee camp prior to resettlement. Participants stayed in refugee camps between 6 months and 10 years, with a mean stay of 5.21 years.

While 28 participants indicated that they were or had been married, only 15 reported that their husbands were living with them in the United States. Participants had between 0 and 12 children living with them in the United States, with a mean of 3.9 children per household.

Twenty-two participants had some formal education, and the mean number of years that participants attended school was 10.18 years. Of the 14 participants who had completed 10 or more years of school, 2 completed some high school, 7 completed high school, 3 completed some college, and 2 completed college. Thirteen participants were employed. See Tables 3 and 4 for a summary of participants' demographic information.

Table 3

Demographic Characteristics of Sample

Statement	N	Mean	Standard Deviation	Minimum	Maximum
Age	31	36.51	10.50	19	63
Length of school attendance (in years)	22	10.18	3.26	4	15
Number of children per family	31	3.55	3.06	0	12
Number of children per household in U.S.	25	3.96	2.98	0	12
Number of children aged <= 5	23	.61	.84	0	2
Number of children aged 6-12	23	1.67	1.52	0	6
Number of children aged 13-18	23	.97	1.33	0	5

Table 3 cont'd

Number of children aged >= 19	23	1.04	1.69	0	5
Number of boys per household	23	1.96	2.01	0	8
Number of girls per household	23	2.35	1.55	0	6

Table 4

Categorical Demographic Information

Statement	N	Percent Yes
Stayed in refugee camp	31	26%
Lived in Lansing since resettlement	31	90%
Are/were ever married	31	90%
Husband in U.S. with participant	28	54%
Employed	31	42%

An understanding of the characteristics of a given group is the first step towards understanding the needs of its members. As not much is known regarding Muslim refugee women resettled in the United States, a brief overview of participants' most salient characteristics is provided.

An important difference between the Arab and Afghan study participants was that while Arab participants have been consistently resettled since 1997, Afghan participants have only been resettled since 2000, with the largest percentage of Afghan participants

(66.7%) having been resettled in 2001. Arab participants were also significantly more likely than Afghan participants to have stayed in a refugee camp prior to resettlement (54.5% versus 13.3%; Fisher's Exact Test = .04) and were slightly more likely to have fled their nation of origin with their husbands than were Afghan participants (55.6% versus 35.7%). Arab participants were also more likely to be living with their husbands in resettlement than were Afghan participants (Fisher's Exact Test = .01). While 77.8% of Arab participants were living with their husbands in resettlement, only 21.4% of Afghan participants were living with their husbands.

In addition, while Afghan participants were only somewhat more likely than Arab participants to have attended school (80% versus 45.5%), no Arab participants interviewed worked in their nation of origin before resettlement. In contrast, 60% of Afghan participants were employed prior to resettlement (Fisher's Exact Test = .02). (SD = 2.98). See Table 5 for demographics of the sample by participants' nation of origin.

Table 5

Sample Demographics by Nation of Origin

Statement	Afghan	Arab	Total
Stayed in Refugee Camp	13.3%	54.5%	25.8%
Fled Nation of Origin with Husband	35.7%	55.6%	53.6%
Living with Husband in Resettlement	21.4%	77.8%	53.6%
Attended Some School	80%	45.5%	71%

Table 5 cont'd

Completed 10 or More Years of School	46.7%	43.8%	74.2%
Worked in Nation of Origin	60%	0%	29%

Arab and Afghan participants were approximately equally likely to have completed ten or more years of school. Specifically, 43.8% of Arab participants completed ten or more years of school, while 46.7% of Afghan participants completed a similar number of years of school. Those participants who had completed 10 or more years of school were also surprisingly similar with regard to the level of school they had completed. See Table 6 for a breakdown of the level of school participants completed by ethnic origin.

Table 6

Percent Level of School Completed by Ethnic Origin

Ethnic Origin	Some High School	High School	Some College	College
Arab	14%	43%	29%	14%
Afghan	14%	57%	14%	14%
Total	28%	100%	43%	28%

Participants furthermore tended to have large families. Twenty-three participants had between one and twelve children living with them in the United States, with a mean of 3.96 children per household.

What Are the Particular Needs of Muslim Refugee Women Resettled in Mid-Michigan?

Participants overarching needs were 1) financial, 2) needs related to their adjustment, which included participants' perceptions of general neighborhood and community level resources, 3) needs related to their interaction with particular community agencies and organizations, and 4) needs related to their children's adjustment. Participants' adjustment needs included needs related to their understanding of and adjustment to American culture, language needs, needs related to their access to social support network, and needs related to their knowledge of and utilization of resources available to them in their neighborhoods and communities. In addition, participants' needs related to their children's adjustment ranged from concerns regarding their children's performance at school to needs related to their adjustment to American culture and society. Many of participants' needs were mediated by their nation of origin, marital status in resettlement, and year of resettlement.

Financial needs. The first area of need assessed was financial. Due to concerns regarding women's comfort level with questions regarding their income, financial need was assessed using proxy measures. Specifically, variables such as employment status, type of employment, family size, number of breadwinners per household, number of household members who regularly send money to family residing elsewhere, and satisfaction with monthly income were used in order to obtain an understanding of participants' level of financial need.

The majority of participants (58.1%) were unemployed. A significant relationship between marital and employment status emerged. Women whose husbands were residing with them in resettlement were significantly less likely to be employed than were women

who were single in resettlement (Fisher's Exact Test = .02). While only 20% of married women were employed, 69.2% of single women were employed. A significant relationship between marital status and a desire for employment did not emerge. Similarly, a relationship between nation of origin and employment in resettlement did not emerge.

It should furthermore be noted that all employed participants were working in the lower-paying service industry. See Table 7 for a breakdown of participants' place of employment.

Table 7

Participants' Place of Employment

Type of Employment	N	Percent
Hotel housekeeping	4	31%
Government compensated provider of care for other family members (both children and disabled adults)	3	23%
Local industry	3	23%
Laundry service	2	15%
Crewmember at local grocery store	1	8%

Some participants additionally resided with unemployed relatives. Participants had a mean of .19 (SD = .48) other adults and a mean of .23 (SD = .76) children other than their own living in their household. No other children residing with participants were employed, while other adults were unlikely to be employed (20% of other adults were employed).

Participants' own children were equally unlikely to be employed or to contribute to their monthly household income. Overall, only 30.4% of participants' children were employed. When asked to indicate the amount of the overall household income contributed by their employed children, participants indicated that their children contributed either sporadically (49.2%) or never to this income (71.4%). Participants furthermore indicated that their children held low-paying jobs such as cashiers, crewmembers at grocery stores, and janitorial staff.

Participants were also surveyed regarding the number of members of their household who regularly sent money to family residing elsewhere. Overall, 30% of participants indicated that at least one member of their families regularly sent money to relatives residing elsewhere. Accordingly, a mean of .33 (SD = .55) members per household regularly provided financial assistance to family members not residing in their home with them.

Participants indicated, on a scale of one to ten, with one indicating not at all satisfied and ten indicating very satisfied, their level of satisfaction with the monthly income to which their families had access. Participants' mean rating of satisfaction was 4.77, SD = 2.88. This low rating dovetails with participants' responses to open ended questions. Participants indicated that they encountered difficulties making ends meet on their income and basic necessities such as food, clothing, and rent were more expensive than they were necessarily able to afford.

Adjustment needs. In order to assess participants' adjustment needs, their confidence and perceived needs regarding their ability to learn English and to adjust to their lives in the United States was assessed, as well as their feelings regarding their

social networks and their feelings and concerns regarding their neighborhoods. In addition, participants were surveyed regarding their knowledge of and use of resources available in their communities.

Linear regression was used in order to assess whether the number of years a woman had spent in resettlement or her age were significant predictors of her feelings regarding her life in the United States as well as her confidence regarding her ability to learn English. Participants' year of resettlement or age were not found to be significant predictors of their feelings regarding their adjustment to life in resettlement, nor was year of resettlement found to be a significant predictor of participants' confidence with regard to their ability to learn English. However, age was found to significantly predict participants' levels of confidence with regard to their ability to learn English [$B = .36$, $t(28) = 2.90$, $p < .01$]. Participants' age furthermore accounted for a significant proportion of the variance explained by their level of confidence with regard to their ability to learn English [$R = .47$, $F(1, 29) = 8.40$, $p < .01$]. Younger participants were more confident in their ability to learn English. It should, however, be noted that this significance was primarily determined by the responses of the oldest two participants in the sample, both of whom were aged 63. This amounts to a 15-year difference in age between these participants and the next oldest participant. While there was insufficient data to effectively evaluate this relationship, it was supported by the findings of Chung et al. (1998), that older refugee women were less likely to believe that they are able to learn English.

As can be seen in Table 8, the majority of participants were positive regarding their new lives in the United States, indicating that they wanted to live in the United

States and that they enjoyed the opportunities they had in resettlement. Participants however indicated that they did not necessarily understand American culture. Many items had large standard deviations, thus indicating that there was considerable variability across participants' responses to these questions. The majority of participants furthermore agreed with the item "I enjoy the opportunities I have in America," as evidenced by its relatively small standard deviation.

Table 8

Confidence Regarding Adjustment to US Society

Statement	N	Mean	Standard Deviation	Percent Who Definitely or Somewhat Agreed
I would like to learn more about American culture	31	1.55	1.15	87%
I understand American culture	31	3.23	1.38	29%
I want to live in America	31	1.58	1.26	84%
I enjoy the opportunities I have in America	31	1.39	.10	84%

Scale:

1 = Definitely Agree

2 = Somewhat Agree

3 = Mixed

4 = Somewhat Disagree

5 = Definitely Disagree

As can be seen in Table 9, in general, participants tended to consider learning English to be of importance and to be confident regarding their ability to learn English. While participants tended to agree that learning English was difficult for them, they also agreed that they would be able to learn it. Participants furthermore tended to neither agree nor disagree to somewhat disagree that they were too old to learn English. They also neither strongly agreed nor disagreed with the statement that they found opportunities to practice their English. In fact, the majority of participants tended to agree with the statement that they would like more opportunities to practice their English, as evidenced by the small standard deviation associated with this item and the fact that all participants either definitely or somewhat agreed with this statement. Overall, these items had large standard deviations, indicating that there was much variance across participants' responses to these questions.

Table 9

Confidence Regarding Ability to Learn English

Statement	N	Mean	Standard Deviation	Percent Who Definitely or Somewhat Agreed
Learning English is difficult for me	31	2.06	1.48	68%
I want more opportunities to practice my English	31	1.03	.18	100%
I will be able to learn English	31	1.58	1.06	81%
I am too old to learn English	31	3.74	1.61	29%

Table 9 cont'd

I find opportunities to practice my English	31	3.06	1.88	45%
Learning English is not important to me	31	4.48	1.29	13%

Scale:

1 = Definitely Agree

2 = Somewhat Agree

3 = Mixed

4 = Somewhat Disagree

5 = Definitely Disagree

As can be seen in Table 10, participants varied with regard to their feelings about their social networks. Women tended to either agree or to be mixed with regard to the statement that they were lonely and they tended to agree that they wished that they had more relatives nearby. However, women also indicated that they have people to talk to who understand their language and culture, and that they were somewhat happy with the number of friends whom they had in the area.

Table 10

Participants' Feelings Regarding Their Social Networks

Statement	N	Mean	Standard Deviation	Percent Who Definitely or Somewhat Agreed
I am lonely	31	2.68	1.70	55%
I wish I had relatives nearby	31	1.16	.73	97%

Table 10 cont'd

I have people to talk to who understand my language and culture	31	1.45	.96	90%
I have at least one friend whom I talk and socialize with regularly	31	2.26	1.67	68%
I am happy with the number of friends I have in the area	31	1.84	1.42	74%
I can depend on my friends to help me when I need it	31	2.10	1.49	65%
I can depend on my family to help me when I need it	29	1.97	1.52	76%
I would like more opportunities to meet others like myself	31	1.35	.84	90%
I have made an effort to meet others who share my language and culture	31	1.58	1.03	84%

Scale:

1 = Definitely Agree

2 = Somewhat Agree

3 = Mixed

4 = Somewhat Disagree

5 = Definitely Disagree

In spite of the fact that participants tended to agree that they were happy with the number of friends they had, they were less likely to indicate that they had at least one friend with whom they talked and socialized regularly. In fact, they tended to only somewhat agree or to be mixed with regard to this statement. This is supported by the fact that participants indicated a reasonably strong desire to meet others like themselves

(i.e., others who share their culture and language). It should, however, be noted that participants were not passive with regard to this desire. They tended to agree with the statement that they had made an effort to meet others who share their language and culture.

Participants were slightly more likely to indicate that they could depend upon their family to help them if they needed it than they were to indicate that they could depend upon their friends. However, many of the items related to social support and social networks had large standard deviations, signifying that there was considerably variability across participants' responses to these questions.

Linear regression was computed in order to assess the degree to which the length of time a participant had spent in resettlement predicted the level of social support that was available to them. No significant relationship was found.

The degree of social support available to women was, however, significantly correlated with their ability to access help with their needs in resettlement. Specifically, participants who experienced higher levels of social support were less likely to experience obstacles to their ability to obtain assistance with day to day needs that arose in resettlement [$r(29) = -.37$, $p < .05$] Participants who agreed with the statement that they had access to social support (on a scale from one to five, with one indicating "definitely agree" and five indicating "definitely disagree") were thus more likely to also indicate that they did not experience many obstacles in accessing help with their day-to-day needs (on a scale from one to four, with one indicating "a big obstacle" and four indicating "not an obstacle at all").

Furthermore, as can be seen in Table 11, while the majority of participants were satisfied with their neighborhoods, they did not tend to interact socially with their neighbors. Participants generally agreed with statements indicating that they were satisfied with where they lived, that they liked their neighborhoods, and that they felt safe in their neighborhoods. Participants furthermore either somewhat agreed or were mixed with regard to statements indicating that their neighbors spoke to them and that they felt comfortable either speaking to or interacting socially with their neighbors. The items with which participants tended to disagree most strongly were items regarding current and potential discrimination they would face based upon their dress, ethnicity, and language ability. In fact, participants were most likely to disagree with the statement that their neighbors treated them differently because of these reasons and were the second most likely to disagree with the statement that they were concerned that they would be treated differently based upon their ethnicity, dress, and language ability. It is once more notable that all items had large standard deviations, thus indicating that there was much variability across participants' responses to these questions.

Table 11

Participants' Perceptions of their Neighborhoods

Statement	N	Mean	Standard Deviation	Percent Who Definitely or Somewhat Agreed
I am satisfied with where I live	31	1.68	1.22	87%
I like my neighborhood	31	1.61	1.23	84%

Table 11 cont'd

My neighbors speak to me regularly	31	3.06	1.73	42%
I feel safe in my neighborhood	31	1.45	1.03	84%
I think that my neighbors treat me differently because of the way I dress, because of where I am from, and because I don't speak English	31	4.16	1.24	16%
I worry that my neighbors will treat me differently because of the way I dress, because of where I am from, and because I don't speak English	31	3.97	1.38	19%
I feel comfortable speaking to my neighbors	31	2.10	1.62	71%
I feel comfortable socializing with my neighbors	31	2.94	1.65	45%
If something bad happened to me in my neighborhood I would call the police	31	1.39	.99	87%

Scale:

1 = Definitely Agree

2 = Somewhat Agree

3 = Mixed

4 = Somewhat Disagree

5 = Definitely Disagree

Linear regression was computed in order to assess whether the time a participant had spent in resettlement predicted their satisfaction with their neighborhood as well as the likelihood that they would be living in a neighborhood with positive characteristics (i.e., a neighborhood in which they were likely to feel safe, etc.). Neither was found to be significant.

In order to assess participants' understanding of and utilization of various important resources, they were asked a series of yes or no questions with regard to these resources. Participants were specifically asked about their knowledge of emergency services (including their knowledge of emergency phone numbers), their utilization of transportation resources, financial resources such as local banks, and the assistance they received from their friends with their childcare needs.

Overall, it was found that participants' knowledge regarding and utilization of local resources tended to be low. Specifically, only 61.3% of participants knew the correct phone number to call in the event of a medical emergency and 67.7% knew the correct phone number to dial in the event of an emergency requiring the police or fire department. The remaining participants either indicated that they did not know what number to call (22.6%), provided incorrect phone numbers (9.6%), indicated that they would call a friend or relative in the event of a medical emergency (3.2%), or indicated that they forgot what number to call in the event of a medical emergency (3.2%). The majority of participants did have health insurance, and very few participants indicated that they drive to where they need to go. Finally, all participants indicated that they paid their bills on time each month. See Table 12 for a further breakdown of participants' responses to these items.

Table 12

Participants' Knowledge and Utilization of Resources

Statement	N	Percent Endorsed "Yes"
Do you pay your bills every month?	31	100%
Do you have health insurance?	31	97%

Table 12 cont'd

Do you take the bus when you need to go somewhere?	31	55%
Do your friends and family help you baby-sit your children?	19	47%
In case of an emergency, do you know how to get to the emergency room at the hospital?	31	42%
In case of an emergency, do you know that you can go to the hospital without needing health insurance?	31	36%
Do you use an American bank?	31	16%
Do you drive when you need to go somewhere?	31	7%

Crosstabulations and Fisher's Exact Test were computed in order to assess whether participants' knowledge of and utilization of resources were significantly related to demographic characteristics such as their marital status, nation of origin, employment status, and level of education.

Participants' likelihood to utilize public transportation was the single variable that was significantly related to their demographic characteristics. First, it was found that participants' marital status in resettlement was significantly related to their utilization of public transportation services (Fisher Exact Test = .03). Specifically, 76.9% of single participants indicated that they utilized the local bus service, while only 33.3% of married women indicated that they utilized the bus service. Afghan participants were similarly significantly more likely to take the bus if they needed to go somewhere than were Arab women (Fisher's Exact Test = .02). While 80% of Afghan women indicated that they

took the bus when they needed to go somewhere, only 27.3% of Arab women responded similarly.

Participants were asked whether a certain resource existed in their neighborhood, and if yes, whether they had ever utilized it. If a participant indicated that they had utilized a given resource, they were asked to rate its quality on a scale from one to ten, with one being very low quality and ten being very high quality.

Only 6.5% of participants indicated that they had ever placed their children in daycare. All these participants gave the daycare center that they used a quality rating of ten. When asked about the store at which they do most of their grocery shopping, 35.5% of participants indicated that they do so at a large, local combined grocery and department store chain, 19.4% shopped at a discount grocery store, and 16.1% shopped at a combination of the combined grocery and department store and the discount grocery store. The remaining participants shopped at numerous stores, including local grocery stores, stores that sell ethnic food, and a combination of such stores with only 3.2% of participants utilizing each of these stores or combinations of stores respectively. Participants provided their grocery store of choice with an average rating of 9.1, with a standard deviation of 1.4.

More than 40% of participants were aware of the existence of the majority of surveyed resources within their community. Of these participants, more than 70% indicated that they had utilized these resources at some point during the time that they had spent in their neighborhood. The two exceptions were banks and community centers. Only 32.3% of participants indicated that a bank existed in their neighborhood and 38.7% indicated that they did not know if there was a bank in their neighborhood. However, of

those participants who knew of the existence of a bank, 50% had utilized this resource at least once. Similarly, 16.1% of participants indicated that a community center existed in their neighborhood and 35.5% indicated that they did not know if such a resource existed in their neighborhood. Of those participants who indicated that a community center existed in their neighborhood, 40% had utilized this resource at least once. See Table 13 for a further breakdown of those resources that exist in participants' neighborhoods and Table 14 for their average rating of the quality of these resources.

Table 13

Participants' Knowledge of and Utilization of Neighborhood Resources

Statement	N	Percent Yes	Percent No	Don't Know (for resource existence questions only)
Is there a bus stop close to your home?	31	74%	16%	10%
Have you ever used the bus?	23	74%	26%	
Is there a park in your neighborhood?	31	65%	19%	16%
Have you ever used the park?	20	70%	30%	
Is there a drugstore in your neighborhood?	31	52%	39%	10%
Have you ever used the drugstore?	16	88%	13%	
Is there a Laundromat in your neighborhood?	31	42%	52%	7%
Have you ever used the Laundromat?	13	85%	15%	
Is there a bank in your neighborhood?	31	32%	29%	39%

Table 13 cont'd

Have you ever used the bank?	10	50%	50%	
Is there a community center in your neighborhood?	31	16%	48%	36%
Have you ever used the community center?	5	40%	60%	

Table 14

Participants' Average Rating of Resources in Community

Statement	N	Minimum	Maximum	Mean	Standard Deviation
Bank	5	8.00	10.00	9.40	.89
Grocery Store	31	5.00	10.00	9.10	1.34
Drugstore	14	5.00	10.00	8.50	1.83
Park	14	3.00	10.00	8.36	2.10
Bus Service	17	1.00	10.00	7.65	2.45
Laundromat	11	5.00	10.00	7.64	2.11
Community Center	2	5.00	10.00	7.50	3.54

All ratings had large standard deviations. This is a reflection both of the fact that participants' ratings of the quality of these resources varied considerably (as can be seen from the minimum and maximum ratings), but also of the fact that in some cases, as few as two participants indicated that they had utilized a particular resource, and ratings were thus based on a very small sub sample of participants.

Participants were asked to indicate their overall satisfaction with various areas of their lives in resettlement (e.g., housing, number of friends, ability to ask for help when needed, etc.) on a scale from one to ten, with one indicating "not satisfied at all" and ten indicating "very satisfied." On average, participants were the least satisfied with their current housing as well as the transportation to which they had access, and they were the most satisfied with their ability to practice their faith. All items had large standard deviations, indicating that there was significant variability across participants' satisfaction ratings. See Table 15 for a further breakdown of satisfaction ratings.

Table 15

Participants' Satisfaction With Aspects of Their Lives in Resettlement

Statement	N	Minimum	Maximum	Mean	Standard Deviation
Satisfaction with opportunities to practice religion	31	1.00	10.00	8.74	2.37
Satisfaction with ability to get food family enjoys in the store	31	1.00	10.00	8.32	2.37
Satisfaction with ability to meet new friends	31	1.00	10.00	7.42	2.31
Satisfaction with ability to get housework done	31	1.00	10.00	7.32	2.84
Satisfaction with ability to ask for help with every day things when need	31	1.00	10.00	7.03	3.26
Satisfaction with current housing	31	1.00	10.00	6.35	2.86
Satisfaction with transportation	31	1.00	10.00	4.74	2.71

In order to assess the degree to which participants' satisfaction ratings were related to the time that they had spent in resettlement, these ratings were correlated with their year of resettlement. The only relationship that was found to be significant was between year of resettlement and participants' satisfaction with their ability to obtain the kind of food their families enjoy in the store [$r(29) = .37$, $p < .05$]. Thus, the longer a participant had been living in resettlement, the more likely she was to indicate that she was satisfied with her ability to obtain the kind of food her family enjoys in the store.

Linear regression was computed in order to assess the degree to which the length of time a participant had spent in resettlement predicted her level of satisfaction with various resources, but this relationship was not found to be significant.

Participants' responses to open ended questions regarding their adjustment reinforced the above findings. In addition to a strong need to learn English, participants indicated that it was often difficult to successfully navigate their new environments and to access needed resources. Participants specifically expressed a need for assistance with accessing transportation related resources and for information about where various needed resources could be obtained (e.g., furniture).

Needs related to interaction with community agencies and organizations. A number of questions in the interview pertained to obstacles that participants may have experienced when interacting with various government and other agencies. First, participants' interactions with the local Health Department were considered. As can be seen in Table 16, the majority of participants somewhat to definitely agreed with the majority of statements regarding their experience with the local Health Department. The majority of participants thus agreed that they were satisfied with services provided to

them by the Health Department, that they felt that they could be honest with their doctors, and that, on average, they had access to female doctors, and/or felt empowered with regard to their ability to ask for women doctors or interpreters and/or with regard to asking questions when they did not understand medical tests or procedures. However, it should again be noted that standard deviations for the majority of these items were large, indicating that there was much variability across participants' responses to these questions. Items with the smallest standard deviations were those related to participants' satisfaction with services they received at the Health Department, as well as the manner in which Health Department employees treated them. On average, participants agreed with statements indicating that they were satisfied with overall Health Department services. Participants were least likely to agree that female interpreters were available to them, that they understood medical procedures such as tests, and that they only felt comfortable seeing a female doctor.

Table 16

Participants' Experiences With the Local Health Department

Statement	N	Mean	Standard Deviation	Percent Who Definitely or Somewhat Agreed
I am happy with the medical care I receive	31	1.55	1.18	84%
I am happy with the medical care my family receives	29	1.31	1.04	93%
Female doctors are available to me	31	1.39	.84	84%
I feel comfortable asking for a female doctor	31	1.39	1.20	90%

Table 16 cont'd

Female interpreters are available to me	30	2.33	1.63	57%
I feel comfortable asking for a female interpreter	31	1.65	1.33	81%
I feel comfortable talking with my doctor when I don't feel well	31	1.23	.76	97%
I can be honest with my doctor	31	1.32	1.01	94%
I understand medical procedures such as tests	31	2.00	1.46	74%
I feel comfortable asking questions when I don't understand tests	31	1.39	.99	87%
I only feel comfortable seeing a female doctor	31	3.13	1.91	42%
Caseworkers at the Health Department respectful of my culture	30	1.10	.40	97%
Caseworkers at the Health Department are friendly towards me	30	1.07	.37	97%
I am satisfied with the services I receive at the Health Department	31	1.13	.50	94%

Scale:

1 = Definitely Agree

2 = Somewhat Agree

3 = Mixed

4 = Somewhat Disagree

5 = Definitely Disagree

Nation of origin accounted for a significant difference across participants' desire to only be seen by a woman doctor [$t(24) = -3.64$, $p < .01$]. On a scale from one to five, with one indicating definitely agree and five indicating definitely disagree, Arab participants were significantly more likely to agree with the statement that they only feel

comfortable seeing a women doctor (M = 2.00, SD = 1.73) than were Afghan women (M = 4.27, SD = 1.44).

Linear Regression was computed in order to assess whether the year a woman was resettled or her age accounted for her satisfaction with the services she received from the Health Department. This relationship was not found to be significant.

Participants' responses to open ended question reinforced their need for access to interpreters when attending doctor's appointments. The majority of participants' responses to open ended questions related to their healthcare related needs centered on their strong need for interpreters to accompany them to medical appointments.

Participants were furthermore asked a series of questions regarding their interaction with the local government aid office, the Family Independence Agency (FIA). As can be seen in Table 17, participants were most likely to disagree with statements indicating that they understood forms and paperwork associated with FIA procedures and were most likely to agree with statements indicating that caseworkers at FIA were friendly and respectful towards them. Participants furthermore somewhat agreed or were mixed with regard to the statement that they knew where to go for help with FIA forms and procedures that they did not understand. It should once more be noted that all items had large standard deviations, indicating significant variability across participants' responses to these items.

Table 17

Participants Experience With the Family Independence Agency

Statement	N	Mean	Standard Deviation	Percent Who Definitely or Somewhat Agreed
I understand paperwork mailed from FIA	30	4.40	1.28	13%
I understand forms I have to fill in at FIA	30	4.30	1.34	17%
I know where I can go for help with FIA forms and procedures that I don't understand	31	2.81	1.74	55%
Caseworkers at FIA are friendly towards me	28	1.96	1.29	64%
Caseworkers at FIA are respectful of my culture	26	1.77	1.27	77%

Scale:

1 = Definitely Agree

2 = Somewhat Agree

3 = Mixed

4 = Somewhat Disagree

5 = Definitely Disagree

Linear regression was computed in order to assess the degree to which participants' year of resettlement predicted their satisfaction with the services provided to them by FIA or their ability to understand related forms and procedures. Neither relationship was found to be significant. However, a significant relationship between participants' year of resettlement and their knowledge regarding where to go for

information with FIA procedures and paperwork that they did not understand emerged [B = .48, $t(28) = 2.26$, $p < .05$]. The number of years a participant had spent in resettlement accounted for a significant proportion of the variance explained by their endorsement of the item that they knew where to go for help with FIA forms and procedures that they did not understand [$R = .39$, $F(1, 29) = 5.12$, $p < .05$]. The more recently a participant was resettled, the less likely she was to know where to go for help with FIA forms and procedures that she did not understand.

A significant relationship also emerged between participants' marital status and their understanding of FIA forms and procedures [$t(25) = -2.79$, $p < .01$]. Participants whose husbands were with them in resettlement were significantly more likely to indicate that they understood FIA forms and procedures ($\underline{M} = 3.89$, $\underline{SD} = 1.43$) than were participants whose husbands were not with them in resettlement ($\underline{M} = 5.00$, $\underline{SD} = 0.00$). The mean responses of participants whose husbands were with them in resettlement tended to fall between "equally agree and disagree" and "somewhat disagree," thus indicating that these participants still do not feel entirely comfortable with their knowledge regarding FIA forms and procedures; however, all participants who were single in resettlement definitely disagreed that they understood such forms and procedures.

It was lastly found that participants' ability to understand FIA forms and procedures was not significantly correlated with their confidence regarding their ability to learn English.

Participants' responses to open ended questions reinforced their need for assistance with FIA forms and procedures. In addition to participants' indication that

they did not necessarily understand these forms, there was significant confusion amongst participants with regard to the receipt of government benefits. Overall, participants did not understand which benefits they were eligible for and did not understand changes to their benefits.

Participants were also surveyed regarding their experiences with a local refugee resettlement agency. Overall, participants' responses to these items ranged from "somewhat satisfied" to "neither satisfied not dissatisfied." Participants were the most satisfied with Refugee Services caseworkers' sensitivity towards their culture and the least satisfied with the help Refugee Services has provided them in accessing transportation and in meeting others who share their language and culture. All items had large standard deviations, indicating that there was much variability across participants' responses to these questions. See Table 18 for a breakdown of participants' responses to these items.

Table 18

Participants' Experience with Local Refugee Resettlement Agency

Statement	N	Mean	Standard Deviation	Percent Very or Somewhat Satisfied
The help Refugee Services gave you when you first arrived	31	2.55	1.67	55%
How accessible Refugee Services caseworkers are to you	31	2.16	1.49	71%
How sensitive Refugee Services caseworkers are to your needs	31	2.55	1.46	55%
How sensitive Refugee Services caseworkers are to your culture	31	1.74	1.09	74%

Table 18 cont'd

How friendly Refugee Services caseworkers are towards you	31	2.10	1.27	71%
The help Refugee Services caseworkers have given you in finding a job	29	2.38	1.72	66%
The help Refugee Services caseworkers have given you in accessing healthcare	31	1.94	1.31	71%
The help Refugee Services caseworkers have given you in accessing transportation	31	3.45	1.71	32%
The help Refugee Services has given you in learning English	31	3.06	1.71	45%
The help Refugee Services has given you in meeting others who share your language and culture	31	3.55	1.82	37%
The help Refugee Services has given you in working with government agencies	30	2.83	1.82	53%
The way in which Refugee Services has helped members of your family with their needs	28	2.64	1.61	54%
Your overall experience with Refugee Services	31	2.42	1.31	52%

Scale:

1 = Very Satisfied

2 = Somewhat Satisfied

3 = Neither Satisfied nor Dissatisfied

4 = Somewhat Dissatisfied

5 = Very Dissatisfied

Linear regression was computed in order to assess whether a participant's time in resettlement was related to their satisfaction with the services they received from Refugee Services as well as their overall satisfaction with the agency. Neither relationship was found to be significant.

Responses to open ended questions largely centered on participants' desire for a thorough orientation upon their arrival as well as for improved access to resources. Overall, participants indicated that they needed a larger-scale orientation to their environments and related resources upon arrival as well as a greater supply of furniture and food to facilitate their immediate arrival in resettlement.

Children's adjustment needs. Participants' perceptions of their children's needs as well as their needs related to their children were additionally assessed. Results are presented according to specific area of need.

As noted in Table 19, the majority of participants believed that their children were doing well in school. Participants tended to agree with statements indicating that both their sons and daughters did well in and were happy at school. These items also had relatively small standard deviations, indicating that these were items with which the majority of participants agreed. Similarly, participants tended to somewhat and definitely disagree with statements indicating that their children often got into trouble at school for the way that they behaved. These items had relatively large standard deviations, indicating that there was variability across participants' responses to these questions. Participants lastly tended to neither agree nor disagree with statements indicating that their children had problems with their schoolwork. In the case of boys specifically, participants tended to neither agree not disagree to somewhat disagree with this

statement. These items again had large standard deviations, indicating that there was much variability across participants' responses to these questions. Only 11% participants agreed with the statement that they would not send their daughters to school if they had a choice.

Table 19

Participants' Perceptions of Their Children's Educational Needs

Statement	N	Mean	Standard Deviation	Percent Who Definitely or Somewhat Agree
My sons enjoy school	15	1.07	.26	100%
My sons do well in school	15	1.20	.77	100%
My sons have problems with their schoolwork	15	3.60	1.55	28%
My sons often get into trouble at school for the way they behave	15	4.27	1.44	13%
My daughters enjoy school	14	1.07	.27	100%
My daughters do well in school	14	1.50	.94	86%
My daughters have problems with their school work	14	3.43	1.74	36%
My daughters often get into trouble at school for the way they behave	14	4.93	.27	7%
If I had a choice, I would not send my daughters to school	18	4.39	1.33	11%

Scale:

1 = Definitely Agree

2 = Somewhat Agree

3 = Mixed

4 = Somewhat Disagree

5 = Definitely Disagree

Linear regression was utilized in order to assess the relationship between participants' year of resettlement and their concerns regarding their children's educational success. The relationship between participants' year of resettlement and their perceptions regarding their daughter's educational success was found to be significant. Year of resettlement was a significant predictor of participants' tendency to agree that their daughters were doing well in school [$B = .24$, $t(12) = 2.03$, $p = .07$]. Thus, the more recently a participant had been resettled, the less likely she was to believe her daughters were doing well in school. Year of resettlement furthermore explained a significant proportion of the variance associated with participants' perceptions of their daughters' educational success [$R = .51$, $F(1, 12) = 4.14$, $p = .07$].

As can be seen in Table 20, the majority of participants agreed that their children were happy and had many new opportunities in resettlement. Standard deviations for many of these items were large, signifying that there was variability across participants' responses to these questions.

Table 20

Participants' Perceptions of Their Children's Adjustment

Statement	N	Mean	Standard Deviation	Percent Who Definitely or Somewhat Agreed
My sons have many new opportunities here in America	17	1.29	.99	94%
My daughters have many new opportunities here in America	19	1.05	.23	100%
My sons enjoy living in America	17	1.18	.53	94%
My daughters enjoy living in America	19	1.21	.92	95%
It is important for children to maintain culture	22	1.59	1.14	77%
I worry that my children will become too American	22	2.86	1.70	46%
I worry that my son will suffer bad influences here in America	17	2.59	1.62	59%
I worry that my daughters will suffer bad influences here in America	21	2.81	1.78	52%
The way my daughter dresses and acts is important to the way others in the community see our family	17	1.47	1.18	88%
Being a woman in America means more freedom	29	1.86	1.41	79%

Scale:

1 = Definitely Agree

2 = Somewhat Agree

3 = Mixed

4 = Somewhat Disagree

5 = Definitely Disagree

While participants tended to definitely agree that it is important for their children to maintain their culture, some had concerns regarding their children becoming too American or suffering bad influences in resettlement. Standard deviations for these items tended to be large, thus indicating that there was variability across participants' responses to these questions. Participants additionally tended to agree that their daughters' dress and actions reflected upon their families, and they also tended to indicate that women in America have more freedom.

Linear regression was computed in order to assess the degree to which participants' year of resettlement, age, and the ages of their children were predictive of their concerns regarding their children, but these relationships were not found to be significant.

As can be seen in Table 21, participants' perceptions of the American daycare system varied. Participants tended to somewhat agree that daycare is a good choice for them and that it provides them with more freedom, however they tended to neither agree nor disagree with the statement that they understood the American daycare system. Participants additionally tended to somewhat disagree with the statement that they were comfortable leaving their children with people other than their friends or family. All items have large standard deviations, thus indicating that there is much variability across participants' responses to these questions. Linear regression was computed in order to assess whether participants' age, children's age, or participants' time in resettlement was predictive of their responses to these items, but all were found to be non-significant.

Table 21

Participants' Attitude Towards Daycare

Statement	N	Mean	Standard Deviation	Percent Who Definitely or Somewhat Agreed
Putting my children in daycare is a good choice for me	15	2.53	1.68	53%
Putting my children in daycare means more freedom for me	16	2.31	1.70	69%
I understand the American daycare system	16	2.94	1.77	50%
I am comfortable with leaving my children in the care of non-family members or friends	17	4.12	1.41	12%

Scale:

1 = Definitely Agree

2 = Somewhat Agree

3 = Mixed

4 = Somewhat Disagree

5 = Definitely Disagree

Obstacles To Having Needs Met

Participants were asked a series of questions regarding specific obstacles they had experienced in getting their needs met. Specifically, they were surveyed regarding obstacles around housing, transportation, social, faith, housework, shopping, and

informational needs. Responses were rated on a scale from one to four, with one indicating a large obstacle to four indicating not an obstacle at all.

See Table 22 for a breakdown of obstacles participants experienced around housing needs. The largest two obstacles participants faced to obtaining better housing were their inability to afford better housing and their inability to speak English. The smallest obstacle experienced by participants was their belief that landlords and housing agencies would treat them differently based upon their ethnicity and cultural backgrounds. The item to which participants' responses were most variable related to their knowledge regarding housing resources available to low-income individuals.

Table 22

Obstacles to Having Housing Needs Met

Statement	N	Mean	Standard Deviation	Percent Who Reported as Somewhat or Big Obstacle
We're not able to afford better housing	31	1.55	.99	84%
Landlords and housing agencies treat me differently because of the way I dress, because I don't speak English, and because I am not American	31	3.71	.69	7%
I don't know what housing is available for low-income people	31	2.61	1.41	45%
I don't speak English	31	1.42	.89	87%

Scale:

1 = A Big Obstacle

2 = Somewhat of an Obstacle

3 = A Little Bit of an Obstacle

4 = Not an Obstacle At All

Linear regression indicated that year of resettlement was not a significant predictor of participants' perceptions of obstacles to their ability to obtain better housing.

See Table 23 for a breakdown of obstacles experienced by participants to having their transportation related needs met. The most significant obstacle to obtaining better transportation was their lack of financial ability to purchase a car or to purchase a better car. The least significant obstacle to their ability to obtain better transportation was the lack of a convenient bus line in their neighborhood. While participants endorsed many obstacles to their ability to obtain transportation, these items had large standard deviations. The item with the least variability was participants' indication that they did not have sufficient funds to obtain better transportation.

Table 23

Obstacles to Accessing Transportation

Statement	N	Mean	Standard Deviation	Percent Who Reported as Somewhat or Big Obstacle
We can't afford to buy a car or to buy better car	31	1.39	.88	87%
I don't know how to take the bus	31	2.48	1.36	52%
There is no convenient bus line in my neighborhood	31	2.74	1.46	42%
I don't feel comfortable taking the bus	31	2.10	1.30	58%
I can't afford to take the bus	31	2.61	1.36	45%

Table 23 cont'd

My lack of English makes it difficult to take the bus	31	1.87	1.23	71%
I am uncomfortable going places without my husband/family	30	1.83	1.26	77%
I don't know how to drive	31	1.71	1.22	77%
I don't have access to driving lessons	31	2.16	1.37	65%

Scale:

1 = A Big Obstacle

2 = Somewhat of an Obstacle

3 = A Little Bit of an Obstacle

4 = Not an Obstacle At All

Linear Regression was computed in order to assess the degree to which participants' year of resettlement determined their concerns regarding their ability to obtain transportation. This relationship was found to be significant. The more recently a participant was resettled, the less likely she was to indicate that she encountered obstacles to obtaining transportation [$B = .26$, $t(28) = 2.26$, $p < .05$]. Year of resettlement similarly accounted for a significant proportion of the variance explained by participants' endorsement of obstacles they experience to obtaining transportation [$R = .39$, $F(1, 29) = 5.12$, $p < .05$]. Participants' marital status in resettlement also significantly affected the degree to which they experienced obstacles to obtaining transportation [$t(26) = -2.80$, $p < .01$]. Participants who were married in resettlement experienced greater obstacles to obtaining transportation ($\underline{M} = 1.60$, $\underline{SD} = .81$) than did unmarried participants ($\underline{M} = 2.54$, $\underline{SD} = .97$).

See Table 24 for a breakdown of obstacles experienced by participants when attempting to obtain the food their family eats in the store. The largest obstacle experienced by participants to obtaining the kind of food their family enjoys in local stores was their inability to read the labels on food products, while the smallest obstacle encountered was the fact that food they enjoyed was not sold in American grocery stores. Standard deviations for all items were large.

Table 24

Obstacles to Obtaining Food Enjoyed by Family

Statement	N	Mean	Standard Deviation	Percent Who Reported as Somewhat or Big Obstacle
The kind of food we eat is not sold in American grocery stores	31	3.23	1.26	29%
The food we eat is more expensive in American grocery stores	31	2.97	1.22	36%
It is hard for me to read the labels on food products	31	1.94	1.23	68%

Scale:

1 = A Big Obstacle

2 = Somewhat of an Obstacle

3 = A Little Bit of an Obstacle

4 = Not an Obstacle At All

Linear regression indicated that year of resettlement was a significant predictor of participants' perceptions of obstacles to their ability to obtain the food their family

enjoys. The more recently a participants was resettled, the fewer obstacles she indicated encountering to obtaining the kind of food her family enjoys in the store [B = .36, t(28) = 2.77, p < .01]. Participants' year of resettlement furthermore accounted for a significant proportion of the variance explained by their perceptions of obstacles to obtaining the food their family enjoys in the store [R = .46, F(1, 29) = 7.66, p <.01]. Participants' marital status in resettlement similarly accounted for significant differences across their perceptions of obstacles to obtaining the kind if food their family enjoys in the store [t(26) = -2.93, p <.01]. Participants whose husbands were with them in resettlement indicated that they experienced greater obstacles to obtaining the kind of food their family enjoys (M = 2.60, SD = 1.24) than did participants who were single in resettlement (M = 3.65, SD = .59).

See Table 25 for a breakdown of obstacles experienced by participants to completing their housework in a manner that satisfied them. On average, participants did not experience significant obstacles to completing their housework. The largest obstacle experienced by participants was an inability to understand American cleaning products and the smallest was a lack of time to complete their housework due to their employment commitments. The majority of items had large standard deviations, indicating that there was much variability across participants' responses to these questions. The item with the smallest standard deviation related to participants' inability to complete their housework due to their own employment commitment.

Table 25

Obstacles to Completing Housework

Statement	N	Mean	Standard Deviation	Percent Who Reported as Somewhat or Big Obstacle
I don't have time because I work	31	3.84	.58	3%
My family members don't have time to help because they work	31	3.13	1.31	32%
I don't understand American cleaning products	31	2.54	1.41	52%
I don't know how to use appliances around the house	31	3.65	.84	10%
I do laundry by hand	31	3.42	1.12	16%
I don't know where the Laundromat is	31	3.68	.87	13%

Scale:

1 = A Big Obstacle

2 = Somewhat of an Obstacle

3 = A Little Bit of an Obstacle

4 = Not an Obstacle At All

Linear regression indicated that participants' year of resettlement was a significant predictor of the number of obstacles they experienced to completing their housework in a satisfactory manner. The more recently a participant was resettled, the smaller the obstacles she experienced to completing household tasks [$B = .35$, $t(28) = 3.29$, $p < .01$]. Year of resettlement furthermore accounted for a significant proportion of

the variance explained by obstacles participants experienced to getting their housework done [$R = .52$, $F(1, 29) = 10.83$, $p < .01$].

See Table 26 for a breakdown of those obstacles participants experienced to expanding their social support networks. The largest obstacle to meeting new people and making new friends experienced by participants was their inability to speak English, while the smallest obstacle was that Americans are not usually friendly towards them. Standard deviations for these items were large, indicating that there was much variability across participants' perceptions of those obstacles they encountered to expanding their social networks. Linear regression was computed in order to assess whether a participants' year of resettlement was a significant predictor of their perception of obstacles to making friends, but this was found to be non-significant.

Table 26

Obstacles to Expanding Social Support Networks

Statement	N	Mean	Standard Deviation	Percent Who Reported as Somewhat or Big Obstacle
I don't have enough opportunities to meet others who share language and culture	31	2.68	1.25	45%
I don't know where I can meet others who share my language and culture	31	3.16	1.13	29%
I don't have the resources I need to meet new people (e.g., transportation)	31	1.94	1.26	71%
I don't speak English	31	1.61	1.05	77%

Table 26 cont'd

Americans are not usually friendly towards me	31	3.32	1.08	19%

Scale:

1 = A Big Obstacle

2 = Somewhat of an Obstacle

3 = A Little Bit of an Obstacle

4 = Not an Obstacle At All

See Table 27 for a breakdown of those obstacles experienced by participants to their ability to attend events at a place of worship. Participants generally did not experience significant obstacles to attending a place of worship. The largest obstacle experienced was a lack of resources needed to attend a place of worship (e.g., transportation). The smallest obstacle experienced by participants was a lack of desire to attend events at a place of worship. Standard deviations for items related to a lack of resources needed to attend events at a place of worship and a lack of knowledge regarding events held at a place of worship were large, indicating that there was significant variability across participants' responses to these items. However, little variability existed across participants' responses to items related to a fear of discrimination they may experience as a result of attending events at a place of worship or a lack of desire to attend a place of worship. Linear regression was computed in order to assess whether year of resettlement was a significant predictor of obstacles experienced by participants to attending a place of worship, but this was found to be non-significant.

Table 27

Obstacles to Attending a Place of Worship

Statement	N	Mean	Standard Deviation	Percent Who Reported as Somewhat or Big Obstacle
I don't have the resources I need to get to a place of worship (e.g., transportation)	31	2.26	1.37	58%
I don't know much about places of worship and events that are held there	31	2.84	1.28	36%
I am scared that I will experience racism/discrimination from others if I attend events at a place of worship	31	3.77	.56	7%
I don't want to attend events at a place of worship	31	3.81	.65	7%

Scale:

1 = A Big Obstacle

2 = Somewhat of an Obstacle

3 = A Little Bit of an Obstacle

4 = Not an Obstacle At All

See Table 28 for a breakdown of obstacles experienced by participants to obtaining help with every day concerns in resettlement. On average, participants did not experience significant obstacles to obtaining help with everyday concerns. The largest obstacle experienced by participants was insufficient English needed to speak to their neighbors, while the smallest obstacle was the lack of a working telephone needed to call

someone in order to ask for help. All participants had access to a working telephone. Linear regression was computed in order to assess whether a participant's year of resettlement predicted the degree to which they would experience obstacles to obtaining help when needed, and this was found to be non-significant.

Table 28

Obstacles to Obtaining Assistance with Day-to-Day Concerns

Statement	N	Mean	Standard Deviation	Percent Who Reported as Somewhat or Big Obstacle
I don't know enough English to speak to my neighbors	31	1.77	1.23	74%
I don't know my neighbors	31	2.26	1.29	61%
My neighbors don't speak to me	31	2.48	1.26	52%
I don't have family in the area whom I can ask	31	3.06	1.24	32%
I don't have a working telephone to call Refugee Services	31	4.00	.00	0%
I don't feel comfortable asking workers at Refugee Services for help	31	2.81	1.40	36%
I don't who to ask when I need help	31	3.03	1.22	32%

Scale:

1 = A Big Obstacle

2 = Somewhat of an Obstacle

3 = A Little Bit of an Obstacle

4 = Not an Obstacle At All

How Can the Community Better Respond To the Needs of Muslim Refugee Women?

In order to understand how the community can best respond to the needs of Muslim refugee women in resettlement, it is necessary to understand both participants' concerns as well as those resources that they would like to see enhanced.

First, participants were surveyed regarding those issues that were of greatest concern to them. See Table 29 for an enumeration of participants' concerns. Participants' greatest concerns centered around resource areas such as the need to obtain medical care for themselves and their families, being able to learn English, being able to buy a car, and knowing what to do in the event of an emergency. Participants were similarly concerned about their children's education and about not having relatives in the area. All items, with the exception of concerns regarding the ability to learn English, had large standard deviations. The majority of participants tended to be highly concerned about their ability to learn English.

Table 29

Participants' Concerns

Statement	N	Mean	Standard Deviation	Percent Endorsed Always or Often a Concern
Being able to learn English	31	4.74	.82	94%
Not having relatives nearby	31	4.35	1.36	87%
What to do in case of an emergency	31	4.39	1.15	87%
Being able to buy a car	26	4.38	1.10	81%
Having medical care for yourself	31	4.29	1.32	81%

Table 29 cont'd

Your sons' schooling	16	4.25	1.48	81%
Your daughters' schooling	17	4.12	1.58	77%
Having medical care for your family	29	4.14	1.48	76%
Being able to buy a better car	13	3.85	1.51	69%
Being able to find better housing	31	3.81	1.64	68%
Not having friends in the area	31	3.81	1.60	68%
Receiving tutoring for your children	18	3.78	1.63	67%
Being able to take care of your family	29	3.10	1.54	66%
Obtaining childcare for your children	16	3.63	1.71	63%
Being able to learn more about American culture	30	3.77	1.28	63%
Your own ability to earn money	31	3.65	1.72	61%
Your husband's job	12	3.25	1.86	58%
How to ask for help with everyday things when you need it	31	3.61	1.28	52%
Being able to find cheap groceries	31	3.32	1.62	52%
Your sons becoming more American	16	3.19	1.76	50%
Your daughters becoming more American	22	2.95	1.84	46%
Getting your housework done well	31	3.23	1.59	45%
Your relationship with your husband	13	2.54	1.66	39%
Racism and/or other forms of discrimination	31	2.71	1.75	39%
Having opportunities to practice your faith	31	2.74	1.71	36%
Being able to attend events at a place of worship	31	2.71	1.74	32%
The quality of your house/apartment	31	2.77	1.63	32%

Table 29 cont'd

Being able to learn how to ride the bus	31	2.45	1.73	32%
Being able to find the food your family eats	31	2.45	1.61	26%

Scale:

1 = Never a Concern

2 = Rarely a Concern

3 = Sometimes a Concern

4 = Often a Concern

5 = Always a Concern

Participants were furthermore asked a series of yes or no questions regarding resources that they may or may not have wanted. See Table 30 for a breakdown of participants' responses. The need for the following resources were the most endorsed by participants: English classes, help obtaining better housing, organized opportunities to meet others who share their language and culture, more opportunities to attend events at a place of worship, and help adjusting to life in America.

Table 30

Needs Endorsed by Participants

Statement	N	Percentage of Participants Who Endorsed This Need
English classes	31	97%
Help obtaining better housing	31	97%
Help adjusting to life in America	31	97%
Organized opportunities to meet others who share your language and	31	94%

Table 30 cont'd

culture

More opportunities to attend activities at a place of worship	31	90%
More help with your children's schoolwork	29	89%
More help working with FIA	31	87%
Help with obtaining or maintaining a car	31	87%
Job or skills training	31	81%
Help learning how to earn money from home	31	77%
Better childcare	29	72%
Help understanding and using the American childcare system	29	72%
Cheap childcare	29	67%
Help with landlord-tenant disputes	31	61%
Help learning how to ride the bus	31	61%

Participants' desires for certain resources were found to significantly relate to variables such as their marital and employment status, as well as their nation of origin. First, participants who were single in resettlement were significantly more likely to indicate a need for assistance with landlord-tenant disputes than were married participants (Fisher's Exact Test = .01). While only 33.3% of married participants indicated a desire for this resource, 92.3% of single participants indicated that they would benefit from the provision of such a service. Similarly, single women indicated a greater

need for job or skill training than did married women (Fisher's Exact Test = .04). While 66.7% of married women endorsed a need for this resource, 100% of single women indicated a similar need. Single women furthermore indicated a greater need to learn how to ride the bus (84.6%) than did married women (40%; Fisher's Exact Test = .02). Single women also indicated a larger need for cheap childcare (100%) than did married women (50%; Fisher's Exact Test = .05).

Participants who wanted to become employed indicated a desire for different resources than did those who wanted to remain unemployed. Participants who wanted to become employed indicated a greater need for assistance with obtaining or maintaining a car than did participants who did not desire employment (Fisher's Exact Test = .04). While 57.1% of participants who wanted to remain unemployed endorsed a need for this resource, 100% of participants who wanted employment indicated a need for this resource. Similarly, participants who indicated a desire for employment were more likely to indicate that they wanted to learn how to ride the bus (Fisher's Exact Test = .01). While only 14.3% of participants who wanted to remain unemployed endorsed this resource, 81.8% of participants who wanted to become employed endorsed a need for this resource.

Participants' nation of origin also accounted for differences across desired resources. Afghan participants indicated a far greater need for assistance with landlord-tenant disputes (93.3%) than did Arab women (27.3%; Fisher's Exact Test = .01). Afghan women also indicated a far greater need for childcare resources as well as a desire for help with understanding the American childcare system than did Arab women (40% and 100% respectively; Fisher's Exact Test = .03).

The Particular Strengths of Muslim Refugee Women

In order to understand those strengths that participants bring to the process of resettlement, they were surveyed regarding those aspects of life in America that they feel positively about as well as their particular skills. See Table 31 for a list of those aspects of life in America that participants' regarded positively. On average, participants viewed their new lives in America positively and believed that they and their families had many new opportunities in resettlement. However, for some participants resettlement resulted in a decrease in their standard of living.

Table 31

Positive Aspects of Life in America

Statement	N	Percentage of Participants Who Endorsed Item
It is safe here in America	31	97%
Your family has better employment opportunities here in America	30	97%
Better opportunities for yourself	31	94%
Better opportunities for your husband	15	93%
Better schooling for your children	22	91%
Your family has a higher standard of living	31	81%

See Table 32 for a breakdown of participants' skills and Table 33 for their subjective rating of their abilities in each of these areas, on a scale from one to ten, with one indicating not at all good and ten indicating excellent. Participants who indicated that they could make things with their hands were able to knit, embroider, crochet, and

make pillows. It should furthermore be noted that standard deviations for participants mean ratings of their abilities in these areas were large.

Table 32

Participants' Skills

Statement	N	Percentage of Participants Possessing This Skill
Cooking	31	100%
Sewing	31	71%
Speak other languages	31	55%
Working with children	31	45%
Making things with your hands	31	32%
Teaching	31	19%
Clerical work	31	16%
Technical work	31	7%

Table 33

Subjective Rating of Skill

Statement	N	Minimum	Maximum	Mean	Standard Deviation
How good are you at teaching?	6	7.00	10.00	9.50	1.22
How well can you cook?	31	7.00	10.00	9.32	1.11
How good are you at working with children?	15	5.00	10.00	8.87	1.46
How good are you at clerical work?	5	5.00	10.00	8.40	2.30

Table 33, cont'd

How well can you sew?	22	1.00	10.00	7.45	2.37
How good are you at technical work?	2	5.00	8.00	6.50	2.12

Discussion

The current study sought to elucidate the overall needs of Muslim refugee women resettled in Mid-Michigan, the obstacles they experienced to having these needs met, the ways in which the community can best respond to these needs, and the women's overall strengths. Participants' needs were descriptively examined, while regression, t-tests, crosstabulations and Fisher's Exact tests were computed in order to examine the relationship between participants' needs and their various demographic characteristics. The results from these analyses will be examined and discussed in more detailed below.

Description of Participants

An examination of participants' demographic characteristics brought to light the fact that significant differences related to their nation of origin, year of resettlement, and marital status were present across participants. Specifically, Muslim refugee women with particular groupings of demographic characteristics tended to be resettled at similar times, thus giving rise to differing needs across these groups.

This interrelation between participants' demographic characteristics allows for a line to be drawn separating women along these dimensions. Accordingly, participants who fell into the two emergent categories, namely those women who were resettled most recently from Afghanistan and who tended to be single in resettlement, and those women who have been resettled consistently over the five years prior to their interviews from nations with a strong Arab influence and who tended to be married in resettlement, experienced different needs and different obstacles to having these needs met. Overall, these differences appear to be most strongly related to participants' marital status in resettlement with some gaps being filled in by their other demographic characteristics. It

is consequently of particular importance to understand Muslim refugee women's needs in relation to these characteristics. The following discussion will thus be framed within this context.

The Needs of Muslim Refugee Women Resettled in Mid-Michigan

Participants' overarching needs were 1) financial, 2) the need to learn English, 3) the need for an orientation to American culture, 4) improved social support, 5) the need for an orientation to resources available in their neighborhoods and in the larger community, 6) improved access to resources such as transportation, 7) and needs related to their children's well-being and adjustment. These will each be discussed in turn.

Financial need. Overall, many participants' financial needs resulted from the fact that their often large families (including both participants' children and other relatives) were supported on a single income. This was rendered more pronounced both by the fact that those participants who were employed held low-paying positions, as well as the large percentage of single heads of household (30.8%) who were unemployed, thus increasing their families' dependence upon government aid. Participants and their families therefore experienced considerable financial need, a factor that may significantly hamper their overall well-being.

Economic deprivation plays a specific role in the well-being of low-income families, especially households headed by single women. For example, Siefert, Heflin, Corcoran, and Williams (2001) identified a significant relationship between households headed by single women and a lack of access to sufficient food resources (i.e., both parents and children in the household do not have enough food to eat). Poverty is furthermore associated with risks to the physical and mental health of both impoverished

adults and children (Abernathy, Webster, & Vermeulen, 2002; Belle & Doucet, 2003; Cattell, 2001; McDonough & Berglund, 2003), thus placing the well-being of low-income refugee families at increased risk. This is further significant in light of Chung et al. (1998)'s finding that low income was a significant predictor of psychological distress amongst refugee women. The serious obstacles to their economic well-being faced by single and other Muslim refugee women thus places the physical and psychological health of both them and their families in jeopardy.

Participants' financial needs were moderated by their marital status, with single women significantly more likely to be employed than were married women. This difference is likely a reflection of the fact that single heads of household were solely responsible for the financial well-being of their families, while married women may have chosen to depend upon their husband's income in order to maintain the full-time care of their children and their other household responsibilities.

Financial concerns were often additionally pronounced for largely Afghan single heads of household who may not have had access to many opportunities to improve their economic viability. The pressure to obtain immediate and continued employment in order to provide for their families may restrict these refugee women's abilities to pursue education and training that may improve their future chances of obtaining well-paying employment and may thus render them more dependent upon government aid (Lovell, et al., 1987). Recent welfare reform further restricts lifetime receipt of aid to recipients and does not allow them to count time spent in educational pursuit towards the work quota required of them in order to maintain their benefits, thus further restricting their ability to develop the skills necessary to improved their employment potential (Davis, 1998;

Hardina 1999). Single refugee women therefore risk becoming trapped in poverty as they may lack the means to overcome obstacles to their economic well-being.

Role conflicts and pressure from their families to not become employed may have been pronounced for largely Arab married refugee women who were not solely responsible for the economic well-being of their families. As such, these women may have found it difficult to become employed, especially if they have never done so, while still maintaining the care of their families (Ha & Mesfin, 1990; Lovell, et al., 1987). This may have been made worse for those women whose husbands placed pressure upon them in order to remain unemployed and to rather maintain their household responsibilities (Benson, 1994; Lipson & Miller, 1994). In light of such concerns, married Muslim refugee women may have chosen to remain unemployed in order to maintain the care of their families while depending upon their husbands for economic sustenance.

This may also have resulted from cultural differences with regard to participants' definitions of their roles and responsibilities, as evidenced by the fact that 60% of Afghan women, who were significantly more likely than Arab women to be single, were employed prior to resettlement, while no Arab women were similarly employed. It is thus possible that Arab refugee women held stronger cultural beliefs regarding their roles as caretakers of their homes and children than did Afghan women, resulting in a stronger desire on the part of Arab refugee women to remain unemployed in order to maintain their culturally defined domestic roles (Carolan, 1999).

Sufficient data were not available to further explore these relationships. While no significant relationship emerged between participants' marital status and their desire for employment, nor between their nation of origin and employment in resettlement, a large

employment, nor between their nation of origin and employment in resettlement, a large enough sample was not present in the current study to accurately evaluate these relationships.

Participants were also reluctant to utilize the American banking system. This reluctance may affect their financial well-being, as it may hinder their ability to save effectively, to obtain credit, to pay bills, and to cash paychecks. In addition, such reluctance reflected participants' potential lack of trust in and understanding of systems and services available to them in the larger community. It thus poses a significant challenge to Muslim refugee women's adjustment, as it does not allow them to develop an understanding of their new environment and the skills to navigate this environment, while preventing them from accessing necessary and/or helpful financial services.

In order to ensure the well-being of Muslim refugee women in resettlement, it is necessary to pay specific attention to ways in which these women's financial needs can be alleviated as well as the ways in which these needs interact with their demographic characteristics. In addition to a need for the kinds of job skills training and employment placement services that would prepare Muslim refugee women for well-paying employment, it may be necessary to examine ways in which those married women who choose to remain home may become employed in a manner that would allow them to still maintain their household responsibilities (e.g., operating a home-based daycare) while supplementing their family income. It may additionally be necessary to provide all Muslim refugee women with an orientation to financial services available to them in their communities in order to improve their overall financial well-being.

participants' positive attitude towards their ability to learn English will no doubt provide them with the needed confidence and motivation necessary to facilitate this process, they did express a need for more opportunities to practice their English. This is significant in light of the fact that participants tended to disagree that they found opportunities to practice their English and were equally unlikely to indicate that they spoke with or mingled with others in their neighborhood with whom they may have needed to speak English. Muslim refugee women may thus not have many opportunities to practice their language skills, rendering it essential to provide them with access to structured opportunities to do so.

These results reinforce the findings of Ha and Mesfin (1990) and Lovell, et al. (1987) who found that refugee women risk becoming socially isolated due to a lack of language skills, but do not have the means (e.g., transportation) to attend necessary language classes. A lack of language ability may similarly serve to restrict refugee women's employment abilities (Ha & Mesfin, 1990), thus further reinforcing the importance of assisting them with their English language needs. Beiser and Hou (2001) similarly found that English proficiency was a salient job securing advantage for refugee women. Chung et al. (1998) lastly found that low English proficiency was a significant predictor of psychological distress amongst refugee women, thus underscoring the importance of providing Muslim refugee women with assistance in this regard.

Adjustment needs. Participants' adjustment needs centered on their desire for a thorough orientation to their new environments, and included their need for links to important community resources and potential sources of social support. The first step in effectively orienting refugee women to their new surroundings may therefore be to

important community resources and potential sources of social support. The first step in effectively orienting refugee women to their new surroundings may therefore be to provide them with access to sources of information about American cultural norms and practices. While participants were generally positive regarding their new lives in resettlement, they indicated that they did not necessarily understand American culture. Such a lack of understanding may render refugee women mistrustful of individuals and institutions in their new environment and may consequently influence their willingness to utilize resources or to interact with others in their communities. An inability to negotiate their host culture may therefore serve to isolate refugee women (Allotey, 1998). An initial cultural orientation that takes place when refugees first arrive and still feel overwhelmed may not be sufficient to satisfy this need. It may therefore be desirable to provide Muslim refugee women with access to sources of cultural information on a long-term basis. More research is needed in order to assess the extent to which refugee women may require such assistance.

Improved social support. Access to social support networks was a further factor that related to the adjustment of Muslim refugee women in resettlement. Specifically, the higher a participant's level of social support, the less likely she was to indicate that she encountered obstacles to obtaining assistance with day to day needs that arose for her in resettlement. Access to social support networks therefore provided participants with an additional resource upon which to draw when they encountered daily needs and concerns and served them as a valuable source of assistance with the process of adjustment in resettlement. Access to social support networks additionally serves to buffer refugee women against the stresses of resettlement (Chung, et al., 1998; Donna & Berry, 1999;

Indra, 1996). In fact, the loss of their social support networks may lead to greater levels of mental illness in refugee women (DeVoe, 1989).

In light of the utility of social support networks in assisting Muslim refugee women with overcoming day to day concerns that arise for them in resettlement and thus facilitating their adjustment, it is imperative that attention be paid to participants' strong indication that they would like to meet others like themselves (i.e., others who share their language and culture). Furthermore, while participants were proactive in attempting to meet others who share their language and their culture, for some participants loneliness was a concern. Providing Muslim refugee women with organized opportunities to meet others who share their language and culture may therefore be of particular utility to them. This is especially significant in light of the fact that access to preexisting refugee communities may serve to assist refugee women with the process of adjustment and provides them with a particular buffer against further psychological distress (Dona & Berry, 1999).

It should be noted, however, that the composition of participants' social support networks were not known. Hence, it is possible that in addition to their strength, these networks were made up of knowledgeable and/or well connected individuals who were able to provide participants with high quality practical assistance and advise. It is therefore possible that the strength of Muslim refugee women's social networks alone is not sufficient in order to fully facilitate their adjustment and that the composition of these networks are also a factor that needs to be taken into consideration. Data from the current study were insufficient to evaluate this possibility.

Need for an orientation to community resources. An additional significant aspect of Muslim refugee women's adjustment in resettlement is their ability to successfully navigate the resources that are available to them both in their neighborhood and the greater community (Berry & Kim, 1988; Indra, 1991). Refugee women's knowledge and utilization of these resources not only reflect their level of comfort with their new surroundings, but also their ability to successfully seek out and obtain those resources and services that facilitate their day to day adjustment and life in resettlement.

First, while the majority of participants indicated that they had access to health insurance, their knowledge of other important community medical resources was limited. Specifically, many participants did not know the correct number to dial in the event of an emergency, did not know how to get to the local emergency room, and did not know that in the event of an emergency one does not require health insurance in order to go to the emergency room. Participants thus lacked important knowledge regarding emergency medical and other resources that may place them and their families in additional jeopardy in the event of an actual emergency.

Transportation needs. Large percentages of participants additionally did not utilize or have access to transportation resources. In addition to the fact that 55% of participants did not use the local public transportation system, only 7% drove. Participants thus lacked access to a key resource that would allow them freedom of mobility and its associated benefits (e.g., the ability to attend events and programs, find employment, and the ability to run daily errands). These findings reinforce those of Ha and Mesfin (1990) who found that inadequate access to transportation was a significant

obstacle to refugee women's ability to obtain employment and to attend English language programs.

It is also notable that utilization of public transportation services was the single community-level resource that was significantly related to participants' demographic characteristics. Both Afghan and single women were significantly more likely to utilize public transportation resources than were Arab and married women. This most likely resulted from the fact that Afghan women were more likely to be single in resettlement than were Arab women. In order to fulfill their responsibilities as sole providers for their families it may have been necessary for single women to venture out and to utilize what transportation was available to them in order to obtain employment and/or to access various needed resources. It is furthermore also likely that the majority of married women chose not to utilize public transportation resources and to rather depend upon their husbands or other family members for transportation. This dovetails with the fact that married women were unlikely to be employed, thus reducing their need for independent transportation to and from work.

It should be noted that participants were generally dissatisfied with the transportation to which they had access. In addition to the fact that participants may have viewed public transportation as inconvenient, they may also have been anxious about not being able to navigate the local bus system, a situation that is aggravated by their lack of English as it prevents them from obtaining assistance from others if they were to get lost. Muslim refugee women may benefit from accessible driving lessons as well as a thorough orientation to the public transportation system. This would familiarize them

with bus routes and procedures in order to reduce any anxiety they may feel with regard to this experience.

Issues for children. It is notable that while 53% of participants indicated that they did not receive assistance with childcare from their family or their friends, they did not express a strong overall need for childcare resources. While this may have been the result of a genuine lack of need, as participants' children may be old enough to not require such care or they may rely on older their children for such assistance, participants did indicate that they were not necessarily comfortable leaving their children with individuals other than their family or friends. These findings support those of Ha and Mesfin (1990) who found that refugee women were reluctant to use the American daycare system and did not understand it. This reluctance to utilize the childcare system may prevent participants from becoming employed, as they may not be able to reconcile their need to care for their families with the need to obtain employment in the absence of others who can assist them with this task. If refugee women are to be assisted with becoming employed, it will be necessary to provide them with a thorough orientation to the American daycare system designed to overcome their potential reluctance to utilize this resource or to assist them in placing their children with a daycare provider with whom they are familiar and comfortable (e.g., another refugee woman who operates a home-based daycare).

Utilization of neighborhood resources. In contrast to their knowledge about and utilization of community-level services and resources, participants tended to be knowledgeable regarding resources available to them in their neighborhoods, with the exception of banks and community centers. Furthermore, the majority of participants

who indicated that certain resources existed in their neighborhood had used this resource at least once.

It should be noted that while participants indicated that some resources (e.g., drug stores) were not necessarily present in their neighborhood, it is possible that individual participants understood the concept of neighborhood differently as the parameters of what is meant by this term were not defined prior to asking the question. It is thus difficult to assess whether participants do in fact tend to reside in neighborhoods where certain resources are not available to them. Future research will be necessary in order to best understand the neighborhood conditions under which Muslim refugee women reside.

However, participants' lack of knowledge regarding banks and community centers in their neighborhood reflected their insufficient knowledge regarding certain potentially useful resources that may be available to them. While participants' lack of utilization of local banks has been discussed, their lack of awareness of community centers may be additionally problematic. While participants indicated that they utilized parks in their neighborhood, community centers represent an additional recreational facility that may be of interest to refugee parents and children alike. It is additionally notable that those participants who have utilized a community center in their neighborhood gave this service the lowest overall satisfaction rating of all. However, this was based on ratings provided by a very small number of participants, rendering it less dependable. It may therefore be helpful to refugee women if they were provided with more information regarding community centers that may provide their children with healthy recreational outlets and may expose adult women to potential opportunities to meet others in their area.

Interaction with community agencies and organizations. Overall, participants' experiences with the three service and government agencies in question tended to be positive. First, participants were satisfied with the services they received from the local Health Department and felt empowered with regard to their ability to interact with its representatives. However, participants did indicate that female interpreters were not readily available to them and that they did not understand medical procedures such as tests.

In order for refugee women to be maximally comfortable with their doctors and to be able to communicate with them regarding tests and other medical procedures, it is necessary that they have access to interpreters with whom they are comfortable. In order to ensure that refugee women are comfortable speaking to their doctors through an interpreter it is ideal that this be a woman. This would reduce patients' discomfort when discussions are of a more personal nature. The need to ensure that refugee women have access to female interpreters can therefore not be overemphasized. Such access also assists Muslim refugee women in becoming more empowered regarding their own medical care. Interpreters can assist Muslim refugee women in understanding medical procedures and with discussing health concerns with their doctors. Providing refugee women with access to female interpreters is thus an essential component of ensuring their overall health and well-being in resettlement.

Muslim refugee women furthermore varied with regard to their desire to only be seen by a female doctor. Arab women were significantly more likely than Afghan women to agree that they only felt comfortable seeing a female doctor. It is thus important to be aware of cultural factors that may influence refugee women's preferences

for doctors of a certain sex and to be sensitive to this need. If a woman is not comfortable seeing a male doctor, she may be less likely to go to the doctor or to be comfortable discussing concerns with them. Not taking into consideration Arab refugee women's preference for female doctors may result in a detrimental effect to their health. It is however also the case that participants agreed that they generally had access to female doctors, thus indicating that this need is largely being met.

The importance of providing Muslim refugee women with healthcare services with which they are comfortable is further highlighted by the fact that many refugee women are victims of violence during the process of flight and may consequently experience lingering health concerns with which they may require assistance in resettlement (Allotey, 1998). These concerns may relate to refugee women's sexual health, and they may not wish to discuss these with doctors and interpreters with whom they do not feel entirely comfortable. Refugee women's comfort with the healthcare system is therefore an essential component of ensuring their well-being. The importance of these considerations are further reinforced by the findings of Weinstein, Sarnoff, Gladstone, and Lipson (2000), indicating that refugee women were unlikely to receive adequate gynecological care and encountered significant problems in communicating with medical professionals, thus influencing the quality of medical care to which they had access.

It should additionally be noted that the differential experiences of Afghan and Arab women during flight might have exposed them to differing dangers and may give rise to differing health needs in women from these nations residing in resettlement. Specifically, Afghan women were more likely than Arab women to have fled without

their husbands, a situation that may have increased their vulnerability to sexual assault. However, Arab women were more likely than Afghan women to have stayed in refugee camps, and may consequently have been exposed to similar dangers. This danger may, however, have been moderated by the presence of their husbands; as a result, their risk of assault may have been lower than that of Afghan women. While data from the current study were not sufficient to further evaluate these relationships, such demographic characteristics are an essential component of the understanding of the health related needs of Muslim refugee women and warrant further investigation and consideration.

Participants' experiences with FIA also tended to be positive, and they generally agreed that FIA workers were friendly and respectfully towards them. However, participants indicated that they experienced difficulties understanding FIA forms and procedures, both when these were completed in person and when received through the mail. This is likely a result of the fact that such forms and related procedures are in English, and refugee women often do not possess sufficient language skills in order to effectively understand these. This is made worse by the fact that participants tended to be unsure about where to go for help with such forms and procedures.

An inability to understand FIA forms and procedures may have detrimental consequences for refugee women who do not comply with associated regulations and demands. Such non-compliance may have a negative effect on refugee women's benefits, or at the very least, may lead to confusion on their part with regard to reasons why their benefits change over time. It may thus be necessary to put in place a system whereby Muslim refugee women can receive specific assistance with FIA forms and procedures that they do not understand.

It is notable that the more recently participants have been resettled the less likely they were to know where to go for help with FIA forms and procedures that they did not understand. Government aid is inevitably a significant concern to recently resettled refugees who are not yet employed and are thus entirely dependent upon this source of income. It may thus be necessary to provide explicit assistance in this regard to newly resettled refugees. Single women were also significantly less likely than married women to know where to go for help with such forms and procedures. While this may be a result of the fact that Afghan women, who tend to be single, had been resettled most recently, it may also be the case that these women were used to depending upon their husbands for assistance with administrative matters and were not certain how to deal with such concerns in their absence. As the sole caretakers of their families, single refugee women are particularly dependent upon government aid to supplement their incomes and it is therefore especially important that they be familiar with the forms and procedures associated with their receipt of such aid. It may furthermore be necessary to provide explicit assistance with FIA forms and procedures to single Muslim refugee women.

Participants tended to be reasonably satisfied with the services provided to them by the local refugee resettlement agency. It is however notable that one of the areas with which participants were the least satisfied was the role this agency has played in assisting them with meeting others who share their language and culture. As participants expressed a strong need to increase their social support networks, and such networks serve to facilitate their adjustment, it may be helpful to organize more opportunities for refugees to meet one another. It may be particularly helpful to provide newly resettled refugees with opportunities to meet those who have been living in resettlement longer

and who may thus be able to assist in orienting newly resettled refugees to services and opportunities available to them in resettlement (Dona & Berry, 1999).

Children's adjustment needs. Participants were generally positive with regard to their children's adjustment and well-being in resettlement. Participants believed that, overall, their children were happy at school and in resettlement and that they were adjusting well. The only exception was the fact that participants indicated that their daughters encountered problems with their schoolwork. In fact, the more recently a woman was resettled, the more likely she was to indicate that her daughters had problems with their schoolwork. This is likely the result of the fact that these women's daughters have not yet had sufficient time to adjust to the local school system and may therefore still have been experiencing problems at school. Girls may additionally not have attended school prior to resettlement, thus worsening any problems they experienced with their new schoolwork. It is, however, notable that participants indicated that their daughters were happy at school and that they enjoyed this experience, in spite of any problems they may have encountered.

While participants were confident regarding their children's adjustment, they did harbor concerns about them becoming too American and suffering negative influences in resettlement. Participants additionally felt that it was important for their children to maintain their culture. Providing refugee children with links to their cultural roots as well as assistance with their transition to the American school system may be helpful to Muslim refugee women. This is particularly significant as women tend to be primarily responsible for the socialization of their children, and may be blamed by their husbands if

their children lose touch with their cultural roots, thus causing domestic strife (Lipson & Miller, 1994).

It should be noted that it is likely that the reality of refugee children's lives differ from the perceptions of their parents, and in order to obtain accurate data regarding their experiences it will be necessary to interview refugee children themselves. Data from the current study were solely used in order to understand Muslim refugee women's concerns regarding their children, rather than the children's actual experiences and perceptions.

Satisfaction with life in resettlement. Participants rated most aspects of their lives in resettlement with reasonably high satisfaction ratings, indicating that in many ways they are adjusting well to their new environments. However, many of these items had large standard deviations, indicating that while some participants were reasonably satisfied with these various aspects of their new lives, others were significantly less satisfied. As year of resettlement was not a significant predictor of participants' level of satisfaction with these surveyed features of their lives in resettlement, it is necessary to consider other factors that may affect Muslim refugee women's satisfaction with their lives in resettlement. Such factors are numerous and beyond the scope of this research, but do warrant further detailed investigation.

It is notable that participants were the least satisfied with their current housing and the transportation to which they had access, with transportation receiving particularly low satisfaction ratings. These are thus two service areas where Muslim refugee women may require particularly targeted assistance. In addition to assistance with accessing transportation resources, it may be helpful to provide refugee women with information

regarding available housing programs for low-income individuals or to assist them with the process of obtaining more satisfactory housing.

It should also be noted that the relationship between participants' year of resettlement and their level of satisfaction with their ability to obtain the kinds of food their family enjoys is most likely a reflection of the fact that Afghan participants were more likely to have been resettled more recently than were Arab participants. It is likely that due to cultural and geographic differences, the kind of food enjoyed by Afghan families differs from the food enjoyed by Arab families. It is thus possible that the food enjoyed by Afghan families, who are more likely to have been recently resettled, is more easily obtained in Mid-Michigan than the kinds of food enjoyed by Arab families, who have been resettled consistently over a five-year period. It may be helpful to assist those Arab women who find it difficult to obtain culturally appropriate food with ways of locating such culinary resources.

Obstacles to Having Needs Met

Participants experienced various obstacles to having their housing, transportation, social, faith, housework, shopping, and informational needs met. The largest of these were language and resource related. First, participants' inability to speak English was one of the most significant obstacles to their ability to access improved housing, transportation, food their family enjoys, social support, and obtaining assistance with everyday concerns that arose for them in resettlement. These language difficulties rendered it difficult for participants to be able to navigate complex financial and service organizations and to communicate with others in their environment in order to develop relationships or to obtain assistance with daily concerns. This once more highlights the

need to pay particular attention to providing refugee women with opportunities to effectively develop their language skills in order to facilitate their access to key resources.

A lack of financial resources was an additional obstacle to participants' abilities to access improved housing and transportation, while a lack of access to transportation was an obstacle to their ability to attend a place of worship. It is thus particularly important to provide refugee women with information about and assistance with navigating services available to assist low-income individuals with accessing key resources such as transportation and housing.

Participants further experienced specific obstacles to meeting their transportation related needs. First, in addition to their indication that they lacked the financial and language resources needed in order to purchase a car and/or to navigate the public transportation system, many participants indicated that they did not feel comfortable going places without their husbands and/or other family members. This was likely due to a combination of the fact that many women may have been fearful of getting lost or encountering situations with which they were not able to deal alone and may therefore have been more comfortable if they were accompanied by other family members when leaving their homes, while others simply did not feel comfortable going out alone. These obstacles highlight the need to pay specific attention to Muslim refugee women's transportation related needs.

It is furthermore notable that single and primarily Afghan participants, who had been resettled more recently, encountered fewer obstacles to obtaining transportation than did Arab participants who were married in resettlement and who had been resettled over a

longer period of time. This is likely a reflection of the pressures encountered by single refugee women in order to venture into their communities to obtain employment and various other needed resources. It may thus be necessary to pay specific attention to assisting married Muslim refugee women in overcoming their concerns regarding the transportation system, while providing newly resettled single Muslim refugee women with targeted transportation assistance aimed at assisting them with obtaining employment, etc. In addition, if married Muslim refugee women are simply not comfortable venturing out alone, it may be necessary to establish alternative forms of transport for these women in order to assist them in attending necessary programs and classes.

How Can the Community Better Respond to the Needs of Muslim Refugee Women?

In order to best respond to the needs of Muslim refugee women, it is necessary to understand their overarching concerns as well as the types of services that these women would like to see more of. This allows for an understanding of those issues that are perceived as most salient by refugee women themselves to be developed. These are areas in which additional or modified programming may be necessitated.

Participants' overarching concerns reinforce the other data that have been discussed up to this point. These concerns emphasize participants' need to effectively adjust to their host countries. In addition to language needs, participants endorsed a strong need for transportation, social support, medical and emergency resources, as well as assistance with needs related to their children. Other concerns included: being able to find better housing, being able to learn more about American culture, receiving tutoring for their children, their ability to earn money, obtaining childcare for their children, how

to ask for help with everyday things when needed, and not having friends in the area. These concerns reinforce the need for services aimed at Muslim refugee women to include a strong focus on assisting them with the attainment of necessary resources, enlarging their social support networks, an orientation to American culture, a source of assistance with daily concerns, and assistance with their children's needs.

The service needs endorsed by participants were additionally reflective of their overarching concerns as well as their previously discussed needs. These needs once more reinforce Muslim refugee women's desire for services that would assist them with specific aspects of their adjustment to their new environments (e.g., the need to be able to access key resources). These needs were however moderated by participants' demographic characteristics, once more highlighting the necessity of focusing on refugee women's demographic characteristics when their needs are considered, especially with regard to the specific needs of single refugee women who are not able to rely upon their husbands for income or other assistance.

Specifically, single women indicated a greater need for resources that would assist them in effectively providing for their families and with areas of concern where previously their husbands may have been of assistance to them. Single Muslim refugee women indicated a greater need for assistance with transportation, obtaining employment, obtaining cheap childcare, and help with landlord-tenant disputes than did married women. In fact, 92.3% of single women endorsed a need for this latter service, reflecting their need to now negotiate situations alone that they may previously have relied on their husbands for assistance with. Similarly, 100% of single women endorsed a need for employment and cheap childcare, while less than 70% of married women did so.

It is notable that while participants did not overwhelmingly express a need for childcare, this was a more pronounced need for single women who may have required such assistance in order to obtain employment that would allow them to support their families than for married women who may have been able to rely on their husband's income. It may thus be necessary to specifically assist single women in navigating the American childcare system as well as with obtaining childcare with which they feel comfortable.

It is also notable that the majority of participants did not possess skills that transfer well to their new environments. Participants tended to possess skills that were best suited either to the informal economy or to their roles as homemakers (DeVoe, 1989; Spero, 1985; Wihthol de Wenden, 1998). It may be necessary to provide refugee women with particular assistance in developing more specialized skills that would allow them to obtain well-paying employment or to provide them with opportunities to participate in the home-based economy. The latter may be a particularly attractive option to women with children who would prefer to remain home in order to manage their household responsibilities and who may therefore wish to work from home.

It is encouraging to note that discrimination based upon their nation of origin, clothing, or language skills was not perceived by the majority of participants as a significant concern or a barrier to accessing resources. While this may be a true reflection of participants' experiences, it may be possible that they did not feel comfortable revealing such concerns or experiences during the process of an interview. Such discrimination should be noted by service providers and acted upon and/or prevented where possible.

significant concern or a barrier to accessing resources. While this may be a true reflection of participants' experiences, it may be possible that they did not feel comfortable revealing such concerns or experiences during the process of an interview. Such discrimination should be noted by service providers and acted upon and/or prevented where possible.

What are the Particular Strengths of Muslim Refugee Women?

Perhaps the most significant strength that Muslim refugee women bring to resettlement is their positive attitude towards their new environment. The majority of participants viewed their new homes favorably and felt that they and their families had access to improved opportunities in resettlement. Such positive attitudes may render it more likely that Muslim refugee women will be confident regarding their ability to adjust and that they will make an attempt to integrate in their new societies.

Summary

In summary, the overarching needs of Muslim refugee women were related to factors that would facilitate their adjustment and were moderated by their demographic characteristics, particularly their marital status in resettlement. While participants were positive overall regarding their new lives in resettlement, a clear need emerged to better assist them with the process of adjustment. Most importantly, participants expressed a strong need for English language instruction, including opportunities to practice their language, opportunities to expand their social support networks, and an improved orientation to their new environment, including assistance with accessing necessary resources.

These needs were strongly moderated by participants' demographic characteristics, in particular their marital status in resettlement, their nation of origin, and their year of resettlement. However, marital status had the most significant impact upon the needs of Muslim refugee women. Those participants who were single in resettlement expressed the need for different resources and services than did married women. As a result of their need to support their families on a single income, as well as the absence of a partner to assist them with day-to-day concerns that arose, single women's needs tended to center on those resources required in order for them to achieve independence and financial stability. Single women were thus far more inclined than married women, who were able to depend upon their husbands for income and assistance with resources, to express a need for employment skills training, transportation, and childcare related resources, as well as assistance with administrative tasks that they may have previously been able to rely upon their husbands for.

Year of resettlement and nation of origin additionally accounted for some differential needs across participants. Specifically, experience and knowledge regarding their host country related to participants' year of resettlement and thus gave rise to certain needs being more pronounced for participants who have been resettled more recently (e.g., participants who have been resettled more recently were less likely to know where to go for assistance with FIA forms and procedures that they did not understand). Cultural differences related to participants' nation of origin accounted for potential differences with regard to their role definition, giving rise to differing needs across participants from different nations.

The importance of working to meet the needs expressed by Muslim refugee women in resettlement is further emphasized by the interaction between these needs and refugee women's physical and psychological well-being, as well as the interrelationship between these needs. For example, poor language skills affect a refugee women's ability to become employed and may also contribute to her social isolation, thus putting her at greater risk of psychological distress. In addition, a lack of transportation may hamper her ability to attend English classes, thus reinforcing her language problems. It is thus imperative that the needs of Muslim refugee women be viewed holistically and that an attempt be made to address these as such.

Limitations of the Current Study

Limitations of the current study primarily relate to its cross-cultural nature. The first and most significant limitation of the study is its small sample size. As a result of difficulties encountered in recruiting often-suspicious refugee women who lacked familiarity with the concept of participation in research to be interviewed, a sample large enough to identify many significant relationships between key variables was not obtained. A further result of this small sample size was that few participants representing various sub samples were recruited. It was consequently difficult to effectively examine differences across these groups. For example, participants from differing nations with an Arab influence were placed in a single category, in spite of potential differences that may exist across these participants as a result of their differing nations of origin. This was done because sufficient participants from nations with a strong Arab influence, such as Iraq, Somalia, and Sudan were not recruited. This limits the overall understanding obtained of the needs of Arab participants from different nations as well as the contrast

between these Muslim refugee women's needs and those of Muslim refugee women resettled from Afghanistan.

An additional limitation was methodological. As a result of participants' lack of familiarity with the process of research, combined with the fact that numerous participants were not fully literate, it was often difficult to obtain accurate responses on a Likert scale. Many participants did not understand how to provide such responses. The use of response cards further complicated this matter, especially when participants were less literate. The cards served to confuse participants and rendered it more difficult for them to provide accurate responses. Participants were thus allowed to respond to items dichotomously and were then asked additional dichotomous questions in order to narrow their responses to the categories provided. However, this approach was not always successful as it required patience on the part of the respondent and increased the length of the interview, thus increasing the likelihood that participants became fatigued and provided less thoughtful responses.

A further limitation was participants' lack of comfort with individual interviews. The presence of other family members inevitably influenced participants' responses to interview items.

Some participants were also uncomfortable providing certain information regarding their lives. For example, it is believed that due to fears regarding the potential loss of their government benefits, participants were not always forthcoming with information regarding their children's employment. It is additionally possible that participants were not comfortable providing accurate information about various other

potentially sensitive aspects of their lives in resettlement. Hence, all results need to be interpreted with this in mind.

A final limitation is the strong relationship between participants' nation of origin, year of resettlement, and marital status. This serves to confound each individual variable and renders it more difficult to draw definitive conclusions regarding the relationship between any single variable and participants' needs.

Directions for Future Research

Future research should focus on further elucidating the relationship between Muslim refugee women's marital status, nation of origin, year of resettlement, and their overall needs. It is particularly important for such research to focus on further exploring the needs of Muslim refugee women as these relate to their nation of origin and/or ethnic group. Cultural and other factors unique to a particular nation or ethnic group significantly interact with refugee women's experiences and are thus critical to fully understanding their overall needs. It is additionally important to examine the needs and experiences of refugee women resettled from a variety of nations, including those where Islam is not widely practiced. This would allow for an improved understanding to be obtained both of needs that can be generalized across refugee women and those needs that are specific to a given group.

An additional direction for future research may take the form of a longitudinal investigation of Muslim refugee women's needs and experiences in resettlement. Such an investigation would allow for a deeper understanding of the evolution of refugee women's needs over time to be obtained and would allow for an improved understanding of specific factors that influence their adjustment (e.g., time since resettlement). Such

longitudinal research may be particularly well suited to further exploring the connection between Muslim refugee women's marital status in resettlement, as well as change in this status over time, and their related needs.

A final potential direction for future research is the specific needs of refugee children. Refugee parents may not be privy to the realities of their children's lives, and it may be necessary to further explore these experiences in order to ensure that service delivery to refugee children is maximally effective. It would thus be necessary to target refugee children themselves and to use methods that are especially suited to tapping the realities of children's lives.

Policy and Service Implications

The policy and service implications of the current research center on Muslim refugee women's need for a strong initial orientation to their new communities, as well as for targeted assistance to be provided to them with specific areas of need.

The primary policy implications of the current research are the need to devote additional funding to programs aimed at assisting refugee women with their initial orientation in resettlement and to increase the amount of government aid that is made available to them. It would additionally be helpful to both extend the time during which Muslim refugee women receive government aid and to reduce associated employment requirements in favor of skills training.

Providing increased funding to programs aimed at assisting refugee women upon their resettlement would improve the ability of such programs to better serve Muslim refugee women. Such funding would allow service providers to make available to refugee women an extended and targeted orientation to their new environments and

would render it possible to hire additional staff to assist with meeting the specific needs of Muslim refugee women. In addition, providing newly resettled refugees with increased government assistance over a longer period of time and reducing their initial employment requirements would allow them the freedom to develop language and occupational skills that would assist them with obtaining well-paying employment. Such policy reform would thus allow Muslim refugee women the time and assistance needed to develop skills and to access resources necessary for their well-being in resettlement.

In addition, providing Muslim refugee women with intense and targeted service provision when they are first resettled would improve their overall adjustment to their new environments and subsequently their well-being. Making services and service providers readily available to assist Muslim refugee in areas such as language acquisition, the development of social support networks, and resource acquisition would greatly facilitate the adjustment of these women. In addition, such services may be tailored to the specific needs of Muslim refugee women based upon their various demographic characteristics.

In conclusion, the necessity of providing Muslim refugee women with targeted service provision, increased access to service providers who are able to assist them with the process of resettlement, and sufficient government aid cannot be overemphasized. Improving refugee women's overall initial adjustment to their new environments serves to increase their future well-being and to thus reduce their potential dependence on government and private resources. In sum, effective service provision to Muslim refugee women may greatly improve their overall well-being, their successful adjustment in resettlement, and their attainment of self-sufficiency.

APPENDIX A

Needs Assessment

Needs Assessment

Thank you very much for participating in this interview today. As we discussed before, I will be asking you some questions about your life in the United States. Many women and their families, experience difficulties moving to America, for many others, it may be a valuable new opportunity, and for others still it is a mixture of both good and bad. I would like to find out about the ways in which moving here has been both a negative and/or a positive experience for you and your family. Remember, your answers will not be shared with anyone outside of this research project, and your confidentiality will be protected the maximum extent allowable by law. Nothing you say to me will in any way affect any benefits or services that you receive, from anyone in the community.

If there are any questions that you do not want to answer, let me know and we will skip them. If at any point during the interview you have any questions or concerns, please let me know.

Do you have any questions before we get started?

First, I would like to ask you some questions that will help me get to know you better.

1) What country are you from?

Iraq (Kurdish)____1
Iraq ____2
Afghanistan ____3
Other_____ ____4

2) What was the last place in (insert nation of origin) where you lived?

_____

3) Is that a city, town, or a village?

City ____1
Town____2
Village ____3

4) When did you move to the United States? _____(year)

5) Before coming here, did you stay in a refugee camp----------Y___1
----------N___2

*If **NO*** – continue.

a) *If **YES*** – How long did you live there before coming to the U.S.?

_____(months)

6) Have you lived in Lansing the entire time since moving to the U.S.? --------Y___1
--------N___2

*If **YES*** – continue.

a) *If **NO*** - When did you move to Lansing? ----------_____ (Month/Year)

7) Are you married? ----------Y___1
----------N___2

*If **YES*** – continue.

a) *If **NO*** – Have you ever been married? ----------Y___1
----------N___2

SKIP QUESTIONS 9 AND 10 IF PARTICIPANT INDICATES THAT HUSBAND HAS NOT BEEN WITH HER SINCE BEFORE FLIGHT (E.G., HE DIED DURING THE WAR).

8) *If **MARRIED/HAD BEEN MARRIED*** - Did you flee (insert nation of origin) with your husband? ----------Y___1
----------N___2

*If **YES*** – continue.

*If **NO** and stayed in a **REFUGEE CAMP*** –

a) Did your husband join you in the refugee camp or did you join your husband in the refugee camp? ----------Y___1
----------N___2

9) *If **MARRIED*** – Is your husband living with you here in America? ---------Y___1
---------N___2

10) Did you flee (insert nation of origin) with other members of your family (including children, sibling, aunts, uncles, etc.)? ----------Y___1
----------N___2

a) *If stayed in a **REFUGEE CAMP*** - Did any members of your family join you in the refugee camp or did you join members of your family in the refugee camp? ----------Y___1
----------N___2

*If **DID NOT** stay in **REFUGEE CAMP*** – continue.

1 1) Did you flee (insert nation of origin) with others who are not related to you?
----------Y___1
----------N___2

1 2) How many children do you have? ----------_____

*If **NO CHILDREN** – skip to # 15*

a) How many of your children are here in America with you? ---------_____

Of your children that LIVE WITH YOU HERE IN AMERICA, how many are...

b) - boys/girls ? Boys _____
Girls _____
c) - 5 and younger? ----------_____
d) - between the ages of 6 and 12? ---------- _____
e) - between the ages of 13 and 18 ---------- _____
f) - over the age of 18? ---------- _____

1 3) Are any of **YOUR CHILDREN WHO LIVE WITH YOU** employed? ---Y___1
---N___2

If YES –
a) Do any of your **EMPLOYED** children contribute to the family income?
---Y___1
---N___2

If YES say - **Of your children that contribute to the family income, think about the one that contributes the most -**

b) What do they do?

_____
_____
_____

c) How much of the overall household income do they contribute?
----------All _____
Less than all, more than half _____
Half _____
Less than half, more than none _____
None _____

14) How many other adults live in your home **(OTHER THAN SELF AND ADULT CHILDREN)?** ----------_____

a) Fill in the following grid for each other adult member of the household, say –

For each other adult who lives in your home, can you tell me their relationship to you, their gender, age, their employment status, and whether they contribute to your family income.

Relationship	Gender	Age 18-30 31-50 51 and above	Employed Y/N	Nature of Employment (AS SPECIFICALLY AS POSSIBLE)	How much of the overall household income do they contribute? All / More than half, but less than all / Half / Less than half, but more than none / None

15) How many children, **OTHER THAN YOUR OWN** live in your home? --_____

a) For each child, please tell me their age, gender, and whether they contribute to your family income (if 15 or older).

Age 5 and under 6-12 13-18	Gender	Employed Y/N	How much of the overall household income do they contribute? All / More than half, but less than all / Half / Less than half, but more than none / None	Nature of employment IF ANY CONTRIBUTION MADE (BE AS SPECIFIC AS POSSIBLE)

16) How many members of your household regularly give or send money to members of your or their family who don't live in your house? _____

17) Have you ever gone to school? ----------Y___1
----------N___2

If NO – continue.

IF YES –

a. At what age did you begin going to school? ----------_____

b. At what age did you stop going to school? ----------_____
c. Between the age of ___ and ___, were there times when you did not go to school for six months ore more? ----------Y___1
----------N___2

If completed 10 YEARS OF SCHOOL OR MORE –

d. What is the highest level of school you have completed?
(Probe to understand correct option)

Some High School_____
High school_____
Some college____
College_____
Some Graduate/Professional_____
Graduate/Professional_____

18) Did you work to earn money in (insert nation of origin)? ----------Y___1
----------N___2

19) *If lived in REFUGEE CAMP* –

a) Did you work to earn money while you lived in the refugee camp? ------Y___1
------N___2

20) How old are you? (Approximately is okay) ----------_____

21) *IF DON'T KNOW* – What year were you born? ----------_____

Now I would like to ask you about some every day parts of your life in the United States. The following questions relate to those parts of life in America that some other refugee women have said are important to their daily lives. Remember that there are no right or wrong answers.

When women move to a new country, they often have to take on new responsibilities like getting a job. This may be hard for them if they do it for the first time or they may welcome the new experience. I would like to find out more about what this has been like for you.

A) Do you earn money outside of your home? ----------Y___1
----------N___2

YES – continue

NO – skip to section B

What work do you do? **(PROBE FOR DETAILS).**

_____

_____

_____

Please tell me how much you agree or disagree with the following statements.

Definitely Agree	Somewhat Agree	Mixed	Somewhat Disagree	Definitely Disagree
1	2	3	4	5

1) I enjoy my job ----------_____

2) I have made new friends at my job ----------_____

3) My job takes away from the time I need to take care of my family (e.g., cooking and other housework). ----------_____

4) I am overqualified for my job----------_____

WOMEN WHO ARE FORMALLY EMPLOYED SKIP TO SECTION C

B) Would you like to work outside of your home? ----------Y___1
----------N___2

YES – continue and say - PLEASE TELL ME HOW MUCH YOU AGREE OR DISAGREE WITH THE FOLLOWING STATEMENTS.

NO — skip to # 4 and say – PLEASE TELL ME HOW MUCH YOU AGREE OR DISAGREE WITH THE FOLLOWING STATEMENTS.

Definitely Agree	Somewhat Agree	Mixed	Somewhat Disagree	Definitely Disagree
1	2	3	4	5

1) I would like to get a job because it will give me an opportunity to get to know other people
----------_____

2) Having a job will give me a chance to get out of the house ----------_____

3) I want to be able to contribute to our family income ----------_____

4) It is difficult for me to meet the FIA expectation that I work outside the home ----------_____

5) I would prefer to earn money at home ----------_____

6) Working outside of my home would take away from time I need in order to take care of my family (e.g., cooking, housework, etc.) ----------_____

7) Jobs for which I am qualified are not available ----------_____

Say – I JUST WANT TO REMIND YOU THAT NOTHING YOU SAY TO ME TODAY WILL BE SHARED WITH ANYONE WHO DOES NOT WORK WITH THIS PROJECT, THAT YOUR CONFIDENTIALITY WILL BE MAINTAINED TO THE MAXIMUM EXTENT ALLOWABLE BY LAW, AND THAT YOUR NAME WILL NOT BE CONNECTED TO YOUR RESPONSES.

C) Do you earn money for work you do at home? ----------Y___1
----------N___2

YES – continue

NO – skip to next section

What work do you do? **(PROBE FOR DETAILS)**

_____

_____

Please tell me how much you agree or disagree with the following statements.

Definitely Agree	Somewhat Agree	Mixed	Somewhat Disagree	Definitely Disagree
1	2	3	4	5

1) I am satisfied with the amount of money I earn at home ----------_____

2) I enjoy earning money at home ----------_____

3) I would rather earn money at home than work outside of my home --------_____

ASK # 4 ONLY TO FORMALLY EMPLOYED WOMEN

4) Earning money at home as well as working outside of my home still leaves me enough time to take care of my other responsibilities (e.g., housework)
---_____

ASK #5 – 8 ONLY TO FORMALLY UNEMPLOYED WOMEN

5) Earning money at home leaves me the time I need to take care of my other responsibilities (e.g., cooking and shopping) ----------_____

6) I would rather work outside of the home, but other members of my family (e.g., husband, children, or any extended family members) prefer to have me work at home

---_____

7) When I earn money at home, I have enough opportunities to meet other people

---_____

8) When I earn money at home, I have enough opportunities to get out of the house

---_____

When women move to a new country, their families have many new experiences. Some of these experiences may be difficult to deal with and some may be exciting. Now I would like to ask you about some of the experiences that you and your family have had.

If NO CHILDREN – skip to #19

A) *Ask women who have **BOYS*** - Is/Are your son(s) in school? ----------Y___1
----------N___2

If YES – continue

If NO - skip to B

Please tell me how much you agree or disagree with the following statements.

Definitely Agree	Somewhat Agree	Mixed	Somewhat Disagree	Definitely Disagree
1	2	3	4	5

1) My son(s) enjoy(s) school ----------_____

2) My son(s) do(es) well in school ----------_____

3) My son(s) has/have problems with his/their schoolwork ----------_____

4) My son(s) often get(s) into trouble at school for the way he/they behave(s) _____

B) *Ask women who have **GIRLS*** - Is/Are your daughter(s) in school?----------Y___1
----------N___2

If YES – continue

If NO – skip to #10

Please tell me how much you agree or disagree with the following statements.

Definitely Agree	Somewhat Agree	Mixed	Somewhat Disagree	Definitely Disagree
1	2	3	4	5

5) My daughter(s) enjoy(s) school ----------_____

6) My daughter(s) do(es) well in school ----------_____

7) My daughter(s) has/have problems with her/their schoolwork ----------_____

8) My daughter(s) often get(s) into trouble at school for the way she/they behave(s) ----------_____

9) If I had a choice, I would not send my daughter(s) to school ----------_____

10) *Ask women who have **BOYS*** - My son(s) has/have many new opportunities here in America ----------_____

11) *Ask women who have **GIRLS*** - My daughter(s) has/have many new opportunities here in America ----------_____

12) *Ask women who have **BOYS*** - My son(s) enjoy(s) living in America -------_____

13) *Ask women who have **GIRLS*** - My daughter(s) enjoy(s) living in America_____

14) *Only ask women with **CHILDREN*** - It is important for my children to maintain our culture ----------_____

15) *Only ask women with **CHILDREN*** - I worry that my children will become too American ----------_____

16) *Ask women who have **BOYS*** - I worry that my son(s) will suffer bad influences here in America ----------_____

17) *Ask women who have **GIRLS*** - I worry that my daughter(s) will suffer bad influences here in America ----------_____

18) *Ask women who have **GIRLS*** - The way my daughter(s) dress(es) and acts is important to the way in which my family is perceived in our community --_____

Definitely Agree	Somewhat Agree	Mixed	Somewhat Disagree	Definitely Disagree
1	2	3	4	5

19) Being a woman in America means that you have more opportunities -------_____

20) *Only ask **MARRIED WOMEN WHOSE HUSBANDS ARE IN AMERICA*** - My husband was an important man in (insert country) and it is important to him to regain that here in America ----------_____

21) *Only ask **MARRIED WOMEN WHOSE HUSBANDS ARE IN AMERICA*** - When my husband is unhappy at work, he treats other family members badly ----_____

22) *Only ask **MARRIED WHOSE HUSBANDS ARE IN AMERICA*** - When my husband is happy at work, he treats other family members well ----------_____

23) *Only ask **MARRIED WHOSE HUSBANDS ARE IN AMERICA*** - If my husband has a job he enjoys here in America, he is easier to live with ------_____

24) *Only ask women with **CHILDREN*** – Putting my children in daycare is a good choice for me ----------_____

25) *Only ask women with **CHILDREN*** – Putting my children in daycare gives me more freedom to get done what I need to do ----------_____

26) *Only ask women with **CHILDREN*** - I understand the American daycare system ----------_____

27) *Only ask women with **CHILDREN*** - I am comfortable leaving my children with people other than my relatives and close friends ----------_____

When women move to other countries, they have to deal with the laws and requirements of the new government. This might or might not be confusing if you are encountering many of these for the first time. Now I would like to ask you more about what your experience has been like with FIA. Please indicate how much you agree or disagree with the following statements.

Definitely Agree	Somewhat Agree	Mixed	Somewhat Disagree	Definitely Disagree
1	2	3	4	5

1) I understand the paperwork that is mailed to me from FIA ----------_____

2) I understand the forms I have to fill in at FIA ----------_____

3) I know where I can go for help with FIA forms and procedures I don't understand ----------_____

4) FIA workers are friendly towards me ----------_____

5) FIA workers are respectful of my culture ----------_____

Healthcare systems are very different in different countries. This can sometimes be confusing. Now I would like to ask you some questions about your experiences with the American healthcare system. Please indicate how much you agree or disagree with the following statements.

Definitely Agree	Somewhat Agree	Mixed	Somewhat Disagree	Definitely Disagree
1	2	3	4	5

1) I am happy with the medical care which I receive ----------_____

2) I am happy with the medical care that my family receives ----------_____

3) Female doctors are available to me ----------_____

4) I feel comfortable asking for a female doctor ----------_____

5) Female interpreters are available to accompany me to the doctor ----------_____

6) I feel comfortable asking for a female interpreter to accompany me to the doctor ----------_____

7) I feel comfortable talking to my doctor when I don't feel well ----------_____

8) I feel that I can be honest with my doctor about what is wrong with me ----_____

9) I understand medical procedures, such as tests ----------_____

10) I feel comfortable asking questions when I don't understand medical procedures such as tests ----------_____

11) I only feel comfortable seeing a female doctor ----------_____

12) Caseworkers at the Health Department are friendly towards me ----------_____

13) Caseworkers at the Health Department are respectful of my culture --------_____

14) I am satisfied with the services that I receive at the Health Department ----_____

In a new country, it may be hard to understand the new culture and language. Many refugee women struggle to learn English while for others it is easy. Now I would like to ask you some questions about your experiences with language and culture. Please indicate how much you agree or disagree with the following statements.

Definitely Agree	Somewhat Agree	Mixed	Somewhat Disagree	Definitely Disagree
1	2	3	4	5

1) I would like to learn more about American culture ----------_____

2) I understand American culture ----------_____

3) I want to live in America ----------_____

4) I enjoy the opportunities I have here in America ----------_____

5) Learning English is difficult for me ----------_____

6) I want more opportunities to practice my English ----------_____

7) I will be able to learn English ----------_____

8) I am too old to learn English ----------_____

9) I find opportunities to practice my English ----------_____

10) Learning English is not important to me ----------_____

Having family and friends in the area is important to many refugee women. Many women have to leave their family and friends behind while others join their families and friends in America and find new friends in resettlement. Now I would like to ask you some questions about your family, friends, and activities where you can meet others who share your language, culture, and religion. Please indicate how much you agree or disagree with the following statements.

Definitely Agree	Somewhat Agree	Mixed	Somewhat Disagree	Definitely Disagree
1	2	3	4	5

1) I am lonely ----------_____

2) I wish that I had relatives nearby ----------_____

3) I have people to talk to who understand my language and culture ----------_____

4) I have a friend who I talk to and socialize with regularly ----------_____

5) I am happy with the number of friends I have in the area ----------_____

6) I can depend on my friends to help me when I need it ----------_____

7) I can depend on my family to help me when I need it ----------_____

8) I would like more opportunities to meet others like myself ----------_____

9) I have made an effort to meet others who share my language and culture---_____

10) My religion is a source of strength for me ----------_____

11) I would like more opportunities to participate in activities at a place of worship ----------_____

Refugee women have both good and bad experiences in the neighborhoods in which they live. Now I would like to find out more about your neighborhood, neighbors, and the kinds of experiences you have had there and with them. Please indicate how much you agree or disagree with the following statements.

Definitely Agree	Somewhat Agree	Mixed	Somewhat Disagree	Definitely Disagree
1	2	3	4	5

1) I am satisfied with where I live ----------_____

2) I like my neighborhood ----------_____

3) My neighbors speak to me regularly----------_____

4) I feel safe in my neighborhood ----------_____

5) I think that my neighbors treat me differently because of the way I dress/where I am from/I can't speak English ----------_____

6) I worry that my neighbors will treat me differently because of the way I dress/where I come from/I can't speak English ----------_____

7) I feel comfortable speaking to my neighbors ----------_____

8) I feel comfortable socializing with my neighbors ----------_____

9) If something bad happened to me in my neighborhood, I would call the police for help ----------_____

In a new country, it is sometimes hard to know how to handle different things that may happen. Now I would like to ask you some questions about things that you may know how to deal with at home, but not in America.

1) In case of a medical emergency, what number would you call on the phone? ----------_____

2) In case of an emergency such as a fire, what number would you call on the phone? ----------_____

3) In case of an emergency where you have to reach the police, what number would you call on the phone? ----------_____

4) In case of an emergency, do you know how to get to the emergency room at the hospital? ----------Y___1
----------N___2

5) Did you know that in case of an emergency, you can go to the hospital without needing insurance? ----------Y___1
----------N___2

6) Do you have health insurance? ----------Y___1
----------N___2

7) Do you take the bus when you need to go somewhere? ----------Y___1
----------N___2

8) Do you drive to where you need to go? ----------Y___1
----------N___2

9) Do you use an American bank? ----------Y___1
----------N___2

10) Do your friends and family help you baby-sit your children? ----------Y___1
----------N___2

11) Do you pay your bills every month? ----------Y___1
----------N___2

Are there any parts of your life in America that you feel are important that we have not yet talked about?

If yes – Would you please tell me more about those important parts of your life that we did not talk about.

Refugees often find that some things that they need and/or are important to them are easier to access than others. Next, I would like to ask you some questions about things that you may need in your everyday life and about how easy or difficult it is for you to access these things you need. Once more, remember that there are no right or wrong answers to these questions.

1) On a scale from 1 to 10, with 1 indicating not satisfied at all and 10 indicating extremely satisfied, how satisfied are you with your current housing?

_____

If you were to move, what obstacles, if any, do you think you would face in finding new housing? Please indicate how much of an obstacle, if any, you believe the following would be.

A Big Obstacle	Somewhat of an Obstacle	A Little Bit of an Obstacle	Not an Obstacle at all
1	2	3	4

a) We are not able to afford better housing ----------_____

b) Landlords and housing agencies would treat me differently because of where I am from/how I dress/I can't speak English ----------_____

c) I don't know what housing is available for people who make very little money (low-income housing) ----------_____

d) I don't speak English ----------_____

e) ___ Other _____ --_____

2) On a scale from 1 to 10, with 1 indicating not satisfied at all and 10 indicating extremely satisfied, how satisfied are you with the transportation that you currently have access to? _____

If you were to attempt to access different transportation, what obstacles, if any, would you encounter? Please indicate how much of an obstacle, if any, you believe the following would be.

A Big Obstacle	Somewhat of an Obstacle	A Little Bit of an Obstacle	Not an Obstacle at all
1	2	3	4

a) We don't have enough money to buy a car or to buy a better car ---_____

b) I don't know how to take the bus ----------_____

c) There is no convenient bus line in our neighborhood ----------_____

d) I don't feel comfortable taking the bus ----------_____

e) I can't afford to take the bus ----------_____

f) My lack of English makes it difficult to use the bus ----------_____

g) I am uncomfortable going places without my husband or other family members ----------_____

h) I don't know how to drive ----------_____

i) I don't have access to driving lessons----------_____

j) Other _____ _____

3) On a scale from 1 to 10, with 1 indicating not satisfied at all and 10 indicating extremely satisfied, how satisfied are you with the degree to which you are able to find the food your family eats in the store? _____

What obstacles, if any, do you face in finding food your family eats? Please indicate how much of an obstacle, if any, you believe the following to be.

A Big Obstacle	Somewhat of an Obstacle	A Little Bit of an Obstacle	Not an Obstacle at all
1	2	3	4

a) The kind of food we eat is not sold in American grocery stores ----_____

b) Food we eat is more expensive in American grocery stores ---------_____

c) It is hard for me to read labels on food products ----------_____

d) Other _____ _____

4) On a scale from 1 to 10, with 1 indicating not satisfied at all and 10 indicating extremely satisfied, how satisfied are you with the manner in which you are able to get your housework done? _____

What obstacles, if any, prevent you from getting your housework done in a manner that satisfies you? Please indicate how much of an obstacle, if any, you believe the following to be.

A Big Obstacle	Somewhat of an Obstacle	A Little Bit of an Obstacle	Not an Obstacle at all
1	2	3	4

a) I don't have enough time because I work outside my home ---------_____

b) My family members don't have time to help me because they work _____

c) I don't understand American cleaning products ----------_____

d) I don't know how to use appliances around the house ----------_____

e) I do laundry by hand ----------_____

f) I don't know where to find a place where there are washers and dryers and I can do my own laundry ----------_____

g) Other _____ _____

5) On a scale of 1 to 10, with 1 indicating not satisfied at all and 10 indicating extremely satisfied, how satisfied are you with the opportunities you have to meet new friends? _____

If you were to attempt to make new friends, what obstacles, if any, would you encounter? Please indicate how much of an obstacle, if any, you believe the following would be.

A Big Obstacle	Somewhat of an Obstacle	A Little Bit of an Obstacle	Not an Obstacle at all
1	2	3	4

a) I don't have enough opportunities to meet others who share my language and culture ---------- _____

b) I don't know where I could meet others who share my language and culture ---------- _____

c) I don't have the resources needed to meet new people (e.g., transportation to and from events) ---------- _____

d) I don't speak English ---------- _____

e) Americans are not usually friendly towards me ---------- _____

f) Other _____ _____

6) On a scale of 1 to 10, with 1 indicating not satisfied at all and 10 indicating extremely satisfied, how satisfied are you with opportunities you have to practice your religion? _____

What obstacles, if any, do you face to practicing your religion? Please indicate how much of an obstacle, if any, you believe the following to be.

A Big Obstacle	Somewhat of an Obstacle	A Little Bit of an Obstacle	Not an Obstacle at all
1	2	3	4

a) I don't have the resources I need in order to go to a place of worship (e.g., transportation) ----------_____

b) I don't know much about places of worship and events that are held there ----------_____

c) I am scared that I will experience racism/discrimination from others if I go to a place of worship ----------_____

d) I do not want to attend events at a place of worship ----------_____

e) Other _____ _____

7) On a scale of 1 to 10, with 1 indicating not satisfied at all and 10 indicating extremely satisfied, how satisfied are you with the ability you have to ask for help with every day things when you need it? _____

What obstacles, if any, do you face when asking for help? Please indicate how much of an obstacle, if any, you believe the following to be.

A Big Obstacle	Somewhat of an Obstacle	A Little Bit of an Obstacle	Not an Obstacle at all
1	2	3	4

a) I don't know enough English to speak to my neighbors ----------_____

b) I don't know my neighbors ----------_____

c) My neighbors don't speak to me ----------_____

d) I don't have friends or family in the area whom I can ask ----------_____

e) I don't have a working telephone to call someone for help with ----_____

f) I don't feel comfortable asking workers at Refugee Services for help ----------_____

g) I don't know who to ask when I need help with any part of daily life that I don't understand ----------_____

h) Other _____ ----------_____

8) On a scale from 1 to 10, with 1 indicating not satisfied at all and 10 indicating extremely satisfied, how satisfied are you with the amount of money your family has to live on each month? ----------_____

Are there any other resources (i.e., things you need) that you have a hard time accessing that you we haven't talked about that you feel are important?

If yes - Please tell me more about the resources that you have had a hard time accessing.

Below I have a list of concerns that refugees sometimes face. These may or may not be a concern for you. As I read the list, please let me know how much of a concern each the following is to you (i.e., how much do you worry about the following)?

Never A Concern	Rarely A Concern	Sometimes A Concern	Often A Concern	Always A Concern
1	2	3	4	5

1) The quality of the house or apartment you live in ----------_____

2) Being able to find better housing ----------_____

3) Being able to buy a car ----------_____

4) Being able to buy a better car ----------_____

5) Being able to learn how to ride the bus ----------_____

6) Being able to find the food your family eats ----------_____

7) Being able to find cheap groceries ----------_____

8) Being able to take care of your family ----------_____

9) Having medical care for yourself ----------_____

10) Having medical care for your family ----------_____

11) What to do in case of an emergency (medical or otherwise) ----------_____

12) Being able to learn English ----------_____

13) Being able to learn more about American culture ----------_____

14) *Ask women with **BOYS*** - Your son(s)'s schooling ----------_____

15) *Ask women with **GIRLS*** - Your daughter(s)'s schooling ----------_____

16) *Ask women with **CHILDREN*** - Receiving tutoring for your children to help with their school work ----------_____

17) *Ask women with **BOYS*** - Your son(s) becoming more American ----------_____

18) *Ask women with **GIRLS*** - Your daughter(s) becoming more American -----_____

Never A Concern	Rarely A Concern	Sometimes A Concern	Often A Concern	Always A Concern
1	2	3	4	5

19) *Only ask **MARRIED** women* - Your relationship with your husband -------_____

20) *Only ask **MARRIED** women* - Your husband's job ----------_____

21) Your own ability to earn money ----------_____

22) *Ask women with **CHILDREN*** - Obtaining childcare for your children ------_____

23) Getting your housework done well ----------_____

24) Knowing how to ask for help with everyday things when you need it ------_____

25) Not having relatives nearby ----------_____

26) Not having friends in the area ----------_____

27) Having opportunities to practice your faith ----------_____

28) Having opportunities to attend events at a place of worship ----------_____

29) Racism and/or other forms of discrimination ----------_____

Do you have any other concerns that we have not talked about?

If yes - Please tell me about more about these concerns that we have not talked about.

Now I would like to ask you some questions about things you might need that are or are not available to you.

1) *Ask women with **CHILDREN*** - Have you ever placed your children in daycare?
Y___1
N___2

a) ***If yes*** – Please rate the quality of the daycare facility you used on a scale of 1 to 10, with 1 indicating very low quality and 10 indicating very high quality.

_____

2) Where do you do most of your grocery shopping? _____

a) Please rate the quality of this store on a scale of 1 to 10, with 1 indicating very low quality and 10 indicating very high quality.

_____

3) Is there a bus stop close to your home?
Y___1
N___2
D/K___3

a) ***If yes*** - Have you ever taken the bus?
Y___1
N___2

b) ***If yes*** – Please rate the quality of this bus service on a scale of 1 to 10, with 1 indicating very low quality and 10 indicating very high quality.

_____

4) Is there a drugstore/pharmacy in your neighborhood?
Y___1
N___2
D/K___3

a) ***If yes*** – Have you ever used the drugstore/pharmacy?
Y___1
N___2

b) ***If yes*** – Please rate the quality of this drugstore/pharmacy on a scale of 1 to 10, with 1 indicating very low quality and 10 indicating very high quality.

_____

5) Is there a place where you can use appliances to do your own laundry in your neighborhood?
Y___1
N___2
D/K___3

a) ***If yes*** – Have you ever done your laundry at the Laundromat (place where you use appliances to do your own laundry)?
Y___1
N___2

b) ***If yes*** – Please rate the quality of this Laundromat on a scale of 1 to 10, with 1 indicating very low quality and 10 indicating very high quality.

_____

8) Is there a bank in your neighborhood?
Y___1
N___2
D/K___3

a) ***If yes*** – Have you ever used the bank?
Y___1
N___2

b) ***If yes*** – Please rate the quality of this bank on a scale of 1 to 10, with 1 indicating very low quality and 10 indicating very high quality.

_____

9) Is there a community center in your neighborhood?
Y___1
N___2
D/K___3

a) ***If yes*** – Have you ever used the community center?
Y___1
N___2

b) ***If yes*** – Please rate the quality of this community center on a scale of 1 to 10, with 1 indicating very low quality and 10 indicating very high quality.

_____

10) Is there a park in your neighborhood?
Y___1
N___2
D/K___3

a) ***If yes*** – Have you ever gone to the park?
Y___1
N___2

b) ***If yes*** – Please rate the quality of this park on a scale of 1 to 10, with 1 indicating very low quality and 10 indicating very high quality.

_____

Now I would like to ask you about those things that would improve the quality of your life. Which of the following services would you like to see more of? Please answer "Yes" if you would like to see more of a particular service and "No" if you do not want to see more of a particular service (this may be because this service is already satisfactory or because you do not believe that it would be very helpful to you).

1) English classes ----------Y___1
---------- N___2

2) Help obtaining better housing ----------Y___1
---------- N___2

3) Help with landlord-tenant disputes ----------Y___1
---------- N___2

4) Job or skills training ----------Y___1
---------- N___2

5) Help learning how to earn money at home ----------Y___1
---------- N___2

6) Help with obtaining or maintaining a car ----------Y___1
---------- N___2

7) Help with learning how to take the bus ----------Y___1
---------- N___2

8) Better child care ----------Y___1
---------- N___2

9) Cheap child care ----------Y___1
---------- N___2

10) Help in understanding and using the American childcare system ----------Y___1
---------- N___2

11) Organized opportunities to meet others who share your cultural and/or ethnic background and language ----------Y___1
---------- N___2

12) More opportunities to participate in activities at a place of worship----------Y___1
---------- N___2

13) Help adjusting to life in America ----------Y___1
----------N___2

14) More help working with FIA ----------Y___1
----------N___2

15) More help for your children with their schoolwork----------Y___1
----------N___2

Is there any other service that I haven't mentioned that you would find helpful?
If yes - What other services would you find helpful?

Many of refugee women's' experiences here in America have been with agencies like Refugee Services. In order to make sure that they can be as helpful as possible to you and to other refugees, I would like to find out more about what your experience has been like working with Refugee Services. Please remember that you answers will not be shared with anyone who does not work on this project, your confidentiality will be protected to the maximum extent allowable by law, and your responses will not be linked to your name.

Overall, how satisfied have you been with Refugee Services in the following areas –

Very Satisfied	Somewhat Satisfied	Equally Satisfied And Dissatisfied	Somewhat Dissatisfied	Very Dissatisfied
1	2	3	4	5

1) The help they gave you when you first arrived ----------_____

2) How accessible caseworkers are to you ----------_____

3) How sensitive caseworkers are towards your needs ----------_____

4) The degree to which caseworkers are sensitive to your culture ----------_____

5) How friendly caseworkers are towards you ----------_____

6) The help they have given you in finding a job ----------_____

7) The help they have given you in accessing healthcare ----------_____

8) The help they have given you in accessing transportation ----------_____

9) The help they have given you with learning English ----------_____

10) The help they have given you in meeting others who speak your language and share your culture ----------_____

11) The help they have given you in understanding and working with government agencies ----------_____

12) The way in which they help members of your family with their needs (e.g., schooling, etc.) ----------_____

13) Your overall experience with Refugee Services ----------_____

Is there anything about your experiences with Refugee Services that we haven't talked about that you would like to talk about?

If yes - Please tell me more about your experiences with Refugee Services.

Now I would like to ask you some questions about positive experiences you may have had since moving to America. Please answer "Yes" or "No" to the following questions.

1) What do you like about living in the U.S.?

a) Better opportunities for yourself ----------Y___1
----------N___2

b) Better schooling for your children ----------Y___1
----------N___2

c) Better opportunities for your husband----------Y___1
----------N___2

d) Your family has a better standard of living ----------Y___1
----------N___2

e) It is safe here in America----------Y___1
----------N___2

f) Your family has better employment opportunities in America ------Y___1
------N___2

g) Other _____ ----------Y___1
----------N___2

Are there any aspects of moving to America that have been positive for you that we have not talked about?

If yes - Please tell me more about these positive aspects of moving to America.

Next, I would like to find out more about skills you may have that can be helpful in your life here.

1) Can you make things with your hands? ----------Y___1
----------N___2

IF YES – What can you make? ----------_____

2) Which of these do you have previous experience with?

a) Sewing ----------Y___1
----------N___2

On a scale from 1 to 10, how well would you say you sew? ---------_____

b) Cooking ----------Y___1
----------N___2

On a scale from 10 to 10, how well would you say you can cook?--_____

c) Clerical work ----------Y___1
----------N___2

On a scale from 1 to 10, how good would you say you are at clerical work? ----------_____

d) Technical work----------Y___1
----------N___2

On a scale from 1 to 10, how good would you say you are at technical work? ----------_____

e) Teaching ----------Y___1
----------N___2

On a scale from 1 to 10, how good would you say you are at teaching?
----------_____

f) Working with children? ----------Y___1
----------N___2

On a scale from 1 to 10, how good would you say you are at working with children? ----------_____

2) Do you speak languages other than (insert language in which interview is being conducted)? ----------Y___1
----------N___2

a. ***If yes*** – what other languages do you speak/read/write?

_____

b. ***If speak/read/write another language*** – have you ever worked as an interpreter/translator? ----------Y___1
----------N___2

c. ***If yes*** - Would you be interested in working as an interpreter/translator?
----------Y___1
----------N___2

Do you have any other skills that I have not mentioned? ----------Y___1

----------N___2

<u>If yes – what are they?</u>

_____

_____

Finally, I would like to ask you a few general questions about your life here in America. These questions will help me to better understand what your experiences have been like.

1) What has been the hardest part about living in Lansing and why?
2) What is the one thing that would have made the process of moving to and adjusting to America easier for you?
3) Please imagine yourself one year from now, what would you like to achieve in that year?
4) What do you think refugees who are resettled in America need? Please talk about everything that you can think about that they may need.

Conclusion

Thank you again for your time. I really appreciate your willingness to talk with me today. If you have any further questions, please do not hesitate to contact me (leave name and phone number).

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