

Dedication

I, Aniko Tunde Mgbangson hereby declare that this dissertation represents my own work and that it has not previously been submitted for a degree at this or any other university. The sources of all material that have been incorporated have specifically been acknowledged.

LIVELIHOOD STRATEGIES AMONG
URBAN REFUGEE WOMEN IN LUSAKA

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by

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Declaration

I, **Aniko Tunde Mgbangson** hereby declare that this dissertation represents my own work and that it has not previously been submitted for a degree at this or any other university. The sources of all material that have been incorporated have specifically been acknowledged.

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Date *29-06-07*

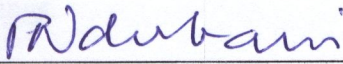
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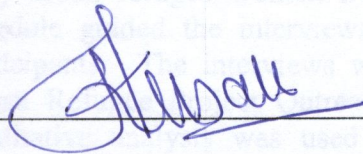
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Livelihood Strategies among Urban Refugee Women in Lusaka

Aniko Tunde Mgbangson

Refugee women support themselves and their families in an alien urban environment, and most of them, according to the Zambia Urban Residency Policy, illegally. This is usually so without the assistance of aid agencies. Earlier systematic and detailed studies on refugees focused mainly on the larger number of rural refugees and relatively few studies discussed the experiences of urban refugees, especially that of women. The primary aim of the study was to find out about ways refugee women earn their livelihood in Lusaka, in order to make recommendations for improved programs targeting women refugees in urban settings.

A qualitative research was carried out using in-depth interviews to collect data from forty urban refugee women living in different parts of Lusaka. An interview schedule guided the interviews. Convenient sampling was used to find forty participants. The interviews were conducted mainly in the Zambia Red Cross Urban Refugee Project Outreach Centres. The interviews were tape-recorded. Qualitative analysis was used to find recurring ideas to form the categories important for the participants.

Urban refugee women actively participated in income generating activities regardless of their social, cultural and educational background. The chief employer of refugees was the informal sector as it did not demand large start-up capital, knowledge of language or specific levels of education. The results showed that most of the urban refugee women settled in Lusaka for economic reasons. This created tension between the refugees' interest and the government's aim to remove refugees from urban areas to camps. The participants could afford only the basic necessities and most of the income was spent on rent, food and school fees. Large, female-headed households were the most vulnerable economically. Their children's education was the biggest priority for the women and for their economic hardship they mostly blamed the Urban Residence Policy which made earnings without a Work Permit illegal. Most of the women perceived the support offered to them as insufficient for basic needs. It was concluded that most of the urban refugee women in Lusaka worked because their income generating activities were vitally important in the sustenance of their families.

Urban refugee women should receive more information about their entitlements for support. They must be advised about their rights and the life in refugee camps and settlements.

Acknowledgments

This project would not have been possible without the support of many people. Many thanks to my supervisor, Dr. Phillimon Ndubani, who read my numerous revisions and helped make some sense of the confusion. Thanks to the University of Zambia for providing the necessary facilities. Thanks to my husband, Dr. Lawrence Mgbangson for awarding me the financial support for this project. Thanks to all who participated in my research, all the refugee women, the Zambia Red Cross Refugee Project, the volunteers, the translators, UNHCR officers and COR officers. Any finally, thanks to my family who endured this long process of research and report writing with me, always offering their support and love.

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The following editing symbols are used in the textboxes:

. . . .	text edited out to shorten the length of the text
_____	name left out to guard the identity of the participant
...	text left out at the beginning or end of the sentence
...	short break in speech
[]	researcher's clarification
italics	foreign words

List of Abbreviations

COR.....	Commissioner for Refugees
DRC.....	Democratic Republic of Congo
IT.....	Information technology
NGO.....	Non-governmental organisation
OAU.....	Organisation of African Unity
UNHCR.....	United Nations High Commissioner for Refugees
UNHCR B.O.....	United Nations High Commissioner for Refugees, Branch Office
US.....	United States
UTH.....	University Teaching Hospital
YMCA.....	Young Men's Christian Association
ZRCS.....	Zambia Red Cross Society

CHAPTER 1

INTRODUCTION

1.1 BACKGROUND

Refugees are people in a vulnerable situation living outside their country of origin for reasons over which they have no control. They left their homeland and cannot return because of a 'well-founded fear of being persecuted for reasons of race, religion, nationality, membership of a particular social group or political opinion' (UNHCR,1995). In Africa war is the most common cause for refugees' movement, therefore the refugee definition in the Convention of the Organisation of African Unity encompasses every person, who had to leave his or her country because of aggression-related causes, which seriously interfere with coexistence among civilians.

Zambia's goodwill and commitment to solve refugee problems are recognised and appreciated not only by its neighbours but also by donor countries. Refugees have been arriving in Zambia since the 1960s and the country has given short or long term refuge to hundreds of thousands of people, mainly arriving from the Great Lakes Region. In the rural areas of Zambia, refugees in camps sustain their livelihood primarily thorough the assistance they receive from refugee organisations and other humanitarian agencies; whereas those in refugee settlements support themselves primarily from crop cultivation.

Before the 1990s the large majority of the refugees in Zambia lived in camps and settlements. After years of repatriation exercises, in January 2005 there were about 175,000 refugees in Zambia; most of them were from Angola, the Great Lakes Region (Democratic Republic of Congo, Rwanda and Burundi), and Somalia. The large majority of the refugees have settled in refugee camps or settlements, while about 5,000 refugees, or almost three percent of the refugee population were registered as urban refugees in Lusaka. While international agreements encourage governments to allow free movement for recognised refugees within the country of asylum and also promote refugees' rights to work, Zambia used its rights granted in article 42 in the Convention Relating to the Status of Refugees (Colombey, 1995), to make reservations to the Convention. These reservations have been in existence since the succession to the Convention on 24 September 1969 (Centre for Human Rights, 1987). Two reservations became the main points for disagreement between the interests of urban refugees and law enforcement agencies of Zambia. One of the reservations curtails the right of refugees to choose their place of settlement and another reservation allows refugees' legal employment only after obtaining the necessary permits just like any other foreigner. In addition, Zambia is one of several countries which do not support the naturalization of refugees.

In 2000 the Zambian Government and UNHCR agreed on an Urban Residence Policy. The Policy's original aim was to help to identify urban refugees and replace an easily forged document used for urban residence (Green Card), with a document

which cannot be forged (Electronic Card). On the other hand, the Policy also aimed at reducing the number of refugees living in urban areas by giving the new document for a renewable period of two years. Criteria were established to help those who had to stay in urban areas for medical or security reasons, for resettlement or family unification. Otherwise the refugees had to obtain a Work Permit or a Study permit to prove that they are not prohibited immigrants. The rules did not consider the length of time a refugee stayed in Lusaka. Only few of the refugee women were able to meet these criteria. Refugees by and large had no assets to meet the requirements established for foreigners because of their limited income. This meant that even those who earlier held an unlimited permit to reside in the city were expected to give up their established lifestyle and go to the areas designated for refugee habitation by the government: to refugee camps where refugees depend on food aid or to settlements where refugees depend on food cultivated by the refugees themselves. Accordingly, the economic sustenance of the refugee women was meant to change from urban employment to receiving support in the camps or engaging in agriculture in the settlements. In case of non-compliance they faced arrests, forced removal, or deportation.

Since the introduction of the Urban Residence Policy in 2000 only registered urban refugee women could receive support from donors. In addition, urban refugee women did not have the government's permission to engage in economically beneficial activities in urban areas without obtaining a Work Permit. This further

exposed urban refugee women to economic hardship, because women's livelihood strategies were more susceptible to changes, especially if the women were heading their households.

This thesis is going to examine urban refugee women's livelihood strategies in Lusaka to enhance the understanding of how refugee women meet their economic needs. The thesis is based on the perceptions of the urban refugee women about their economic situation. The research analyses the meaning the participants attach to the different aspects of their existence.

1.2 STATEMENT OF THE PROBLEM

In October 2005 there were 1,648 registered urban refugee women in Lusaka. This was already a significant number of people, and the figure could have been much higher if the population of refugees who were not yet registered with the government or with UNHCR had been taken into account, which was estimated to at least double this figure. The majority of urban refugee women supported themselves and their families largely without the assistance of aid agencies, and according to the Zambia Urban Residency Policy, illegally.

There has not been yet conducted a thorough assessment on urban refugee women's livelihood strategies in Lusaka. Accordingly, assistance to urban refugee women is offered on the basis of previously gathered experience in other places. Urban

refugee women's economic needs in Lusaka are not recognised. This creates a problem as the support given does not take care of the needs of the women.

Also, the reasons for disregarding the rules of Urban Residence Policy despite the potential perils such as arrests, imprisonment, inability of continuing with education, economic hardship, and health problems, have not been fully researched. Refugees, especially those who have been settled in Lusaka for years, did not move to refugee camps and settlements. Urban refugee women's economic goals for themselves and their families, and the plans to achieve those goals are not well known, and the lack of knowledge further widened the gap between the aims of the Urban Residence Policy and the determination of the refugees to continue staying on in urban areas.

In addition to the above a large number of refugees who did not obtain an Electronic Card to allow them to stay in Lusaka kept a low profile, moving from place to place or concealed their identity. This attitude further reduced their opportunities to take up legal residence and jobs, and to provide adequately for themselves and their families. According to the Urban Residency Policy, only those refugees who have an Electronic Card are allowed to stay in Lusaka, but for the past six years this was not the case. A further problem is that the achievements and challenges of the Urban Residence Policy cannot be understood without establishing the motives behind urban refugee women's decision to take up occupations unlawfully.

1.3 RATIONALE OF THE STUDY

In view of the above, understanding urban refugee women's livelihood strategies is important for the different refugee agencies. The present study could help to recognise the women's specific economic needs for assistance and to consider the recommendations made for possible economic programmes to empower urban refugee women in Lusaka. In order to examine the past six years' achievements and challenges of the Urban Residency Policy it is necessary for the Government of Zambia to find out the reasons behind refugee women's preference to live in urban areas despite the difficulties faced by them; their economic expectations and also the difference between the occupations of refugee women coming from different social, cultural and educational background.

In addition, refugee movements to urban areas can be viewed as part of the general progress toward urbanization. Therefore refugee women's problems could highlight the problems of recently arrived or poor local urban settlers as they both share similar types of livelihood strategies: the majority support themselves through working in jobs with lower wages, usually working in the informal sector or providing casual labour without any legal protection in case of accident, against financial losses, or very low wages. Furthermore, in urban settlements refugees are likely to compete for housing, employment, social benefits, health care, and education with the local population. The interactions have a great impact on how Zambians and refugees relate to one another.

The knowledge gathered so far about refugee women's economic activities and problems in Lusaka is far from complete. Urban refugee women's efforts toward integration into the Zambian society and urban refugee women's stride toward self-reliance for their families' future is not yet examined in detail. Earlier systematic and detailed studies on refugees focused mainly on the larger number of rural refugees, while relatively few discussed the experiences of urban refugees, especially those of women. The needs of urban refugee women should have special attention. To become aware of, and recognise urban refugee women's economic needs, opportunities and challenges, the best way is to conduct a systematic and detailed study into urban refugee women's livelihood strategies.

1.4 RESEARCH QUESTIONS

- I) How does social, cultural, and educational background influence the mode of obtaining sustainable livelihood among urban refugee women in Lusaka?
- II) What do urban refugee women in Lusaka perceive as the reasons behind their specific economic constraints?

1.5 GENERAL OBJECTIVES

The primary aim of the study is to find out ways refugee women earn their livelihood in Lusaka in order to make recommendations for improved programmes targeting refugee women in urban settings.

1.6 SPECIFIC OBJECTIVES

- i) To determine the reasons behind refugee women's economic preferences for urban areas to refugee camps and settlements;
- ii) To assess the economic priorities of refugee women living in Lusaka;
- iii) To find out how refugee women earn their upkeep and receive assistance in Lusaka;
- iv) To examine if different social, cultural and educational background influence the mode of obtaining sustainable income generating activities;
- v) To identify urban refugee women's specific economic needs for assistance;
- vi) To make recommendations on how to improve the programmes targeting refugee women in Zambia.

1.7 OPERATIONAL DEFINITIONS

The following terms are used in this thesis, with their meanings explained.

Economic preferences: Things and activities one chooses over other things and activities for financial reasons or gains.

Economic priorities: Things and activities one would like to spend more on or invest in if one had the opportunity.

Female-headed household: A household headed by a refugee woman where there is no able-bodied adult male.

Income generating activities: Actions through which refugees support themselves and earn a living.

Livelihood strategies: All the different ways refugees receive money or other materials, including food and non-food items for their upkeep, from income generating activities or from assistance.

Refugee camp: Place designed by the government for refugee habitation where refugees live on assistance delivered to them by the international humanitarian organizations.

Refugee settlement: Place designed by the government for refugee habitation where refugees support themselves by cultivating the land given to them by the government of the country of asylum.

Urban refugee women: All the female refugees in urban areas, regardless of whether or not they have registered with the authorities.

CHAPTER 2

LITERATURE REVIEW

Case studies were conducted in different countries on refugees' migration to urban settlements and on refugees' livelihood strategies. The researches covered a wide range of research methods and techniques and the researchers' approach varied from empirically recording environmental problems and urbanisation trends to observing the social impact of economic progress or difficulties as well as growing xenophobia against refugees. Following the urbanisation trends, urban refugees received increased attention from governments and aid agencies.

Bardouille (1991) described migrants to urban centres as the main work-force of the informal sector. She presented the three main categories of the informal sector: petty trading, petty manufacturing and services. These categories were drawing force for women, especially those with lower education. According to the author, the main interest of women in the informal sector is that there is no need for a large capital to set up an income generating activity.

It was generally agreed in the literature that urban refugee women and children had a hard time to cope with rent and sustenance. For example, Refugees International (2002) reported that urban refugee women sent their children to work as street-vendors instead of sending them to school, so that the children could help out with the finances while the parents were waiting for decisions on their refugee status. Refugee women had to learn new skills to survive in situations where resources were 'constantly is short supply.' It was especially true among those refugee women who did not receive any kind of assistance. Refugee women had to be creative to support their families, often single-handedly.

Among the works documenting Zambia's position on refugees, Frushone's (2004) study commended Zambia's attitude, because despite Zambia's reservations to the UN Convention and its unwillingness to give rights to refugees for employment, Zambia treated refugees more fairly than a number of African countries. As a

result, refugees gained self-sufficiency in the projects initiated in the refugee settlements by the Zambian Government. The author praised the Zambia Initiative project in rural areas where Angolan refugees earned a living on extensive areas of farmland. Nevertheless, Frushone raised concerns about the negative impacts of domestic legislation with regards to the Urban Residence Policy of the Government of Zambia of the year 2000.

In the speech of the Lusaka Refugee Community coordinator, written for the 2004 Refugee Day (Etienne, 2004), the blame for the problems urban refugees faced in Zambia was largely put on the Urban Residency Policy. The paper enlisted the types of economic hardship urban refugees encountered in obtaining and renewing their permits as well as in gaining their livelihood but expressing gratitude to the Government of Zambia for giving asylum to the refugees. The coordinator complained about corruption among officials and the reluctance among refugees fearing retaliation to identify the corrupted officials. Suggestions were put forward for integration for refugees and easing regulations for them.

As the Jesuit Refugee Service (2004) observed, some refugees' reason behind looking for opportunities in Lusaka was that 'many refugees try to survive illegally in the cities rather than sit despairingly in a rural settlement, which for the majority of them is an alien way of life.' In 2004 the Jesuit Refugee Service compiled a 'Collection of Testimonies' from urban refugees. There were seven short

recollections from refugees telling about the problems they face to meet their daily upkeep. The Jesuit Refugee Service (n.d.) also warned of increase in family break downs, emotional problems and antisocial behaviour on the part of the refugees as by-products of their inability to cope with the increasing difficulties.

According to the Multi-Functional Team Lusaka, Zambia (2004) a great number of refugees illegally resided and earned a living in Lusaka, while the legally recognised refugees, who needed medical assistance or waited for resettlement, were not allowed to hold gainful employment. The UNHCR in conjunction with its implementing and operational partners conducted a Gender and Age Mainstreaming Exercise in 2004 to collect the primary factors affecting refugees in urban settlements. Recommendations were made to the Government of Zambia to revise the criteria for urban refugee settlement, to reduce certain administrative fees for refugees and to allow refugees, who were in urban areas for medical care or for resettlement to engage in employment. Women Refugees Community in Zambia (2005) stated that refugee women and refugee children without legal documents are particularly vulnerable in finding work and acceptance, and try to cope through illegal means and antisocial behaviour, such as begging, using drugs, alcohol, stealing or prostitution.

The challenges experienced by urban refugees in general are not unique to refugees in Lusaka alone. Al-Sharmani (2004) observed about Somali refugees in Cairo that

their rights and resources were minimal. The survival mechanisms of Somali refugees were tied to their clans, friends and families. Since integration was not a possibility at the time of the report, Somali refugees at least gained a certain level of acceptance through their efforts. Nevertheless, a large number of refugees asked for resettlement to a third country and hundreds risked their lives to undertake the arduous journey on the sea to Europe. In Al-Sharmani's view part of the solution for the Somali refugees' plight lay in supporting their income generating activities, improving the education of their children and 'more aggressive advocacy work for the refugees' right to work.'

Macchiavello (2005) gave an insight into the coping strategies of urban refugees in Kampala, Uganda. The urban refugee population in Kampala could be easily compared to the urban refugee population in Lusaka, both in their numbers (estimated to about 15,000 people) and the countries of origin of the refugees (Democratic Republic of Congo, Rwanda, Somalia, Burundi and Sudan in Kampala). Ugandan law, just like Zambian law, did not permit refugees to take on employment easily. The author suggested that refugee women in Kampala had special skills as well as special problems in achieving economic self-sufficiency. Macchiavello (2005) observed, that 'women are particularly successful at integrating into the local economy and sustaining their own livelihoods. Many are resourceful and entrepreneurial.

The ability of human survival, the quick pace of adjustment to new environments and the readiness of refugees to work was presented in Frederick Golooba-Mutebi's (2004) paper on Mozambican refugees in South Africa. The paper also gave evidence on how perception and legislation on refugees could change and bring a permanent solution to their plight. The Mozambican refugees arrived in South Africa in the 1980s, to a country still struggling with apartheid. In those circumstances the refugees were left without support, and had to fend for themselves. In 1996 the new South Africa provided new legislation ending the refugee status of many who qualified for amnesty and opened the way for refugees to submit applications for South African citizenship.

Refugees' economic activities form part of the economy of the country of asylum. Refugees use their qualifications to work, buy things in the market, pay school fees and rent with wages they earned or with allowances they received from donors. A few refugees hire and train local citizens. Refugees are willing to work hard and they often accept low wages. The refugees' economic input may be very little to the host nations' economy, but that little input can be significant indeed to a number of citizens. In South Africa it was observed about refugees that: 'Some have even gone on to prosper in one of the more deprived environments in South Africa, located in a province officially designated as 'poverty node' by the current government' (Golooba-Mutebi, 2004). Golooba-Mutebi (2004) observed that despite the difficulties refugee women faced, they did not slack behind refugee men or the

women of the host nation. Regardless of their social, cultural and educational background, women did not desire to be passive beneficiaries of economic development, but wanted to actively participate in bringing around change in their household economy. Women were claiming an ever more significant place in contributing to their families' earnings. But Refugees International (2002) talked to Angolan and Congolese women who provided for basic needs (such as food or school supply) for their families, through prostitution.

International and national policies carry a number of implications for refugees. The lack of proper documentation and ambiguous legal status has led to poverty and exposed women and girls to trafficking (United Nations, 2005 b). On the other hand good initiatives benefited refugees not only economically, but also led to peaceful cohabitation with their host communities, because supporting refugees with microcredits did not only enhance refugees' opportunities to earn their livelihood, but also encouraged them 'to reduce conflict in their communities' (UNHCR 2005 c).

UNHCR formulated a Policy on Urban Refugees in 1997 (United Nations, 2005 a), but it is seen by many (including Human Rights Watch and other independent authors) as a policy which has not been fully implemented till today. Landau (n.d.) examined how policies affected refugees' lives around the world and raised a range of concerns including concerns about urban refugees' livelihood. As the author

pointed it out, urban refugees had a specific double status: being a refugee and at the same time depending on national legislation. Learning about problems faced by urban refugees could give ideal for solving similar existing problems in the host communities. Landau (n.d.) stated, that 'the study of urban refugee livelihood strategies resonates strongly with inquiries into other marginalised group's economic and productive activities in the urban economy.' Nevertheless, it was found that refugee women, because of their vulnerable positions, were more underprivileged than women of the host nation.

The results of many researches showed that urban refugees shared a lot of common problems and expectations regardless of the region where the refugees lived. There were several studies conducted to find out the impact of established policies for urban refugees. Among the studies one concentrated on women refugees in Zambia. However, it could be concluded that the literature on urban refugees did not demonstrate a special interest in the livelihood strategies of urban refugee women in Lusaka.

CHAPTER 3

METHODOLOGY

3.1 THE OVERALL DESIGN

The design of the study is qualitative, as it is most befitting to the research questions. The qualitative design ensured that the participants' perceptions, priorities and suggestions about their livelihood were taken into consideration both during the data collection and the analysis. This is an exploratory study since there was not research conducted yet on urban refugee women's livelihood strategies in Lusaka. It is a small scale study, nevertheless the results could provide a starting point to design further larger and more detailed studies.

3.2 STUDY SETTINGS

All the interviews were conducted in Lusaka utilising the offices of the Zambia Red Cross Urban Refugee Outreach Centres in the six townships as follows: Chawama, George, Helen Kaunda, Kanyama, Makeni and Mandevu Compounds. Outside the outreach Centres interviews were conducted in a guest house in Olympia Extension Compound, in the refugees' homes and in Alliance Francaise. Interviews with key informants were conducted in their respective offices: in COR, in UNHCR, in ZRCS Kamwala Urban Refugee Project and in the various Outreach Centres.

3.3 POPULATION AND SAMPLE SELECTION

The participants of the study were urban refugee women. There were 1,648

registered female urban refugees in Lusaka in October 2005 (UNHCR B.O. Lusaka, 2005). Estimates of the Zambian Government and UNHCR suggest that there are probably more unregistered refugees in Lusaka than those who have registered and obtained their Electronic Registration Card. The study included refugee women who either, had completed their registration, or were in the process of registering themselves with the authorities, or had opted not to register themselves.

To remain within the budget and time frame, and at the same time collect enough information to get answers to the research questions, forty women were interviewed. Convenient sampling was used. This means that the participants were approached by the researcher and those who accepted to participate in the interviews despite their often precarious situation as illegal settlers in Lusaka, shared their experiences with the researcher.

Most of the participants came from the Democratic Republic of Congo. According to the ZRCS volunteers, Congolese refugee women were not only the largest group among the refugee women groups in Lusaka, but they were generally regarded as the most vulnerable group economically, because refugee women from other countries either arrived earlier to Lusaka or they were better established and had stronger connections with the authorities. The vulnerability of the Congolese refugee women explained their readiness to actively participate in the research on livelihood strategies.

3.4 DATA COLLECTION TECHNIQUES

The data was collected through in-depth interviews. The main interest of this research was in the subjective account and view of the participants about their livelihood strategies, and in-depth interviewing proved to be a useful instrument in the quick collection of large amounts of data. Moreover, in-depth interview with an individual participant could be conducted at just one sitting. This was important bearing in mind the fact that refugees have limited economic resources. Transport expenses prevented them to return for multiple interviews and they were reluctant to give up their time used mainly for income generating activities. It was necessary to focus on the relevant issues as much as possible, which meant that there was more control during the in-depth interviews than it could have been during focus group interviews, for example.

In addition to the in-depth interviews, meetings were held with key informants from the Commissioner for Refugees, the Senior Regional Community Services Officer from UNHCR, the Project Coordinator from ZRCS Urban Refugee Project and six ZRCS volunteers working in the urban Refugee Outreach Centres.

3.5 DATA COLLECTION TOOLS

All efforts were made to obtain rich, deep and detailed descriptions of the subject. During the in-depth interviews open-ended questions were asked, which did not

limit the answers for the participants. An Interview Schedule (Appendix 1.) was used to guide the in-depth interviews and to make sure that all the important questions linked to the research questions were discussed. The Interview Schedule included five main components aiming to achieve the objectives of the research. Questions on demographic data collected the information about the social, cultural and educational background of the participants. Answers to the questions on the legal status of the participants provided data on their priorities and their ideas for economic improvement. The last part of the Interview Schedule aimed to collect any other information the participants wanted to share with the researcher.

After obtaining the participants' consent, the interviews were recorded using a tape recorder. There were translators present to help the research. During the research the following languages were used: Nyanja was used in 18 interviews, English in ten interviews, Kinya-Rwanda and Kiswahili in three interviews each, Bemba in two interviews and Amharic, French, Luba and Lubale in one interview each.

A Key Informant Interview Guide (Appendix 2.) was used with UNHCR and government officials in order to obtain additional information on the existing legislation and practice concerning refugees, as well as on the officially approved support to refugees, and the work and assistance mission of the Urban Refugee Outreach Centres. Documentary review was needed to study the existing literature on urban refugee women's livelihood strategies as well as to obtain the necessary

information on the legislative instruments concerning refugees and on the economic terminology.

3.6 DATA COLLECTION PROCEDURES

The interviews needed to be conducted in a natural setting, therefore the places chosen were familiar to refugee women. Most of them live in crowded conditions, which could have caused interruptions and distractions during the interviews. Concerns of being overheard could have also prevented the participants to speak their mind freely. For these reasons the preferred place for the interviews was outside the women's homes. Following the suggestions of the officials from Zambia Red Cross Kamwala Urban Refugee Project, the six Urban Refugee Outreach Centres were used to conduct the interviews, except for when the participants requested otherwise.

Table 1. Number of interviews in the study settings

Study settings	Number of interviews
Kanyama Urban Refugee Outreach Centre	6
Mandevu Urban Refugee Outreach Centre	10
Makeni Urban Refugee Outreach Centre	5
Chawama Urban Refugee Outreach Centre	3
Helen Kaunda Urban Refugee Outreach Centre	3
George Compound Urban Refugee Outreach Centre	5
Refugees' homes	3
Guest House in Olympia Extension	4
Alliance Francaise	1

The aims and objectives of the research were introduced to the Red Cross volunteers in the Outreach Centres. In the Refugee Outreach Centres the researcher asked the women if they would be available for an interview on their livelihood strategies. Refugee women, especially those who have not been registered with the authorities could put themselves in a sensitive situation by answering research questions. Those who agreed to be interviewed were asked to come back at an appointed time to meet the researcher. After identifying the study units the participants were reassured about the anonymity of their participation.

3.7 DATA ANALYSIS

Qualitative data analysis was used after the transcription of the interviews from the labeled tapes. According to the qualitative method used in data collection, patterns emerged from the recorded interviews. The data was organised into major themes, and tables and figures were created to help in identifying the main categories suggested by the interviews. After defining the categories, patterns were interpreted according to the relationship between the categories. These patterns were used to explain some aspects of life and their importance to the participants. The explanations formed the base for writing the thesis.

In the thesis textboxes were used to give examples of the participants' perceptions about their life in Lusaka. The texts were minimally edited for easy reading by deleting the repetitions. The editing symbols used in the textboxes are shown in the

List of Symbols (p.x) at the beginning of the thesis. The qualitative analysis assisted in identifying the economic solutions women found for themselves and making recommendations to improve programmes targeting refugee women in Lusaka.

3.8 STUDY LIMITATIONS

Translations brought complexity to the interviews. Two of the interviews presented additional difficulties when the translations were done in two steps, in the first step from Kinya-Rwanda and Luba to Nyanja, then in the second step from Nyanja to English. As there was often a need for clarifications between the participants and the translators, some doubts were raised if the data remained unaltered during those discussions.

CHAPTER 4

FINDINGS

This chapter is presenting the information gathered from the participants during the interviews. The chapter includes tables for the presentation of the data and textboxes for illustrations numbered in the order of appearance in the text.

4.1 DEMOGRAPHIC DATA

4.1.1 *Country of origin*

The majority of women who participated in the study were from the Democratic Republic of Congo. The table below shows the number of participants according to the country of origin.

Table 2. Number of participants by the country of origin

Country of origin	Number of participants
Democratic Republic of Congo	23
Rwanda	6
Uganda	5
Other (Angola, Burundi, Ethiopia Somalia)	6 (1, 3, 1, 1)

4.1.2 *Age*

The median age of the participants was 40 years and five months. The majority of the participants were of child-bearing age: under 50 years old. The table below presents the number of participants according to their age group.

Table 3. **Number of participants by age**

Age group (years)	Number of participants
Young (22-35)	14
Middle aged (36-50)	18
Elderly (51-62)	8

4.1.3 Length of stay in Lusaka

The participants were divided into three groups according to their length of stay in Lusaka. The first group stayed the longest period: since the refugee movements before the 1990s. The second group was made up of refugees who fled from the wars in Rwanda and Congo. The third group included those who settled in Lusaka after the Urban Refugee Policy was introduced. The table below shows the number of participants according to their length of stay in Lusaka.

Table 4. **Number of participants by the length of stay in Lusaka**

Length of stay in Lusaka (Year of arrival)	Number of participants
17 years or more (1989 and before)	5
7-16 years	

(1990-1999)	24
0-6 years (2000 and after)	11

The mean length of stay in Lusaka was ten years and five months. The length of stay in Lusaka was a meaningful piece of demographic data in understanding the livelihood strategies of urban refugee women. The year of arrival indicated the time period that elapsed since the refugee settled in Lusaka and this reflected on her economic experience in the urban setting. Since the majority of the participants arrived in Lusaka during the early 1990s or before, therefore most of the women in the research have gathered at least a decade long experience in the urban economy.

4.1.4 Household size and head of household

This subsection presents the findings about the household. The table below presents the number of households according to the head and the size of the household of the participants.

Table 5. Number of participants by the head and the size of the household

	Participant's household headed by	
	Female	Male
Number of household members		

1-4	10	3
5-8	8	12
9-13	4	3

4.1.5 Occupational background

Occupational background means the original occupation or profession the participants were trained for and/or practiced in their home country before they came to Zambia, or the profession they acquired through training in Zambia. The table below shows the number of participants according to what they identified as their occupational background.

Table 6. Number of participants by occupational background

Occupational background		Number of participants	
Housewife		10	
Student		4	
Informal sector	Petty trade	9	13
	Petty manufacturing	3	
	Services	1	

Formal sector	Farmer	1	13
	Secretary	3	
	Nurse	2	
	Teacher	5	
	Facilitator	1	
	Accountant	1	

As Table 6 above indicates, quite a few participants arrived with the kind of occupational background which needed an urban setting with its ever-increasing markets offering bigger profits for a prosperous continuation. Half of the formerly employed worked in the informal sector, especially in petty trade and the other half had a profession in the formal sector. A quarter of all participants arrived as housewives, which meant that they had less experience in supporting their family with cash earnings.

4.1.6 Educational background

In an alien environment refugee women's innovative ideas can make a huge impact on the family's sustainability and for that reason the educational background of the participants is an important factor for their livelihood strategies. The table below presents the number of participants according to their educational background.

Table 7. Number of participants by educational background

Educational background	Number of participants
Not finished primary school	11
Primary education (Grade 7)	9
Secondary education (Grade 12)	9
Post-secondary education (Certificate, Diploma, etc.)	11

The low educational level of half of the participants predicted limited possibilities for economic improvement relying on their own resources. Women with lower level of education usually find employment only with lower wages and in turn the lower earnings would hamper their possibilities for education in their families. The other half of the participants with secondary or post-secondary education could look into brighter prospects to progress economically; partly because women with higher levels of education easier find employment, and partly because education could grant an increased level of creativity to take care of the family.

4.2 ECONOMIC NEEDS AND PREFERENCES

To identify urban refugee women's economic needs and priorities the participants were asked to tell about the economic preferences they had in Lusaka, what they

needed to spend on and, given the choice, what they would like to increasingly invest in more.

4.2.1 Economic preferences for settling in Lusaka

The participants were asked to talk about their motives to stay in Lusaka instead of refugee camps and settlements where they would have been offered such economic benefits as free housing, free primary education for children, free medical attention, and food rations. The chief argument of the participants for their choice of urban residence was that when they arrived in Zambia and in Lusaka specifically, nobody sent them to the camp. They felt that they have established themselves in Lusaka and they resolved not to move.

Most of the participants arrived and settled in Lusaka years before 2000 when the Urban Residence Policy was introduced with the aim to reduce the number of refugees settled in urban areas. It was only after further questioning that some of the participants gave other reasons as to why they did not initially choose the camp on their arrival. The information showed that refugees settled in Lusaka because they were aware of the wider economic possibilities in urban areas for earning a sufficient income for themselves and their families. In addition to the above, the participants hoped that they could get more and better support in the capital city where the head offices of UNHCR, COR and ZRCS are located.

There was a large number of participants who declared that they were not able or not wanting to do any physical work which is associated with camp life such as cultivating a farmland, building their house or collecting firewood. Their reasons for keeping away from these activities varied, some said that they have never lived in a rural setting; others stated that they have not done any of the aforesaid activities before. Single and widowed women felt that their power would be inadequate to till the land and provide for the entire family. A few women mentioned food shortages in the camps as well as the limited variety of the food supply as their reasons to stay in the city. Some mothers were concerned about the quality of their children's education in the camps which they deemed unsatisfactory. When the participants were asked about their source of information they named other refugees. According to the regulations of the Zambian Government all the previously quoted reasons were considered as invalid arguments for staying in urban areas.

Textbox 1. Example for a participant giving multiple reasons for residing in Lusaka

I want a future for my children. That's why I want to stay in town and be able to maintain them and take them to school; they are able to improve their lives or live better lives. Because I know, going to the camp is reducing them and taking them backwards. . . . I am from Katanga Province, the life there is town life, city life. I grew up there, I was born there, that's how I've lived and studied until the problems began. I left to Zambia and came to Lusaka. I am able to manage the life in Lusaka because I have been growing up in a town situation. Now if I go to Meheba [a refugee camp in rural settings] the problem is that the children are going to be illiterate, they are not going to learn. And the children are going to blame me in future if I make that decision that I take them that side.

During the interviews there were only a few participants who gave legally acceptable justifications for residing in Lusaka. The explanations included medical reasons, meaning that someone in the immediate family or the refugee woman herself had a serious health problem which could only be attended to in Lusaka; the refugee left the camp for security reasons in fear for her life; reunited with her family already residing in Lusaka or had her resettlement pending.

4.2.2 Expenditure

The findings showed that the participants identified only expenses which were absolutely necessary for their households. House rent was mentioned most frequently as the biggest item among the different kinds of expenditures, followed by food and school fees. Apart from house rent, food and school fees, many of the women were not able to list the expenses in their household. They did not know exactly how much they are spending on different items in a given period of time, like in a week or in a month.

Textbox 2. Example of a participant's inability to produce a budget

Researcher: Did you ever add it up what you need to spend on in a month?

Participant: Ah, I've lost interest in adding because when I find I buy what is missing then that's all. I've never even thought that this month we shall spend this much, because I'm not sure if I'll have enough money, I don't even make any budget, I've lost interest in that. Just buy mealie meal, then we go into beans and *kapenta* [little fish, part of Zambian staple food]. Full stop.

The payments were often prioritised and rent and food were taken care of first. If no resources were available, the children stayed at home without going to school. The refugees paid the school fees if they were able to do so, but then they often had to make a sacrifice of not eating three meals a day. Going without proper nutrition could be one of the explanations for the prominence of medical expenditures in the list. Expenses on transportation were also important for those who did petty trading and petty manufacturing and a few of the participants spent on shop rent. These expenses were relevant to them as base of their income generating activities. Bills were mentioned more often than personal expenses, such as items of hygiene or clothing, indicating that the refugees tried their best to obey the rules and to keep away from trouble as much as possible.

Work Permit was so important for a few women that they were either saving for it or they were paying back the borrowed money they paid with for the application for a Work Permit. Three women paid salaries to their employees: one refugee had two shop assistants to help her; one had a nanny to take her son to school and one paid for occasional babysitting. Some refugees needed to spend on legal fees having cases in the courts and two of the participants helped their parents once in a while. One woman paid rent for a piece of land which she was cultivating with her husband who was working in Lusaka.

4.2.3 Economic priorities

Among the participants, the leading priority was their children's and siblings' education. The findings showed that most of the participants lacked the resources to send all their children to school continuously to reach the level of education desired by the mothers. Many of the participants were convinced that if they failed to educate their children, they would be just as exposed to economic hardship as their refugee parents.

Textbox 3. Example of a participant prioritising her children's education

I would want the children to progress in education because they are doing very well, but then the handicap now is how do they manage? So I'm always on my knees, running to God, 'just open a way, all I want is for these children to finish school and have professions'. . . . Upkeep for myself I wouldn't mind so much, but it is the children's education direct, it's really hurting my mind. You wake up in the night, you say, 'but what will happen to these children?'

Food security was the second greatest priority among urban refugee women. Many of the participants complained about food scarcity and this indicated that urban refugee women's earnings, more often than not, were not adequate to support their families. Urban refugee women demonstrated that they understood the importance of documentation by including documents as one of their top economic priorities at the time of the research. A number of women mentioned that they would like to 'invest' 2.5 million Kwacha to acquire Electronic Card confusing the Electronic Card with the Work Permit. Some of the women would not mind to invest some money in order to secure a job, mostly to start a small-scale business. The

participants would also prefer to spend a larger share of their income on the general upkeep of their children and families, as well as to improve their housing facilities and to pay outstanding bills. Some of the participants wanted to have more resources to invest in medical check-ups and medicines, while a few younger women wanted to have money to study further. Some refugee women - themselves in dire economic state - expressed their desire to help other refugees in need.

Textbox 4. Example of a participant with a desire to help others economically

If I had money I was going to venture into business for tailoring clothes, making school jerseys, that I expand my knowledge and get more money. . . . If I am going to have money, a lot of money, I am going to remember other refugees who are also suffering the same way I am suffering. I would love them also to acquire the same knowledge and the same business so that they have more money together.

A couple of the women would have liked to have enough income to save some money for the time they can return home, but for almost all refugee women savings remained a distant hope as they could hardly afford even the basic needs.

4.3 ECONOMIC ACTIVITIES AND SUPPORT

To find out ways refugee women earned their livelihood in Lusaka, they were asked to talk about the ways they supported themselves and the kind of assistance they received.

4.3.1 Income generating activities

To determine if the participants' different social, cultural and educational background influenced the mode of obtaining a sustainable income, the types of income generating activities were compared according to the demographic data presented by the beginning of Chapter 4.

4.3.1.1 Income generating activities and earnings

The participants were ready to do any type of job as long as it was financially beneficial and they were capable of doing it. For example, some of the women sold their home-baked goods in their grocery shops, traders often plaited hair, tailoring included trading with clothing materials, and most of the women (including housewives) accepted occasional jobs, usually mentioned as piecework in the interviews. A small fraction of the interviewed women worked in the formal sector and earned monthly wages, but even their steady income was supplemented with earnings from occasional income generating activities in the informal sector.

The major advantage for refugees of operating in the informal sector was that petty trading, petty manufacturing and providing services did not require a large start-up capital. However the biggest setbacks also occur within the informal sector as the jobs fetch low income, they are time consuming, they do not offer any kind of social security, and job security is non-existent. For refugees it meant that while they easily started up a small business of trading with vegetables, did tailoring or plaited

hair, the wages were minimal. Other than that the business needed to continue in order to survive even if the participant got sick or gave birth. Also, none of the working women were insured against health hazards or financial losses.

Textbox 5. Example of a participant who lost her trade after being arrested

...when I started to do a small business in town the immigration officers bounced on me and I was arrested. At first I was arrested and thrown into jail for two months. My children were just alone at home, nobody to take care of them. After those two months I was released from jail, I started again going into the bush to do the barter system business, but again I was caught again and they threw me into prison again. I was taken then to _____ [name of prison], there I was kept for three months again. Now there is nothing I am doing, I am scared of making any move because again they can catch me and they throw me into the prison. Then my children have just told me, 'ok mum, just sit at home, we will be doing this small piecework of just carrying things for people and then we will bring you food, since we are also staying in a rented house.'

Another participant ran and left everything behind during a riot while fleeing from the market, and yet another lost her sale of chickens when someone duped her and took all the chickens without paying the sale price. It is nearly impossible for the participants without a Work Permit to fight their cases connected to labour in the courts as none of the refugee women should have taken up gainful employment in the first place.

One of the women with her husband supported their family through agricultural piecework, while another couple even rented a piece of land to pursue agriculture. There were other reports of failed agricultural ventures in the past. This attitude

indicated that actually not all refugees shy away from the physical work of rural settlements.

About a quarter of the interviewed women did not work outside their homes either because their husbands provided for their families, or simply did not have the smallest capital to start up at least a roadside trade.⁹ One refugee was not well enough to continue with her business, the sale of beans, ground nuts and *kapenta*. Another participant did not have her husband's support to start an income generating activity. Only two of the participants complied with the regulations and survived solely on the assistance they received from different organisations.

Generally, formulating an idea about the earnings from the income generating activities of the participants in the informal sector was a difficult task. The earnings were not constant and women often switched between jobs or combined jobs, so most of them could not put an exact figure on the income they earned in a day, or in a week, or in a month. As the findings showed, there was even a seasonal difference in the earnings, for example the profit made from the sale of drinks in the grocery shops. Only the refugees working in the formal sector were able to provide a precise answer about their monthly wages.

4.3.1.2 Income generating activities by social background

Examining the income generating activities by the age of the participants showed

that the young and the elderly were involved in all three sectors of the economy. The informal sector provided the most significant income generating possibilities for middle aged women. In view of the restrictions of the Urban Residence Policy, half of the young women's group took some risks to be involved in the formal sector without a Work Permit. At the same time, the other half of the young participants made up the majority of housewives among the interviewed women.

The elderly group's active participation in income generating activities was explained by their reduced workload in their homes after their children grew up. In addition, almost all members of the group of elderly participants had valid documents to stay in Lusaka. These documents were believed to enable the women to have more freedom of movement since they were less afraid of being arrested by the immigration officers.

The data on income generating activities by the occupational background of the participants showed that three quarters of the participants have changed their occupation since they became refugees. Most of the participants whose original occupation was connected to the informal sector remained within that segment of the economy, but former traders became service providers. The women explained that as refugees they could not carry their goods when they were fleeing to protect their lives. On arriving in Lusaka the participants with specific trainings or skills were determined to continue with their jobs they earned wages with previously, in

their home country.

Textbox 6. Example of a participant continuing with her original profession in Lusaka

I am a tailor by profession, I had my business. After loosing all things, even my husband passed away, I had to run away. That is how I found myself in Zambia. I was given a status and looked how to survive. I said 'no, I know something what I can do, I am a tailor.' Until the time came when Africare [an NGO] gave out some machines, that is how I am operating from here. But in 2002 we were told that the government have changed the policy, I need to have a Work Permit. I had a dream to make a big shop and to expand my business. . . . Now I applied for work self-employment, I went to Ministry of Commerce, everything, I registered the machines and YMCA paid for me for the permit. And then that case was rejected. They said that tailoring is a trade, Zambians can do it.

After the rejection the participant continued working as a seamstress illegally.

Many women changed their employment from the formal into the informal sector. The skills of the arriving professional refugees largely remained unused as refugees are not allowed to utilise their training and experience in gainful employment. About a fifth of all women became housewives because of the difficulties in earning a living in Lusaka or because they became ill. Meanwhile, in their new environment almost the same number of former housewives joined the ranks of working women to take care of the needs of their families.

Textbox 7. Example of a participant who was a housewife then started working

Researcher: How did you know how to run a grocery?

Participant: [Laughs.] Ok. Ok, when I came I found him [the husband] already in business. So he was working with a certain Zambian boy, now the boy started stealing

from him. So one of my friends came home and told me, 'can't you go in the market and help your husband?' I said, 'yes I can.' She said, 'you know, the one with doing business, the boy is stealing from him. That is why his business can't pick.' Then I said, 'no, I will talk to my husband, if he allows me to be going to the market then I'll do so.' So at first he refused then I told him, 'ok, I am going to give you a condition. If you don't want me to help you, then I'll go back to ____ [country of origin] with my children. Because if you run broke it means the children are going to suffer, because we don't have relatives here where we go and borrow mealie meal, maybe sugar, maybe soap, so if you don't want me to help you in business it's better I go back home, in the village.' That is how, after giving him a condition, he accepted me to be going in the market.

The findings on income generating activities according to the length of stay in Lusaka indicated that the majority of the participants lived in Lusaka for more than a decade and they were doubtful of their economic survival outside the well-known settings of the capital city. Urban refugee women who arrived to Lusaka before 2000 explored wider opportunities in the economy and the majority continued with their work even after the introduction of the Urban Residence Policy.

Textbox 8. Example of the economic concerns of a participant who resided in Lusaka before and after the Urban Residence Policy was introduced

Mmm, we have been refugees here for 21 years. It has been tough because this is not our country, we have to struggle to educate our children, to feed them, clothe them and the most scaring thing nowadays is the Immigration, because they arrest people, they say they don't want foreigners in the market, they don't want foreigners, so like us, we depend on the little business that we are doing to help us. Now suppose they chase us away from the market, now where are we going to survive? How are we going to educate our children? How are we going to feed them?

Refugee women who arrived to Lusaka after the introduction of the Urban Residence Policy provided services from home or stayed at home as housewives. This was a sign that the Urban Residence Policy affected the choice of the income generating activities among the participants, but did not stop them from staying in Lusaka. Below in the textbox one of the interviewed women gave details on the changing climate around the income generating activities in Lusaka.

Textbox 9. Example of a participant who stayed in Lusaka despite the risks connected with income generating activities

At that time when we came over [to Lusaka, Zambia] we had a little business in the market, so we did some sales and I get some money. That is how we supported ourselves. But now the problem is the Immigration, even in the market, we are there, we are being arrested or we are being caught [as] prohibited immigrants there. So it's difficult to support the family right now but at the beginning it was ok because there was some business that we were doing.

On analysing the income generating activities from the point of view of the type of household, the data showed that female-headed households were found to be economically more vulnerable than the male-headed households. Also, the largest households with the most dependants faced more economic hardships.

It could be observed that the larger the household size, the more necessary it was for the participants to look for income generating activities. In the largest households all of the interviewed women earned cash for their families as they needed to use every possibility to provide for their household. Also, the larger the size of household was, the higher the possibility was that women worked in the informal

sector. This was because the larger a refugee family was, the more volatile their economic situation was and the informal sector was a quick solution to start earning cash. Many refugee children were born in Lusaka and large numbers of children increased the families' economic challenges.

Textbox 10. Example of a participant whose problems increased after her grandchildren were born

What I saw here in Zambia, there is my first born child, is a girl. That child was impregnated by a Zambian, she now has three children. So that Zambian refused to pay the damage simply because the parents said they can't allow their child to marry a Congolese, a foreigner. So those children together with their mother, my child, they are all under my responsibility, they are at my home. I am keeping them now, it is a very big burden for me to bear.

Starting a job within the informal sector did not demand a large start-up capital; therefore refugee women from large households with little resources were able to join in. However, little investments fetched little profits; therefore large households found it very difficult to cope with their economic needs. The head of the household was responsible for the upkeep of the family and in many occasions, a refugee woman was the only adult in the home.

Textbox 11. Example of a participant who is not able to support her large family from petty trading

I do not have a husband because he died, but I'm staying alone with my eight children. At the moment I am the only one who is responsible for the upkeep of my children. The way I am staying at my home is tough going. Ok. All I want is to find the means and ways to keep my children well. Because the way I am staying I am getting my help from the

church. The type of survival I have is that of selling small things for just to make ends meet, for just maybe a meal per day. The other thing that hinders me is the transport money to travel to Kamwala [Centre of ZRCS Urban Refugee Project], so that I can have my papers organised, and maybe have registered for the card which I am supposed to have. Now I don't know what I should do in order for me to have access to the money. All my children are not going to school, now I don't have the means to take my children to school.

Proportionately more women took part in the informal sector, especially in petty trading, from female headed households than from male headed households. The reason for this was that female headed households had less capital to invest in, and they were in great need to start earning from income generating activities. It could be also noted, that because of support from the spouses there were more housewives in the male headed households than in the female headed households.

4.3.1.3 Income generating activities by the country of origin

As the participants came from a wide variety of cultural background, the simplest way to assess their income generating activities according to their cultural background was to look at the economic activities by the country of origin of the refugee women. It was anticipated that refugee women from different countries would do different kinds of jobs, for example the Ugandan participants were likely to have an advantage of their knowledge of English language. Instead of the expected, the findings showed that urban refugee women from both Congo and Uganda had similar occupational patterns: engaged in petty trading, both groups had

women with jobs in the formal sector and both groups had a housewife. The similarity could be explained by the fact that the large majority of urban refugee women were working in the informal sector where language differences did not constitute a significant barrier between workers and customers. Also, the Congolese participants have learned and freely communicated in Nyanja, the language widely used in Lusaka. It appeared that the beneficiaries of the knowledge of English language for income generating activities were those working in the formal sector; the teacher received her training in English in her native Uganda, and both the volunteers and the Congolese secretary were educated in English in Zambia.

Textbox 12. Example of a participant's perception about the use of language in trade

Then I said, 'ok, you know, not every customer who comes speak Nyanja and Bemba, some they know English. Now what you should do, you just put all the prices, then if somebody comes asks for this, the price is there you know, and giving change is not a problem.' That is how I joined him [the husband] into business.

Many of the participants talked about their income generating activities as part of their cultural upbringing. The Congolese and the Somali refugees especially, referred to farming with certain amount of contempt and they used the explanation of crop growing being alien to their culture to support their argument for the choice of urban settlement. Refugees from Burundi and Rwanda were able to have enough income to take care of themselves and they dearly guarded their independence. As a result, they rarely approached institutionalised help. All the Burundian and the

Rwandan participants were closely connected to petty trade. Even those who were not working at the time of the interviews benefited from the profits of their husbands' shop. One Burundian woman was left in the care of the church when her husband sold their shop and left for more merchandise. He never returned and he was feared to be dead. The rest of the participants who did not work explained their fear of arrests, financial incapability to establish a business, sickness or pregnancy at the time of the interviews.

4.3.1.4 Income generating activities by educational background

According to the findings the higher the participants were educated the more job opportunities they were able to choose from. The possibilities further increased when not only the main occupations, but the supplementary income generating activities of the women were also taken into consideration. The results indicated that the informal sector is able to offer jobs even to those who are not educated. The participants without primary education were engaged in the informal sector by doing petty trade or providing services. Otherwise they worked within their homes as housewives. With primary education there were more women who stayed at home than those who worked. Refugees with secondary education had wider opportunities, but chiefly they worked in the informal sector. Participants with post-secondary education were able to hold most of the formal employment. Generally, the higher the educational level a group had, the less members of the group stayed at home as housewives. There was only one participant with post-

secondary education who did not work. She was the head of the family but she could not go out to work because she was traumatised through abduction and gang-rape. Her church took upon itself the responsibility to maintain her financially.

While education was not absolutely necessary, it was still valuable in the informal sector. Women in formal employment engaged in piecework, and given their higher educational background, they could participate not only in sales, baking and hair plaiting, but they could take small IT jobs or could help out with accountancy. The earnings from the variety of income generating activities of educated women in turn assisted further educational endeavours.

Textbox 13. Example of a participant combining education and work

My parents were keeping me in school. Then I got into college. . . . they put me to the certificate course because the places were filled up with the Zambians so they could not put a foreigner. The next time I applied for the management course there was no sponsorship. I managed to take up courses here and there and do voluntary work here and there, so I managed to get myself into computer training and certificate in counseling course, that I did, which is actually helping me now. And then I got into this NGO youth group. . . . we also had an internal training where we tried like documents, we do report writing and things like that. So with my computer training I managed to pick up. I tried to take up an accounts course, that is certificate in business and business studies, I could not finish it because I could not raise enough funds to complete my school. And at that time we needed to have Study Permits, so I withdrew from the whole thing and continued [the participant listed different jobs in and outside Lusaka]. . . . I managed to get a job with one of the guest houses. . . . I withdrew from the same because she [the owner of the guesthouse] could not get me a Work Permit. And it is still the situation today, getting a Word Permit is a problem. I am working with ____ [name of organisation], from last year we applied for this Work Permit until today it has not come out. . . . What I'd spend on if I

get my money now is education. I want to move forward in my education and live a better life...

4.3.2 Economic support received

The participants were asked if they had received any type of economic support to supplement their income generating activities. Most of the participants had earnings from their income generating activities but their income was meager and many of them were in dire economic need. For this reason urban refugee women welcomed every kind of assistance. Simply to show a list of the assistance urban refugee women receive could give the misleading impression that urban refugee women receive vast support. If this were the case, the participants would not have involved themselves in income generating activities and risked imprisonment. It is necessary to analyse the gap between the generosity of the giver and the poverty of the receiver.

The donors' list named by the participants suggested that virtually everybody was counted on by the participants as a donor, Zambia's citizens, organisations, and individuals. Zambia is usually pictured as a generous host to refugees and refugees knew that a number of Zambian citizens had compassion for them. Zambian nationals have given cash to transport a sick refugee, donated food, or offered asylum within their homes preventing the arrest of refugee women, enabling them to

continue with the upkeep of their families.

Having a permanent job could solve a great number of economic problems in the refugees' home. But job opportunities were rare, and the payment was minimal. The most appreciated sort of economic support mentioned by the women were those which enable the refugees to become economically independent, such as payment for Work Permit, loan for start-up capital, sponsorship in further education, or lending a sewing machine to help a refugee to gather customers for her tailoring business. Urban refugee women demonstrated an understanding of the financial significance of their release from prison, obtaining documentation, even a piece of good advice, by including these in the list of economic support.

The cash equivalent for economic support could not be established in many instances. The participants found it very difficult to accord the donations with an exact value. According to the refugees, help was often offered once and for all, for example, most of the loans or payments for Work Permit. Sometimes the assistance simply dwindled away which a few participants considered to be another attempt to push them out from Lusaka to the refugee camps and settlements.

Textbox 14. Example of a participant whose economic assistance stopped

The only ones that can assist me are the what, Red Cross and the UNHCR, but nowadays when you go there, like to get money for the children for school fee, they say first you have to get what, and Electronic Card. . . . I can't stay in a bush; I have been born in town, like

to stay in town that is why I'm in Lusaka. So the encouragement they give me, the advice they give me to go to the camp, but I can't go to the camp, because there is nothing for me there.

The chances are high that this mother would secure an income, although it is illegal and that her children, or at least some of her children, would not go to school for a while.

According to information obtained from the Senior Regional Community Services Officer in UNHCR B.O., the assistance to urban refugees with Electronic Cards was designed to take care of:

- shelter,
- education,
- health needs,
- transportation to the clinic,
- and food (entitlement: 14kg maize, 2.5 kg beans, some cooking oil and salt per person for a month),
- in addition some of the most vulnerable refugees may receive cash assistance for other needs.

All the participants with Electronic Cards claimed to have received much less assistance than was described above. The women listed the following items that are

not taken care of even when best assisted:

- bills (water, electricity),
- fresh staple food (relish, tomatoes),
- other items of staple food (*kapenta*), and the bill for processing the maize,
- energy needs for cooking (charcoal, firewood),
- school supply for children (uniform, textbooks),
- household goods (pots, furniture, mattresses, blankets, bedding),
- clothes,
- shoes,
- personal care (washing powder, soap, Vaseline, hair care),
- information (newspaper, radio).

The last listed item could have been thought of as a luxury, but refugees wanted to have access to information from their home country.

Refugees lamented that even the approved economic support was only part of the solution. According to the participants, the ZRCS Kamwala Urban Refugee project took care of the health needs of urban refugees free of charge and provided transportation to the clinics in case it was necessary.

Textbox 15. Example for a participant with Electronic Card receiving financial support

We have no food to eat, we have nothing to do, we have no program whatsoever for our lives. We are just there at home and make the matter worse we are medical cases, he's [the husband] not supposed to work. . . . We have no money. The only money we are given is hundred and fifty [150,000 Zambian Kwacha] for rent, fifty thousand [50,000 Zambian Kwacha] for school fees per child and that's the only money, apart from that there is nothing else.

It was apparent that assistance was not perceived by the participant as sufficient even if the refugees had an Electronic Card and received all possible forms of aid from the refugee agencies. But the majority of the interviewed women did not have an Electronic Card; therefore they were not entitled to receive any assistance from UNHCR and its implementing partners. For the reasons just mentioned, the participants resolved to search for more support in a multitude of places, especially if they had the patience and the time because, according to the participants, bureaucracy was another obstacle in the way of receiving assistance.

Textbox 16. Example of a participant talking of bureaucracy

Yesterday I was here; I've asked if they can help me to pay school fees. They said 'no, this year we can't help you, we can help you only next year.' But I've asked them, 'only next year, but this year what can I do?' You ask for some help, they can't give you. They say you come tomorrow, come tomorrow, come tomorrow; you can go, come tomorrow, come tomorrow, up till the end of the year.

Urban refugees' time was precious, especially if help was not forthcoming, because

they wanted to use the hours spent waiting in a queue to do some income generating activities instead and earn a few thousand Kwacha at least for a meal for their families. A number of the participants stated that after experiences with bureaucracy they did not look for help again. Educational support turned out to be an ambiguous item among the women. Some did not know who was entitled for support and when the applications supposed to be submitted not to miss the deadline.

Those participants with children above primary level of education did not always get support for every child, because donors generally preferred to finance a bigger number of children in lower grades with lower fees, than to invest in the secondary education of fewer children. UNHCR is ready to support all the children of the Electronic Card holders through primary education with the fees and some supplies enough in government schools. The participants stated that they wanted an education for their children in Lusaka, as the education in Lusaka was believed to be better than the education in the camps. Foreigners pay higher school fees than Zambians in private schools, so the parents' attitude meant that educational support did not cover the school expenses.

Textbox 17. Example of a participant receiving educational support for their children and sending them to a more expensive school

I have an Electronic Card on the medical background. At least. . . . Red Cross are giving us 50,000 Kwacha. But I'm adding some money on top to pay for them [her children],

45,000 Kwacha per month. And then going to school the children here they are telling you, 'Mummy, what can I carry to go to school?'

Urban refugee women wanted to take their children's future in their hands. If the support they received from organisations, churches, family and friends did not satisfy this desire, the participants engaged in income generating activities regardless of the issues of legitimacy. It appeared that in the minds of the participants, it was not a crime to work for trying to secure a brighter future for their children; rather they believed that it was unacceptable to arrest such persons and put them into prison.

In addition to the above, all women stated that they tried to pay for their children's secondary education, which was only supported selectively by the sponsors. For example, UNHCR is currently sponsoring about 100 pupils in secondary schools and less than 50 in higher education. Since secondary education was still to be sponsored by the parents in the refugee camps and settlements, the parents did not see the reason to go there for free primary education and later look for income generating activities to provide for secondary school fees. The respondents were unwilling to leave the city, they argued that outside Lusaka there were less possibilities for income generating activities.

4.4 CHALLENGES WITH REGARDS TO LIVELIHOOD

To examine the challenges urban refugee women faced with regards to their livelihood, the participants were asked to give details about the reasons they perceived were causing their economic difficulties. The participants were also asked to share any suggestions they had on how to solve their economic problems.

4.4.1 Perceived reasons for financial constraints

There was an overwhelming response to find the causes for the refugees' economic problems. The majority of the interviewed women blamed Zambian regulations and the law enforcement officials for their economic predicaments. The data revealed that almost half of the participants did not have a document which could afford them to stay in Lusaka. The lack of valid documentation further reduced the refugees' freedom of movement and security, and exposed the refugees to economic hardship. Also, refugees without documents allowing them to stay in the city are not eligible for assistance. In addition, not depending on the length of stay in Lusaka, refugees are not allowed to take up employment, only if they have a Work Permit.

Textbox 18. Example for long stay in Lusaka with a Report Order

I came here from Meheba [refugee settlement] in 2001, the reason why I left Meheba it's because of my illnesses. Yeah, because you know, there is no big hospital, so I was referred to come to the specialist here in Lusaka UTH where I can be observed, things like

that. . . . I had a Gate Pass, because of my illnesses I was put on Report Order. Now that Report Order is renewable every after thirty days, so that's what I have.

Gate Pass is a document issued in the camp allowing a refugee to leave the camp for a given period of time and to stay in Lusaka for medical treatment, for example. After the expiry of the Gate Pass a Report Order can be obtained from COR in Lusaka to enable the refugee to stay longer legally in the capital city if it is necessary. The Report Order needs to be renewed every 30 days. Electronic Card, or officially Electronic Registration Card, is given by the Government of Zambia through COR, to permit eligible refugees to stay in urban areas for a renewable period of two years.

The participant quoted above in Textbox 18, stayed in Lusaka with a Report Order for the past five years. Her family is with her, and the children are going to school. According to the participant, the family did not receive any assistance other than medical care from UNHCR through Zambia Red Cross Kamwala Urban Refugee Project. The husband ran a shop to support the family which was illegal, because the family was supposed to rely on assistance only. Assistance was approved for those with Electronic Card. The participant has applied for Electronic Card already, but even when she received the new document her husband would not sell out his shop to start relying solely on assistance.

Uncertainty around Work Permit and Electronic Card kept on resurfacing during the interviews. A number of women complained about the seemingly endless waiting period till the permits were approved, but the biggest fear was the rejection of the application without the refund of the application fees, which was an enormous risk in the refugees' often unsteady economic situation. In view of the problems, the majority of refugee women did not apply for work permit but continued with their income generating activities illegally. Their attitude of non-cooperation with the regulations of the authorities exposed them to further economic insecurities. The fear of being arrested topped the chart and corruption and bureaucracy were also high on the list as principal reasons for the economic problems among the refugees.

Textbox 19. Example of a participant's negative experience being unable to acquire a Work Permit

So last year my husband tried to get a Work Permit and paid for it but up to date he has not received that Work Permit. I began my business at the market; I had a stand where I was selling second hand clothes. And then finally the Immigration now got to the market and invaded the market, grabbed our property. . . . So with these Immigration arrests and everything, it has left us stranded. I've got a big family to take care of and yet I cannot support them. I've got nine children and none of them is being sponsored.

The second most mentioned reason for the cause of economic concerns among the refugees was that the institutionalised support was below the need of the participants. In addition, quite a few women could not accept that refugees without an Electronic Card were not entitled to receive support. There were a dozen women

who had Electronic Cards but admittedly, only two of them survived solely on the support they received from donors. Only one of these two said that the support given was sufficient for the basics. She was supported not by UNHCR or its partners, but by her church. The participants also identified personal causes, mainly sickness and disease, financial dilemmas and unsupportive family members as sources for their economic hardship. The group of elderly refugees found that with aging they were less able to cope with the economic needs of their families.

4.4.2 Suggested ways for economic improvements

The participants suggested a number of ways in which their financial situation could be improved. The suggested economic improvements reflected the participants' main economic concerns and their will to improve on the setbacks. Accordingly, the single most burning issue among the suggestions was once more to demand help for the children's education.

A large number of participants listed financial help as their point of departure toward an economic development, and most of them wanted to improve their abilities to participate in income generating activities through loans, business improvements, securing a job, building a house or being given a possibility to start a self-support club for urban refugee women. This indicated that the majority imagined a possibility for improvement through earnings in Lusaka, which is not legal without a Work Permit. Other than income generating activities, a few

participants expected to get increased rations, especially women in female headed households.

Legal options were high on the agenda among possibilities for economic improvement. A number of the participants mentioned resettlement as a possibility for financial progress. The desire for resettlement in part could be explained with the women's inability to support themselves legally in their chosen urban environment.

Textbox 20. Example for a participant's strong will to resettle because of not being allowed to work

I'm stranded. We are just in the house, nothing we can do. . . . My dream for the future is when I'm out of here and I get all my rights that I need, I'll be free. To get out of Zambia. Because here we are not wanted, we try to integrate, we are not needed, the way they are treating us every day, we are prohibited immigrants even when we are refugees.

There were only a few women wanting to repatriate to improve their economic situation. Some of the participants expected that proper documentation would be followed by economic progress. Actually, during the interviews a number of refugees had the misconception that if a refugee had an Electronic Card it would mean that green light is given for employment. It could be observed that refugees had a lot of misconception about the Electronic Card. The misunderstanding about employment possibility through Electronic Card is illustrated in the textbox below.

Textbox 21. Example of a participant who believed that Electronic Card would allow her to work

With an Electronic Card you can go in, you can do some business, you can sell something, you can go at least to the school, like me, I can go and ask to teach French at some school, so I can get something to help my children... I have tried. They said I should pay some 2.5 million [Zambian Kwacha]. I don't have it. I don't work. So how can I pay this amount?

The participant quoted above was among many who seemed not to be aware of the fact that Electronic Card is given free of charge to eligible refugees and the amount of 2.5 million Kwacha is the application fee for a Work Permit.

A number of refugees hoped that the day would come when they were free to work in Lusaka, when there was less bureaucracy, when they will be allowed to integrate into the Zambian society or when the immigration officers will be more considerate. Knowing the implications, these suggestions for economic improvement looked unrealistic during the time of the interviews.

CHAPTER 5

DISCUSSIONS

The findings showed that almost all the interviewed refugee women participated in income generating activities regardless their social, cultural and educational background. Most of the women settled in Lusaka by choice for economic reasons and did petty trading, petty manufacturing or provided services. All of the working participants engaged themselves in the informal sector regardless of their main occupation. Even those who had a formal employment or stayed at home as housewives supplemented their family's income.

As a number of authors (e.g. Golooba-Mutebi, 2004; Macchialvello, 2005) found, urban refugee women did not wait passively to be supported, and avoided to be a burden on the host nation's economy. The same attitude could be observed among the participants in Lusaka. The most independent group of the participants, the Burundian and Rwandan refugees, were a fine example of the ways refugee women promoted their self-reliance. They legalised their residence, and relied mostly on the support of their fellow refugees.

It was seen in Macchiavello's (2005) study that refugee women readily learnt new ways to cope in an alien environment; they quickly and creatively reinvented their income generating activities. This was also true about the participants in Lusaka.

Those, who lived with their spouses, described how their husbands tried to continue in Lusaka with their former occupation, or sometimes they waited for a better opportunity than joining the informal sector. Before the husbands started to work the participants usually took charge of the upkeep of their families even when a family was officially a male-headed household. Other family members of the participants usually joined the struggle for survival voluntarily. Refugee International (2002) reported that the children of the refugees were vending in the streets. This was not the case among the children of the participants; actually, even the adult children of the participants remained at home most of the time. The women claimed that they were afraid that their children would be arrested, as it happened occasionally. This meant that there were more dependants in their homes to take care of, and the women took the risk to cope with their families' economic needs.

The top preference of urban refugee women's life is their children's education. This information could be used as a key factor to think of new solutions to the problems concerning urban refugee women in Lusaka. The participants stated that for the sake of their children's education they remained in Lusaka and risked everything to find the means for education, they worked, paid rent, organised support and looked for more money to enable at least some of their children to complete their secondary education in Lusaka, believed to be offering a better level of education than the schools in and around the camps and settlements. Parents all over the world have a

human desire for their children to live an easier, happier and more successful life than their parents did. This desire was extremely strong among the refugees and a number of times the mothers expressed that with the progress of their children's lives they hope to see better days too.

Landau (n.d.) discussed the idea that urban refugees' lives depended mostly on the national legislation of the country, unlike refugees' life in camps and settlements, where regulations originate from international organizations. The same could be observed about refugees in Zambia about the role of international and national legislation about refugees. Comparing the UNHCR Policy on Refugees in Urban Areas (1997) and Zambian legislative instruments on refugees, there are a number of disagreements found. The two regulations mentioned below daily affect urban refugee women's livelihood in Lusaka:

- 1) UNHCR advocates for the freedom of movement for the refugees, while Zambia has designated areas for refugee habitation;

- 2) UNHCR supports the increasing self-reliance of the refugees, the same time Zambian regulations do not allow refugees to work without a Work Permit.

The Urban Residence Policy of 2000 is meant to bring together the international expectations and Zambian legislation, by helping to legalise the stay of those refugees in urban areas who needed to stay for medical, security, or other reasons. It is an undoubtedly helpful instrument for refugees arriving from the camps and

settlements, but unquestionable disliked by urban refugees who settled in Lusaka before 2000. Urban refugee women resented the enforcement of the Policy because it disrupted their income generating activities and made their families poorer.

While it is certain, that the Urban Residence Policy disrupts urban refugee women's economic activities, at the same time it is also true that the Policy neither takes the refugees to the camps or settlements, nor deters them from economic activities without a Work Permit. For example, Congolese refugee women, who make up the majority of the urban refugee women, have lived more than five years in Lusaka, and they stayed on in the city and continued their income generating activities they pursued for years before the policy of 2000. The Urban Residence Policy affected refugee women more than men, because there were mainly women working in the informal sector, where the occupations take them around the city to their customers and to the markets and exposes them to arrests. The restrictions on freedom of movement, employment and documentation, undeniably affected the participants' livelihood strategies as they, their spouses or their children were illegally working. Al-Sharmani (2004) mentioned that refugees pressed for resettlement partially because they had no opportunity to integrate in the city they lived in. In Lusaka there is a similar pattern with the addition that urban refugee women in Lusaka consider resettlement as a kind of economic flight from the policies which do not let them take decisions about their lives and the life of their children.

If one compares the pace of registration with the pace of urbanisation trends in Zambia, there is a predictable tendency for more refugees to arrive in Lusaka in search of better economic opportunities. According to UNDP (1997) the urban population as part of the total population in Zambia grew from 17% in 1960 to 43% in 1994. In 2005 there were 342 refugees given Electronic Cards to allow them to stay in Lusaka. At the recent pace the registration of the remaining thousands of unregistered adult refugees in Lusaka would probably take a decade or more, provided no new influx of refugees reaches Lusaka and no new cases register from the camps. The lengthy process of registration may further increase the existing tension between urban refugee women looking for economic survival, and the authorities aiming to reduce the number of refugees settling in the capital city of Zambia.

Refugee women's contribution forms an unacknowledged part of the national economy in Zambia. Golooba-Mutebi (2004) concluded that refugees contribute to the economy of the host nations, and it is also true about urban refugee women in Lusaka. However little these women's contributions may be, it must not be overlooked, because their input mean an important source of income for many nationals in the form of rent, purchase of food, clothes and other items in the markets. In privately own social services, such as schools and clinics, refugees pay higher fees being foreigners. Urban refugee women participate in trade, manufacturing, and services; sometimes they train Zambian citizens, and pay

salaries. Payments for Work Permit benefits the administration. Observing the economic priorities of the participants it is obvious that in case these women achieve some economic prosperity their main priorities would remain connected with the national economy of their asylum by investing in education, food items, documentation, or in the improvement of their businesses.

CHAPTER 6

CONCLUSIONS AND RECOMMENDATIONS

It could be concluded, that the very survival of the participants' families depended on the work of urban refugee women. Most of the participants had economic reasons to stay in the capital city, most significantly to find the means for economic sustenance. Many of the participants approached the question of urban settlement as a decision taken based on their life experience and occupations in towns and cities before they became refugees. These reasons were not acceptable by the government and the conflict of interests created tension between the existing government policies and the refugees.

The number one economic priority of the participants was their children's education. Still, not all the children attended school and many regularly stayed at home because of economic constraints. Because of prioritizing education many of the families were struggling with food shortages in the homes.

Most of the blame for economic constraints went to the Urban Residence Policy, which does not allow urban refugees to work in Lusaka without a Work Permit. Nevertheless, most of the women expected their economic development through income generating activities. All of the women strived to have a job and the informal sector was the main employer because petty trading, manufacturing or

services did not demand a large capital, and small profits could be realised instantly. The informal sector was able to absorb women independent from their social, cultural, or educational background. Even those who were employed in formal jobs or worked at home as housewives, time and again engaged in the informal sector to supplement their families' income. The problem with employment in the informal sector was that the income was very little and irregular.

The elderly group among the participants was the most occupied with work, only one woman did not have a job. The youngest group held the most jobs in the formal sector. Education proved to be useful for every woman. The households that were the most vulnerable economically were the large, female headed households. Congolese women had the most difficulties in coping with their finances.

Only very few women could afford not to work outside their homes even if they were afraid of arrests. As most of the participants had not yet obtain a valid registration in Lusaka, there was no hope for economic assistance. Those who received support found the rations and cash assistance insufficient to take care of the most basic things needed for the family's survival, so they also worked in Lusaka illegally.

The biggest burden for urban refugee women was house rent. Many of them faced food shortages on a daily basis. All the rest of their income was spent on basic

needs, such as school fees, medical fees, transportation and bills. All the forty women had difficulties in summarising their expenses because they did not have a stable income and as a result they did not have a monthly budget or plan.

In view of the above, the following recommendations are made:

- 1) The government of Zambia invested a lot of resources in the arrests and imprisonment of refugees looking for an income. Until sufficient assistance is provided for those who have Electronic Cards they should not be arrested, especially those who are in Lusaka on medical or security grounds.
- 2) Urban refugee women should have more information to comply with the regulations. The main points of the Urban Residence Policy must be distributed in written form in the vernaculars spoken among the urban refugee women.
- 3) It should be made clear to all refugees, who can obtain Electronic Card and how.
- 4) Urban refugee women should have exact information on how much support they are entitled to, who gets what and in what type of circumstances to enable them to make a plan and to develop a trust

toward national officials. It must be regularly checked if urban refugee women receive the assistance they are entitled for.

- 5) They must hear the benefits of camp life from those whom they trust, from those who prospered in the camp and speak their language to enable easy discussion.
- 6) In view of the great desire of refugee women to educate their children, camp schools must improve the opportunities in education.
- 7) Possibilities for trade, manufacture and professional employment should be enhanced in the camps. Urban refugee women with skills should be asked to organise training programmes. These trainings could be useful for refugees in Zambia, as well as for returnees in their countries of origin.
- 8) The authorities should let the refugee women know if they are eligible for Work Permit before collecting non-refundable fees from them.
- 9) It must not be allowed for urban refugee women to stay on Report Order for years without receiving assistance.

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Appendix 1. Interview schedule for in-depth interviews

Topics	Questions	Checklist	Check
<u>1.Demo-graphic data</u>	Could you tell me about yourself?	Age	
		country of origin	
		residence in Lusaka	
	Could you talk about your family?	size of household	
		marital status	
		number of children	
		location of parents	
		location of siblings	
	Could you describe your education?	not finished primary	
		Primary	
		Secondary	
		post-secondary	
	Could you describe your job in your country before you came to Zambia?	professional background	
<u>2.Legal status</u>	Please describe in details the reasons why you chose to live in Lusaka?	residence choice	
	In your opinion, what is the economic importance of the Electronic Card for a refugee in Lusaka?	knowledge about economic importance of being registered	
	Could you tell me how you obtained your Electronic Card?	if participant has a Residence Card	
<u>3.Livelihood strategies</u>	Could you tell about what you need to spend on?	economic needs	
		educational needs	
		health needs	
		legal matters	
		kin-support	
		Transportation	
	How do you support yourself in Lusaka?	income generating activities	
		financial assistance from organisations	
	How do you earn your living in Lusaka?	self-employed	
		Employee	
		no job	
		wages/entitlements/allowances	

	How do you save money?	Savings	
<u>4.Suggestions</u>	How could you improve on your financial situation?	possibilities for improvement	
	What would you like to spend more money on?	priorities/preferences	
<u>5.Anything else</u>	Is there anything else you would like to tell me about?	any other thing	

Appendix 2. Key informant interview guide

Topics	Questions	Checklist	Check
<u>1.Legislation</u>	What is the difference between...	Gate Pass	
		Report Order	
		Green Card	
		Electronic Card	
	Who decides on eligibility for a document?		
	Can parents on Gate Pass or Report Order keep their children with themselves in Lusaka?		
<u>2. Support</u>	How does ZRCS support education?	Do you have a copy of the...	
		Urban Residence Policy?	
		documents to be shared with refugees?	
		number of children per family supported	
		till what level are they supported in	
		Lusaka camps and settlements	
	How much support Electronic Card holders receive in a month?	how much money is given for school fees	
		how much money is given for other necessities	
		who supports further studies	
		Rent	
		Food	
		Cash	
	When does a refugee with legal documents start to receive support in Lusaka?	Medicals	
		Clothes	
		school fees	
		other (bills etc.)	
		on arrival	
		after obtaining an Electronic Card	
<u>3.Refugee Outreach Centres's work</u>	Why was this centre established?	who gives the support?	
	What are the aims of the centre?	who delivers the support?	
	How many refugees does the centre take care of?	women/girls	
		men/boys	
	Is the support sufficient?	Yes	
		No	

	Is there a special programme targeting refugee women in this centre? women at risk	female headed households	
		aged and orphans	
	What is the country of origin of the refugee women coming to this centre?		

Appendix 3. Convention Relating to the Status of Refugees

Article 42

Reservations

1. At the time of signature, ratification or accession, any State may make reservations to Articles of the Convention other than to Articles 1, 3, 4, 16(1), 33, 36-46 inclusive.

2. Any State making a reservation in accordance with paragraph 1 of this Article may at any time withdraw the reservation by a communication to that effect addressed to the Secretary-General of the United Nations.

Colombey, Jean Pierre (ed.) 1995. Collection of International Instruments and Other Legal Texts Concerning Refugees and Displaced Persons, 2 vols., Geneva: Division of International Protection of the Office of the United Nations High Commissioner for Refugees

Appendix 4.

Reservations made by Zambia to the Convention Relating to the Status of Refugees

Signed at Geneva on 28th July 1951

(Commonly known as '1951 Convention')
Ratification - succession 24 September 1969

"Subject to the following reservations made pursuant to article 42 (1) of the Convention:

Article 17 (2)

"The Government of the Republic of Zambia wishes to state with regard to article 17, paragraph 2, that Zambia does not consider itself bound to grant to a refugee who fulfils any one of the conditions set out in subparagraphs (a) to (c) automatic exemption from the obligation to obtain a work permit.

"Further, with regard to article 17 as a whole Zambia does not wish to undertake to grant to refugee rights of wage-earning employment more favourable than those granted to aliens generally."

Article 22 (1)

"The Government of the Republic of Zambia wishes to state that Zambia considers article 22 (1) to be a recommendation only and not binding obligation to accord to refugees the same treatment as is accorded to national with respect to elementary education."

Article 26

"The Government of the Republic of Zambia wishes to state with regard to article 26 that Zambia reserves the right to designate a place or places of residence for refugees."

Article 28

"The Government of the Republic of Zambia wishes to state with regard to article 28 that Zambia considers itself not bound to issue a travel document with a return clause in cases where a country of second asylum has accepted or indicated its willingness to accept a refugee from Zambia."

Centre for Human Rights, 1987. Human Rights - Status of International Instruments, New York: United Nations