

NEW APPROACHES TO URBAN REFUGEE LIVELIHOODS

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Abstract

Increasingly refugees live in urban areas—usually in slums impacted by unemployment, poverty, overcrowding and inadequate infrastructure. Host governments often restrict refugees' access to the labor market, access that can be further impeded by language barriers, arbitrary fees, and discrimination. UNHCR and its partners are seldom equipped to understand and navigate the complex urban economic environment in order to create opportunities for refugees in these settings. Based on assessments undertaken in 2010 and 2011 in Kampala, New Delhi and Johannesburg, research findings indicate that refugees in urban areas adopt a variety of economic coping strategies, many of which place them at risk, and that new approaches and different partnerships are needed for the design and implementation of economic programs. This paper presents findings from the assessments and lays out strategies to address the challenges confronting urban refugees' ability to enter and compete in the labor market.

Résumé

De plus en plus, les réfugiés vivent dans les zones urbaines, généralement dans des bidonvilles affectés par le chômage, la pauvreté, la surpopulation et des infrastructures insuffisantes. Les gouvernements qui les hébergent limitent souvent l'accès des réfugiés au marché du travail, alors que cet accès est en outre limité par la barrière de la langue, des frais arbitraires, et la discrimination. Le HCR et ses partenaires sont rarement à même de comprendre les environnements urbains complexes et de s'y orienter, dans le but de créer des opportunités pour les réfugiés vivant dans ces contextes. Basés sur des études en 2010 et 2011 à Kampala, New Delhi et Johannesburg, des travaux récents

montrent que les réfugiés dans les zones urbaines utilisent une variété de stratégies de survie économique, dont plusieurs sont risquées, et qu'il y a un besoin de développer de nouvelles approches et des partenariats différents, et de mettre en place des programmes économiques. Cet article présente les résultats de ces études et propose des stratégies répondant aux défis auxquels sont confrontés les réfugiés urbains qui veulent entrer sur le marché du travail.

Introduction

Amongst the world's burgeoning urban populations are refugees fleeing conflict and persecution. Escaping their own countries, they arrive in cities already collapsing under the weight of over-population, inadequate infrastructure and stretched public services. These refugees arrive with little more than the clothes on their backs and crowd into the urban slums of developing world cities like Nairobi, Kampala, Johannesburg, Cairo and New Delhi. There they seek out a means of survival alongside the host community urban poor in neighborhoods plagued by high levels of unemployment, crime, sub-standard shelter, and often limited basic services—potable water, sanitation, garbage collection and public transportation.

Refugees, like internal migrants, seek out urban areas for access to better health care, educational systems, and economic opportunities.¹ Some also seek the anonymity that large urban centers provide. They may leave refugee camps for the urban areas or seek refuge in countries that do not utilize a camp-based model. Some refugees seek protection that they couldn't find in the camps; some come seeking access to other forms of humanitarian assistance and the possibility of third country resettlement.²

While fleeing to cities is not new, what is new is that refugees are migrating to urban areas in ever greater numbers.³ According to UNHCR's 2001 Statistical Yearbook, 13% of refugees were in urban areas, while the organization's

most recent statistics state that 58% of all refugees are in urban areas.⁴ The urban refugee population in Kampala, for example, tripled between 2007 and 2010,⁵ and they appear to be migrating ever-greater distances. One now finds Somalis in Hyderabad and New Delhi, India and Congolese in Johannesburg and Cape Town, South Africa. 80% of all refugees are hosted by developing nations and 42% reside in countries whose GDP per capita is below USD 3,000.⁶ Such countries are ill-equipped to receive the refugees and are, more often than not, unable to keep pace with their own urban planning and development needs. The arriving refugees are seen to further contribute to rising crime rates, over-burdening public services, and competing for scarce jobs, housing and resources. Seldom are the refugees in urban areas viewed as potential assets who could contribute to economic stimulation and growth—filling both skilled and unskilled labor shortages and bringing in new skills and talents.

This paper details a qualitative, applied research initiative undertaken by the Women's Refugee Commission focused on building the knowledge base on urban refugees and identifying potential economic strategies and approaches to assist them in achieving self-reliance. The project included field assessments of urban refugee populations in Kampala, Uganda, Johannesburg, South Africa, and New Delhi, India conducted between September 2010 and April 2011. This paper highlights the findings and suggests approaches focused on improving economic opportunities for urban refugees.

Methodology

This article is based on three field assessments undertaken between September 2010 and April 2011 to Kampala, New Delhi and Johannesburg. Available background documents and research on each locale were reviewed prior to the assessments. Local organizations were partnered with on-the-ground organizations to facilitate access to the refugee communities—the Refugee Law Project of Makerere University in Kampala, Don Bosco Ashayalam, a Catholic non-governmental organization in New Delhi, and the African Migration Studies Program at the University of Witwatersrand in Johannesburg.

The methodology employed was qualitative data collection that focused on the voices and direct experiences of the urban refugees. Each field assessment included gender and age disaggregated focus group discussions. The focus groups were with refugee women, men and female and male youth; there were in-depth household interviews with all adult members of the household present (women, men and adult female and male youth), interviews of refugees who manage their own businesses, and with employers who hire

refugees as well as with their refugee employees. A sampling of host country urban poor families was also interviewed for comparative purposes. In addition, the field assessments included interviews of key stakeholders, such as the United Nations High Commissioner for Refugees and their NGO implementing partner staff, host government officials, if appropriate, and development actors. NGO projects, host government services and refugee-run businesses were also visited, as were local markets to assess additional opportunities and potential market barriers.

In Kampala, a total of 251 refugees were interviewed. Nine focus group discussions were facilitated (1 each with Congolese men, Congolese women, Congolese youth, a mixed male/female Congolese Village Savings and Loan Association, and a lesbian and gay refugee association from the Great Lakes), 3 with Somalis (men, women and youth), and a mixed adult male and female group from Burundi. In addition, twenty-four household interviews were completed (8 Burundi, 10 Congolese, and 6 Somalis) and 9 refugee businesses (2 Burundian, 5 Congolese, and 2 Somali) were visited and interviewed.

In New Delhi, 356 refugees were interviewed through thirteen focus group discussions (1 focus group each for ethnic Afghan males, ethnic Afghan females, ethnic Afghan community leaders, Somali males, Somali females, Somali community leaders, Hindu Sikh Afghan males, Hindu Sikh Afghan females, Burmese males, Burmese females, unaccompanied female minors, unaccompanied male minors, and a mixed sex group of refugee community animators), as well as forty-eight household interviews (twelve per ethnicity), and fifteen interviews with refugee-run businesses.

The Johannesburg findings are based on interviews with 162 refugees, which include individuals, focus groups and businesses. Seventy-seven interviewees were women and adolescent girls and eighty-five were men and adolescent boys. Data was also collected from extensive household surveys conducted by the African Centre for Migration and Society at the University of Witwatersrand. The first, "African Cities" data set, includes 740 interviews with migrants and host community members in Johannesburg from 2006—2009 and looks at resilience and vulnerability due to generalized socio-economic conditions. The second, "vulnerabilities" data set, conducted in 2009, interviewed 1,000 inner city and 1,000 Alexandra township residents, both migrants and host community, to compare vulnerabilities and the impact of violence, harassment and exploitation on livelihoods.⁷

The household interviews and focus group discussions emphasized qualitative data collection on refugees' economic coping strategies, income streams, major expenses,

access to assets and services, and protection risks. Three refugee populations were targeted for inclusion at each assessment site (Kampala: Congolese, Somalis and Burundians; New Delhi: Afghans, Burmese and Somalis; Johannesburg: Zimbabweans, Congolese and Somalis) to note differences in employment practices, the strength of social networks, and levels of vulnerability. Through purposive sampling, different wealth groups within each of the refugee nationalities targeted were included in the interviews and data collection. The wealth groups (very poor, poor, struggling, and better off) were defined by the refugee community leaders who also assisted with their identification. The “very poor”, for example, were characterized as those whose children were not in school, often eating only one meal per day, and living in a single room shared by large families or by more than one family, with no regular means of earning income. The “better off” were those who had steady employment, regular income, lived in larger apartments (2 or more rooms), sent all their children to school—often private schools, accessed health care, as needed, and were able to eat three meals per day.

Cumulatively, the focus group discussions, household interviews, and interviews with refugee employees and refugee small business owners resulted in 160–350 refugees being interviewed per site, with more than 700 refugees interviewed overall. The data gathered was triangulated (refugee data, service provider data and project site observation) to validate and improve data collection accuracy. Refugees participated throughout the process as interpreters, interviewers and community informants.

Limitations

Qualitative research, while rich in content, is by design limited. This study is limited in scope and application due to its qualitative rather than quantifiable data. Wealth groupings were subjective based on the input of refugee leaders and local stakeholders. Refugee interviews, while based on purposive sampling, were often limited to those selected who were available, locatable, and accessible in targeted neighborhoods. In addition, focus group discussion participants can represent biases as they are often pre-selected by community leaders and service providers. As such, findings are context-specific and unable to be generalized to other like-settings. While this snapshot of the economic coping strategies employed by urban refugees and the associated risks have knowledge application and potential programming implications for other urban refugee situations, care must be taken not to make assumptions about the direct transfer of findings to other urban areas. As noted, government policy, refugee’s pre-existing skill sets, and local market

opportunities and constraints shape and influence what is possible in any urban location.

Background

More than 50% of all refugees now live in urban areas.⁸ In response to this changing reality, the United Nations High Commissioner for Refugees (UNHCR) revised its policy on urban refugees in 2009.⁹ The revised policy is more rights-based and progressive than the 1997 policy¹⁰ it replaced. The 1997 policy, deemed punitive by many refugee advocates, promoted an encampment policy and implied that refugees in urban areas were largely young men who had the resources to provide for themselves.¹¹ The 2009 policy, on the other hand, advocates for freedom of movement, the right to live where one chooses including in cities, and access to livelihoods as fundamental to enhancing the urban protection environment.

Historically, under the 1997 policy, UNHCR focused primarily on the provision of protection in urban settings, rather than on service delivery. It was believed that refugees who made their way to cities had the means and skills to provide for themselves and required little outside assistance. Some deemed particularly vulnerable received subsistence allowance, usually for a limited amount of time until they could find their own means of survival. Only as more was learned and as urban refugee populations continued to grow was there a recognition of the need to both revisit the policy and re-think the assistance efforts. In fact, the lack of assistance and support that was the prime reason that nearly every study on urban refugee livelihoods observed negative coping strategies including crime, the use of violence and prostitution.¹²

Host government legislation and non-governmental organization (NGO) service provision, however, have not changed and adjusted in step with the revised UNHCR urban policy. Host governments often do not provide urban refugees with the right to work or even residence permits in order to facilitate the rental of apartments. In fact, UNHCR reports that of 214 countries reviewed, only 37% meet the international standards meaning that all necessary legislation is enacted and enforced and that work permits are issued.¹³ In addition to these host government policy and legislative challenges, UNHCR and its implementing partners are struggling to identify and adopt new models for providing protection, access to basic services, and the promotion of self-reliance in urban areas. The complexity of urban socio-economic environments challenge even the most sophisticated of service providers including economic programmers. Compounding these challenges, refugees in urban areas are further marginalized from market access by language and cultural barriers and the lack of social capital.

Social networks, especially in developing countries, play a significant role in securing jobs and accessing opportunities.¹⁴ Without these local, indigenous networks, refugees risk remaining on the fringes of labor market.

As the growth in urban refugee numbers far out-strips a parallel growth in humanitarian financial assistance and as the average length of displacement now extends to 17 years,¹⁵ feeding and providing direct services to these populations is no longer a viable option. Their ability to provide for themselves not only enhances their protection by reducing, for example their need to trade sex for food, but, allows urban refugees to address their own needs without substantive further assistance from the humanitarian community. Not only could economic opportunities restore some of the refugees' dignity, allowing them to make decisions about their expenditures and choices, promoting these opportunities would also allow humanitarian assistance to be used more effectively and sustainably—supporting local economic development or improving government health and education facilities rather than utilizing donor dollars to support food aid and refugee subsistence allowance. This model was tried in the Burundian refugee settlements in rural Tanzania in the 1960's and 70's to considerable success. Refugees were allowed to self-settle and humanitarian assistance was used to build and rehabilitate roads, schools, and health clinics in the impacted region directly benefiting both the refugee and host communities rather than using the funds for direct refugee assistance.¹⁶ When host governments see direct benefits to them and their citizens, they are more likely to allow refugees to fully access their labor markets and their public services.

Understandably, in spite of obligations signed onto for those who have ratified the 1951 Convention Relating to the Status of Refugees,¹⁷ most host governments are reluctant to allow refugees to work. They fear competition and worry that with jobs and income, refugees will *de facto* locally integrate, never to return to their countries of origin. While these concerns are valid, it is also true that refugees with cash in pocket and marketable skills are more likely to return home when such return is safe. This has been demonstrated repeatedly, Albanian Kosovars rushing back to Kosovo to repair their homes,¹⁸ the most highly skilled Southern Sudanese returning from the Kakuma camp in Kenya first because they knew they could find jobs,¹⁹ and the Liberians returning from Guinea to teach, farm, and reclaim homes and properties in Monrovia.²⁰ Often the residual refugee caseloads aren't those who found ways to make money; but, rather those who did not, that is, those who had no resources to return with and no new skills that would make them marketable upon return an example being the

residual caseload of Liberians residing in the Buduburam camp in Ghana.²¹

Specific Contexts

Three distinct contexts were chosen for this study on urban refugee livelihoods. The sites, selected in consultation with UNHCR staff, were chosen to reflect geographic diversity, diversity in host government policy and practice, and varying market opportunities and constraints. Three different refugee nationalities were assessed in each location and were selected based on size (the two largest groups in each location) and vulnerability (the group perceived by UNHCR and the local service providers as the most vulnerable). The cross-section of populations and geographic sites were assessed to provide opportunities for extrapolation of lessons and synthesis of learning for potential global application.

The total number of refugees living in Kampala is unknown. UNHCR has registered over 35,000 urban refugees,²² while Human Rights Watch estimates that there are over 50,000 refugees in Kampala.²³ The largest refugee groups are the Congolese and Somalis and one-third of the urban refugees live on less and \$1 (USD) a day.²⁴ Kampala is a dusty, poor, congested city nestled amongst increasingly denuded rolling hills. The markets are under-developed and relatively stagnant. Unemployment is high even among highly educated Ugandans. Uganda is a signatory to the 1951 Convention Relating to the Status of Refugees and its 1967 Protocol as well as to the 1969 Organization for African Unity Convention Governing the Aspects of the Refugee Problem in Africa—agreements that detail the rights of refugees. Uganda has also adopted national legislation in its 2006 Refugee Law which allows refugees freedom of movement and the right to settle in Kampala.²⁵

In contrast, New Delhi is a bustling metropolis comprised of expressways, skyscrapers, a subway system, and a dynamic, expanding market. Jobs are plentiful albeit low-end, entry level, unskilled positions. There are over 21,000 persons of concern to UNHCR in New Delhi representing 15,269 refugees and 6,092 asylum seekers.²⁶ The largest refugee groups are Afghans and Burmese Chin who collectively represent over 90% of the refugee caseload.²⁷ India is not a signatory to the 1951 Refugee Convention or its Protocol and has not adopted domestic legislation governing refugee issues on their territory. As such, refugees fall under India's *Registration of Foreigners Act of 1939*, the *Foreigners Act of 1946*, and the *Foreigners Order of 1948*.²⁸ The lack of a coherent national policy framework has led to varied practices and differential treatment for the refugee groups hosted by India. While refugees do not have the right to work, they are

tolerated in the informal market where an estimated 92% of Indians also work.²⁹

While there are no hard and fast numbers for refugees in South Africa, it is estimated that the number exceeds 250,000³⁰ a significant percentage of whom are assumed to reside in and around Johannesburg. South Africa, the economic engine of southern Africa, is a destination for refugees as well as economic migrants. With no formal channels for migration, economic migrants apply for asylum in order to remain in the country and clog the asylum system which negatively impacts those with legitimate asylum claims.³¹ South Africa, however, is a signatory to the 1951 Convention Relating to the Status of Refugees, the 1967 Protocol, as well as the 1969 Organization of African Unity Convention Governing the Specific Aspects of the Refugee Problem in Africa. Further, South Africa enacted domestic legislation in its *1998 South Africa Refugee Act* which grants asylum seekers and refugees freedom of movement, the right to work, and access to basic public services, such as health care and public education.³²

The largest refugee groups in Johannesburg are the Zimbabweans, Congolese and Somalis and while historically refugees and migrants settled in the inner city to access markets, housing and public services, today most new arrivals settle in the informal settlements on the outskirts of the city.³³ These informal settlements are characterized by poor physical infrastructure, inadequate education and poor health outcomes.

Findings

Vulnerability

Vulnerability is not the same as poverty, marginalization, or other conceptualizations that identify groups or populations deemed to be disadvantaged, at risk, or in need. Poverty is a measure of current status; but, vulnerability involves a predictive quality. That is, it is a way of conceptualizing what may happen to an identifiable population under conditions of particular risks and hazards.³⁴

According to Jacobsen, the context by which urban refugees are exposed to vulnerabilities is predominantly “determined by the laws and policies of host governments and by the way these policies are implemented; the public and private institutions devoted to supporting and managing refugees, and the dominant public ethos towards refugees”.³⁵ As noted throughout this article, host government policies and practices as well as xenophobia and discrimination by host country nationals have a significant impact on both vulnerability and access to opportunity. While 144 governments are State Parties to the 1951 Convention Relating to the Status of Refugees;³⁶ twenty governments have made reservations to Article 17 of the Convention which is on the right

to wage-earning employment.³⁷ It is the practice, however, rather than the ratification of international conventions or the adoption of domestic legislation, that most affects urban refugees’ vulnerability.

In all settings, vulnerability, defined as inclusive of prediction of risks, varied, not unexpectedly, according to wealth groupings. Those categorized as “poor” and “very poor,” by far the largest percentage of all refugees in all three locations, lived precariously—locating themselves in marginal neighborhoods, shifting apartments frequently, skipping meals when they couldn’t afford food, accessing health services irregularly, and accumulating debt. Their income was erratic, infrequent, and unpredictable. Their children were often not attending school. Those deemed “better off” resided in better, safer neighborhoods, had regular sources of income, were able to put food on the table three times per day, and their children not only attended school but often attended private schools. The “better off” refugees, however, were far fewer in number and, hence, represented a much smaller portion of the refugees interviewed. Those in the “struggling” category fell between the poor and better off groups; they had fairly steady sources of income although at low wages, decent if basic housing, and were able to meet their bills and afford basic necessities. Their children tended to attend government schools and they accessed health care. They had no savings, however, and a shock or illness could quickly have them join the ranks of the poor or very poor.

Vulnerability also varied by nationality. In New Delhi, for example, the Burmese women, according to all key stakeholders interviewed, are most affected by gender-based violence³⁸ while the Burmese young males are most likely to be engaged in unsafe and exploitative labor practices. The Somalis, on the other hand, report the highest levels of discrimination based on their skin color, dress and religion and the Somali female-headed households are among the most desperate often relying solely on UNHCR provided subsistence allowance to survive. The Afghans, especially the Hindu Sikh Afghans, fare best; living in better neighborhoods, accessing steady employment and availing of services from their mutual assistance association which provides a range of social and educational services to their community.

In Kampala, paradoxically, the Somalis tend to fare better than both the Congolese and Burundians. This largely has to do with their strong social networks and their practice of keeping money within their community. The Somalis in Kampala are concentrated in the central neighborhood of Kisenyi. Congregating themselves into a single, tight-knit, economically well-positioned neighborhood serves to enhance their protection as well as facilitate the development of their own businesses.³⁹ Wealthier Somalis and the

mosques assist the most vulnerable members of the community, at times paying their rent and providing money for food. Somali women are somewhat protected by their limited movements and their tendency to stay within the confines of their own refugee community. Contrarily, the Congolese women engage in the riskiest livelihood activities, walking the neighborhoods throughout the city, going door-to-door to sell bitenge (the traditional Congolese cloth), jewelry and shoes exposing themselves to harassment, rape, theft, and arrest.⁴⁰ Scattered in a number of neighborhoods throughout the city, the Congolese social networks, while supportive, are more fragmented than those within the Somali community. The Congolese churches, for example, play a role in assisting the most vulnerable. Dozens of Congolese refugees live at the churches and the churches supply rice and other food assistance when they are able to those most in need. Less is known about the much smaller Burundian community except that their social networks are weak. They are widely disbursed throughout the city, and that there are high levels of suspicion and mistrust within the community based on previous associations and potential acts committed during the genocide in Burundi.⁴¹

In South Africa, where gender-based violence (GBV) is endemic, GBV and xenophobia are considered by refugees to be major concerns affecting their vulnerability.⁴² Asylum seekers and refugee women are often targets of sexual violence and GBV was seen as the main threat to women and children during the 2008 xenophobic attacks.⁴³ The threat of GBV can have major consequences for forced migrants' economic activities and household incomes. Women say they risk sexual harassment and violence every time they sell goods on the street or in flea markets, go to work, or take public transportation, and they say they have little recourse or protection from this violence. They report the police are indifferent to their claims, and/or ask for bribes or sex in exchange for services.⁴⁴

The Somalis tend to have stronger social networks in Johannesburg than the Congolese and Zimbabweans. There are at least 60 Somali-owned and operated businesses and a Somali shopping mall in the Somali-impacted neighborhood of Mayfair.⁴⁵ However, a third of the Somalis interviewed for a study conducted in 2010 lived in hostels and boarding houses, compared to 13% of other migrants.⁴⁶ Boarding houses charge by the day, which helps those with poor cash flow manage their day-to-day costs, but often means higher spending on housing in the aggregate and is indicative of economic vulnerability. Arbitrary evictions, police raids, exploitative landlords, and the lack of secure and affordable housing result in frequent moves among all refugee groups.

Resilience

Economic resilience refers to ingenuity and resourcefulness applied during or after an event.⁴⁷ In the context of refugees in urban areas, this resilience implies an ability to care for oneself and family, to somehow manage and survive against sometimes overwhelming odds. The economic coping strategies employed manifesting such resilience are not necessarily positive, safe or beneficial. In fact, the coping strategies often include those that place refugees, particularly women and youth, at high risk of abuse—engaging, for example, in transactional sex, exploitative labor practices, and illegal activities.

In spite, however, of the obstacles facing refugees in urban areas, the Women's Refugee Commission's research in the three target cities has found that majority of refugees to be coping and managing the complexity of survival in often hostile, unfamiliar environments. Not surprisingly, the "better off" and "struggling" wealth groups managed better and had sources of income that were safer and more steady while the "poor" and "very poor" managed through risky, irregular work that was often accessed by fierce determination—begging for day laborer work at construction sites, for example. Many refugee households managed by relying on multiple income streams coming in from working parents and older children in order to not only meet their basic needs for food, shelter and clothing but also to prepare them for unforeseen shocks and financial stresses.⁴⁸ A handful of refugees in each location were actually thriving. Some of secured loans from host community members they had befriended and managed to open their own small businesses; a couple, despite the odds, were practicing their professions as doctors and teachers, while others managed to enroll and pay the fees for their children to attend private schools. For the most part, those who were making it in the city were doing so not because of any humanitarian assistance provided but rather in spite of the lack of assistance given.

Refugees who migrate to urban areas tend, on the whole, to be more highly educated and more resourceful. In Kampala, for example, a study found that most of the urban refugees are educated urbanites—70% of the sample interviewed had either finished or been attending secondary education prior to flight and 30% had a college or university qualification. Many were academics, researchers, engineers, teachers and musicians.⁴⁹ Self-selection often brings the most entrepreneurial and educated to the cities.⁵⁰ There they build and rely on their social networks for support. They quickly learn and tap into all available services and programs. They advocate for themselves and are often relentless in seeking opportunities.

In New Delhi, for example, many Burmese refugees find work in small, irregular factories by going door-to-door to the factory owners pleading for jobs. When they are accepted into employment, they quickly bring in or refer their friends and family members to the same employer. Similarly, many Burmese youth work as caterers and servers at Indian weddings and functions and bring each other in to work collectively for the same catering companies. Within the Somali community in Kampala, established Somali businessmen hire Somali refugees who in turn provide food and financial assistance to the most vulnerable within their refugee community. In these ways, the refugees are not only assisting their own but strengthening the resilience of their communities.

Access to Basic Services

Access to basic services for refugees living in urban areas is frequently impeded by host government policies which restrict health and education services to their own country nationals. These restrictions often necessitate the creation of parallel, refugee-specific services for the urban refugee population, as full access to education, housing, employment and financial services often requires documentation that is not always available to refugees, such as professional qualification, school or banking records and birth certificates.⁵¹

Transportation costs also impede service access as costs to maneuver the wide expanses that comprise urban areas are often beyond the reach of many refugees. The majority of refugees interviewed in the field assessments report confining themselves within quite restricted districts of the metropolitan areas where they reside. They often stay within their own neighborhoods both for protection and because they can't afford to pay for bus, rickshaw, *boda boda* (for-hire motorcycles) and taxi fare. The financially imposed restrictions on their movements further limit urban refugees' access to employment and basic services. In New Delhi, where traversing the immense, traffic-clogged city is particularly cumbersome, UNHCR's non-governmental organization (NGO) partners have set up branch offices in each of the major refugee-impacted neighborhoods thereby taking their services to the refugees instead of having the refugees travel long distances at significant costs to reach them. In addition, UNHCR has negotiated refugee access to the Indian government-provided free education and health care systems. While less desired by the refugees than the previously accessed private schools and private hospitals that UNHCR subsidized, refugees now have access to primary and secondary education and health care on the same basis as the majority of Indians. This model of supporting access to host government services may require channeling

international donor funding directly to host government health and education ministries.

Secondary education, while more widely available in urban areas than it is in many refugee camps, may be difficult to access due to language barriers and work responsibilities. As costs in urban areas are high and refugee families require multiple income streams to meet their monthly expenses, many refugee youth, especially male youth, work in the informal markets rather than attend school.⁵² Female youth, on the other hand, are more likely to stay home and assist with household chores and childcare responsibilities. There are few opportunities for 'earning and learning' and even non-formal education classes tend to be offered at times that clash with other work tasks.

In all locations, however, access to tertiary education whether university or vocational training, is problematic and costly, well beyond the means of most refugees. In New Delhi, refugees entering the university system, for example, are charged foreign student fees which are several times higher than the tuition fees paid by Indians. As urban refugees are often highly educated, this can result in refugee young people ending up less educated than their parents.

Assets

While some refugees manage to flee with some of their assets intact, the majority does not and, as such, displacement is a time for economic practitioners to focus on building or re-building assets—social, human and financial—in preparation for an eventual durable solution. While there has been wide understanding of the importance of human and financial capital, only recently has it become so apparent that the social networks in which people interact are integral to their livelihood development. Social capital is vital to helping the poor manage risk and vulnerability.⁵³ In fact, strong social networks/social capital proved to be the most valuable of assets for the refugees researched in the three Women's Refugee Commission field assessments. Social capital not only enhanced the refugees' protection, whether living near each other or traveling together, but was the most vital source for information dissemination about NGO services, employment opportunities, and housing. In addition, refugees more frequently borrowed money from other refugees, when confronted with emergencies and financial shortfalls, than from any other source. Landau, in a 2011 article, premises that the primary determinants of effective protection have considerably less to do with direct assistance than with individuals' choices and positions in social and institutional networks.⁵⁴ In fact, a study further highlighting the importance of social capital examined the social capital impacts of BRAC micro-finance programming in Bangladesh and found that the linking of project participants to higher socioeconomic-standing

community members resulted in those among the most vulnerable moving up two economic class levels (out of a possible 5), moving from “vulnerable” to “middle class.”⁵⁵

Human capital, especially educational attainment and previous work experience, had a generally positive impact on neighborhood of residence with more educated refugees choosing more expensive, safer neighborhoods and higher quality shelter. However, the more highly educated often had more difficulties accessing the job market. While less educated, less skilled refugees were able and willing to secure employment in the informal labor market, the more highly educated were unwilling to perform unskilled labor and yet were not able, because of host government policies and the lack of recognition of their diplomas and certifications, to secure access in the better paid formal sector. Work in the informal markets in all three sites was often dangerous and, at times, exploitative. The Burmese Chin in New Delhi have, perhaps, the most difficult adjustment as they come almost exclusively from rural, agricultural backgrounds and, hence, the human capital they possess doesn't match the needs of an urban, more structured employment environment. As such, they end up in unskilled, informal sector jobs that require them to work long hours for low pay. Their employers, while reporting that they are hardworking also state that they possess little employment etiquette; they tend not to call in when they're sick, they generally do not give notice before leaving to accept another position, and simply do not show up for work when they have other pressing obligations like an appointment at UNHCR.⁵⁶

Natural capital for refugees in urban areas is all but absent. They are not allowed, in the contexts studied, to buy or own property and the three cities provide little in terms of access to open spaces or natural resources. The density of housing, for the most part, precludes access to even small plots of land for backyard gardening or the raising of small livestock. This is unfortunate as access to communal and public lands for crops and gardens could significantly enhance urban refugees' food security as well as provide an opportunity for those coming from rural backgrounds, like the Burmese, to utilize their existing skills. As urban agriculture becomes increasingly important for all urban populations, host governments will have to consider models for agricultural production closer to and in urban areas as a means of addressing their growing food security needs.

Physical capital, while part of the pull factor contributing to urban migration, can paradoxically also be a limiting factor in the neighborhoods where refugees reside. Inadequate shelter, poor roads, limited public transportation, and the lack of garbage collection, potable water, and sewage systems, may result in urban refugees living in squalor far worse than that in many refugee camps. The poor infrastructure

can mean long travel times to reach basic services, limited access to markets, and increased exposure to health risks due to poor sanitation and over-crowding. Refugees in urban areas often move frequently whether because of inability to pay their rent, problems with their landlords, or harassment and protection concerns in their neighborhoods. The frequency of moving from one apartment or shelter to another is a good indication of vulnerability with those most unstable in terms of residence tending to be the most vulnerable.⁵⁷

Access to financial capital is perhaps the biggest barrier urban refugees face in their quest to become self-reliant. Most cannot access formal banks for loans or for a safe place to save. In addition, micro-finance institutions (MFIs) are generally unwilling to loan to refugees because of their unstable living arrangements, lack of residence permits and lack of collateral. Some urban refugees have established informal rotating savings and loans associations within their communities but the loan amounts available tend to be too small to set up businesses. Some refugees, desperate to access credit, borrow from local loan sharks, often at exorbitant interest rates potentially forcing them into a burgeoning cycle of debt.

A number of the refugees, particularly within the Somali community, receive remittances from relatives previously resettled to third countries.⁵⁸ While helpful and even life-sustaining for the most vulnerable, the remittances tend to be irregular and, hence, compound precarious living arrangements for the refugees who come to expect and rely on them. Remittances are rare within some of the refugee nationality groups such as the Burmese and Congolese. A fair number of Afghan refugees in New Delhi, though, report arriving with significant savings or cash received from selling their properties inside Afghanistan while other Afghans continue to receive regular payments for rental of properties and homes owned back home.⁵⁹

The Women's Refugee Commission's research found surprisingly low levels of financial literacy among the refugee populations studied including among those who were managing their own small businesses. Household interviews undertaken as well as interviews with refugee-run businesses uncovered an almost complete lack of recordkeeping of accounts by nearly all refugees. Most had little awareness about their gross versus net profits and whether their income allowed them to meet their expenses. For the most part, the refugees' expenses significantly exceeded their income and many reported borrowing money at the end of the month to pay their rent and/or being several months in arrears on rent payments.

Economic Coping Strategies

Economic coping strategies refer to the multitude of activities undertaken to meet basic survival needs—food, water, shelter, and potentially health and education. Economic coping strategies can be positive (safe, legal) or negative (dangerous, risky, detrimental to longer term health). Refugees in urban areas often undertake varied and multiple activities to secure income, shelter and food.

The economic coping strategies employed by the refugees in the three cities studied vary significantly by nationality and by context as the opportunities and socio-economic environments differ substantially. In every location, however, it is the informal, unregulated market that provides access while formal employment is severely restricted. In Johannesburg, where refugees can legally access employment, discrimination, xenophobia and high levels of competition impede access to the formal market while in Kampala, it is the limited opportunities and *ad hoc* manner that the work permit issue is interpreted that impedes access.⁶⁰ In New Delhi, refugees are officially not allowed to work although employment in the informal sector is tolerated.

The economic coping strategies refugees are forced to employ can have a profound impact on child protection outcomes. Many of the most desperate refugees pull their children out of school to save even minimal amounts on school fees and related costs—uniforms, books, pencils—and reduce the number of meals they eat per day to one, often consisting of little more than rice. In New Delhi, the Burmese Chin scour the night market for discarded vegetables, such as cauliflower leaves, as supplemental food for their families. The market guards let them in to pick through the rubbish only after the cattle have first been allowed in to eat their fill.

The primary means of income generation for the Congolese women in Kampala is selling *bitenge* (cloth from the Congo) and jewelry door-to-door whereas the Congolese men and male youth go from construction site to construction site trying to pick up daily work as laborers carrying bricks, mixing cement and shoveling mud.⁶¹ The smaller Burundian community in Kampala is more vulnerable and less organized. Some of them are rejected asylum seekers who are mixed in with the refugee population. A number are homeless and live in make-shift cardboard shelters constructed in an alley behind the offices of the Refugee Law Project. Begging, and sometimes criminal activity, reportedly contributes to their means of survival.

The Somalis in both Kampala and Johannesburg, because of their strong social networks, often take care of their most vulnerable members with assistance for food and rent being provided by either the mosques or wealthier individuals from the community. This is less true in New Delhi,

where the community is much smaller and where perhaps the Somali transnational trade networks are less apparent. In addition, the Somali population in New Delhi includes a high number of female heads of household, most of who rely on subsistence allowance from UNHCR for their basic needs. In Kampala, where the Somalis feel particularly discriminated against following the July 11, 2010 Al-Shabab bombings during the World Cup, they have a practice of supporting Somali-run businesses thereby keeping their money circulating within their own community—a practice not unlike that practiced by new migrant groups when they were trying to get established in the United States.

In New Delhi, while the Burmese, as noted above, are most likely to work in the irregular factories and as caterers for Indian weddings, the Afghan men and a few of the women often work as interpreters at the high-end, private hospitals for wealthy Afghans flying in from Kabul to seek treatment often unavailable at home. A few from each community have established their own small businesses—kiosks, bakeries, and noodle shops. Some also work as domestic helpers in Indian and diplomatic staff households and a significant number participate in the UNHCR-supported income generation projects which are *de facto* subsidized employment or workfare.⁶²

In Johannesburg, about 75% of forced migrants report being economically active and about 50% report having multiple, simultaneous livelihood strategies such as petty trading, casual labor or self-employment.⁶³ Informal street commerce is the principle livelihood activity for both refugees and the urban poor in Johannesburg. A few refugees have successfully employed micro-franchising schemes where they replicate their shops based in the city center as satellite shops in the informal settlements on the city outskirts with the manager of the micro-franchise paying a fee back to the owner to be part of the franchise.

Regardless of the economic coping strategies employed, the majority of urban refugees, while demonstrating a high level of resilience, remain on the fringes of the economies in which they live. For many their survival is day-to-day, hand-to-mouth subsistence joining the ranks of the urban poor. As Obi states, “unassisted refugees cannot be regarded as ‘self-reliant’ if they are living in conditions of abject poverty, if they are obliged to engage in illicit activities in order to survive, or if they are obligated to survive on the remittances or the charity of their compatriots.”⁶⁴

Protection Risks

Protection is facilitated by legal recognition and documentation, the realization of rights, such as freedom of movement, the right to work, and the right to own land, and

access to justice and rule of law. Whenever any of these are compromised, the risks to protection increase.

Gender-based violence is a serious protection risk for refugee women, girls, and to a lesser extent, boys in all three locations assessed. These risks were often associated with their livelihood strategies as well as with their movement in the public sphere. Travel alone or after dark heightened females' risk as did living in a household without an adult male. While gender-based violence was the most common protection concern, other types of violence were also reported. In post-apartheid South Africa, for example, violence against foreigners has been common and the ongoing threat of such against refugees and asylum seekers impacts their livelihood opportunities. Foreigners are six times more likely to than South Africans to have experienced threats of violence due to nationality or ethnicity⁶⁵ and this violence escalated during the xenophobic attacks that reached a crescendo in May 2008 resulting in the large scale displacement of migrant and asylum seeking communities.

The lack of economic opportunities has also led many refugees to engage in transactional sex or turn to the commercial sex as a means of support. In Kampala, a number of gay and lesbian refugees, ostracized by both the host community as well as their own community, report working as sex workers as they deem this the only viable livelihood option available to them.⁶⁶ This option, though, is highly risky in the Ugandan anti-gay political environment which renders these sex workers at risk of arrest and detention, and their lack of legal protection limits their ability to demand payment from and negotiate safe sex with their clients.

Other protection risks include harassment, discrimination, unpaid wages, instability, precarious housing situations where landlords over-charge and evict tenants with little warning, theft from homes and businesses, and police confiscation of goods as well as police extortion and arrest.

Conclusion

Promoting an Enabling Environment

Creating economic opportunities for refugees in urban areas is a challenging and complex undertaking. Advocating for and influencing host government policy for recognition of refugee rights in policy and practice is a requisite first step; identifying market opportunities and constraints and refugees' economic coping strategies in response to those opportunities and constraints is the vital subsequent step.

Government restrictions on refugees' right to work, on recognition of refugee certificates and diplomas, and on securing residence permits represent the biggest challenges to refugee self-reliance and refugee protection in urban areas. Governments fail to recognize or acknowledge that without the legal right to work, refugees are forced to enter

the gray market, which does not contribute to the tax base, or, alternatively, engage in criminal activities to survive. Even where refugees have the right to work, such as Uganda, the lack of coherent domestic legislation means that this is interpreted differently by different government officials and local employers thereby penalizing the refugees and impeding their access to employment. Costs associated with securing work permits, residence permits and the translation of school transcripts and diplomas serve as barriers to refugee market access.

Building Assets

The field assessments carried out by the Women's Refugee Commission highlighted the importance of human, financial and especially social assets in urban refugees' livelihoods. Social networks not only assisted with access to housing and jobs but were a vital source of information about services and opportunities. Social networks also helped mitigate risks faced by refugees in these environments.⁶⁷ There is a need to recognize and support the vital role that these social networks play in urban refugees' protection and survival. Such as through supporting indigenous refugee mutual assistance organizations, capacitating informal refugee savings and loan mechanisms, working with and through refugee religious institutions, women's groups, leadership structures and youth clubs.

Building human assets necessitates assisting refugees' access educational and training opportunities. Identifying and focusing on which local vocational training programs serving host country nationals have job placement components and the best post-training employment records, for example, and how these programs can be capacitated to serve the refugee population. Identification of and facilitating access to existing business development services could build refugees' financial literacy and entrepreneurial skills. Building financial capital requires assisting refugees access salaries, income, credit, and safe places to save. Assessing, for example, whether existing micro-finance institutions could be convinced to provide loans, safe places to save, and micro-insurance to the refugee population and what support this might require.

Creating Pathways

As referenced above, rather than creating parallel programs and services, focus should be on assisting refugees' access existing services including those targeting the urban poor. Existing services have track records and understand the socio-economic context and local markets. This entails mapping current service providers for vocational training, business development services, job placement programs and micro-finance institutions and assessing their

strengths and their potential for extending services to the urban refugee populations. This may require further capacitating through technical or funding support and it may require modifications in program models and approaches. Microfinance institutions (MFIs), for example, exist in virtually every refugee-impacted urban area serving the host country's poor who face the same challenges and reside in the same neighborhoods as the urban refugees. MFIs have a myriad of products—savings, consumer loans, household loans, business loans and micro-insurance that can be tailored to the unique needs of the refugee population. An interview with the director of BRAC in Kampala, for example, indicated that they are willing and ready to extend their services to the refugee population.

While economic programming in urban environments is complex and local markets and opportunities are often limited, starting with and building on what exists both within the refugee populations and with the local economic service providers would facilitate better practice and ultimately should lead to better outcomes.

NOTES

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