



Women's Refugee Commission
Research. Rethink. Resolve.



The Living Ain't Easy

Urban Refugees in Kampala

March 2011



Research. Rethink. Resolve.

Since 1989, the Women's Refugee Commission has advocated for policies and programs to improve the lives of refugee and displaced women, children and young people, including those seeking asylum—bringing about lasting, measurable change.

The Women's Refugee Commission is legally part of the International Rescue Committee (IRC), a non-profit 501(c)(3) organization, but does not receive direct financial support from the IRC.

Acknowledgments

This report was written by Jina Krause-Vilmar, with research, editing and drafting support from Dale Buscher, Abigail Sylvester and Josh Chaffin with Women's Refugee Commission; Moses Chrispus Okello from The Refugee Lab Project, Uganda; Lucy Hovil with International Refugee Rights Initiative; and Fruzsina Csaszar, Wendy Henning, Gregory Shaw, and Shanna Devoy with the Department of State Bureau for Population, Refugees and Migration. Diana Quick designed and edited the report.

The Women's Refugee Commission wishes to acknowledge the contributions and field support received from the Refugee Law Project as well as all the UNHCR and NGO staff and the refugees who spoke with us and added their thoughts, input and ideas.

Funding is provided by the US Department of State—Bureau of Population, Refugees and Migration and the Starfish Foundation.

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ISBN:1-58030-089-8

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Acronyms & Abbreviations

CBO	Community-based organization
DRC	Democratic Republic of Congo
GBV	Gender-based violence
JRS	Jesuit Refugee Service
KCC	Kampala City Council
NFE	Non-formal education
RLP	Refugee Law Project
UGX	Ugandan shilling
UNHCR	United Nations High Commissioner for Refugees
UPE	Universal primary education
USD	U.S. dollar
VSLA	Village Savings and Loan Association

Executive Summary

An estimated 58 percent of the world's 10.5 million refugees now reside in cities. They often have few assets, limited support networks, and are constrained by legal, cultural and linguistic barriers.

To date, the humanitarian community has focused primarily on camp-based refugees. Little is known about the needs of the urban displaced. Urban refugees face multiple challenges to achieving economic security; nevertheless, they are industrious and hard working. They want to stand on their own two feet, to support their families, educate their children and build a better future.

As part of a one-year research project focused on promoting effective and safe livelihoods for urban refugees, the Women's Refugee Commission undertook a field trip to Kampala, Uganda in October 2010 to understand the economic strategies, related protection concerns and the local economic environment in which urban refugees live. In this report, the Women's Refugee Commission highlights the constraints and opportunities to improve the livelihoods of urban refugees in Kampala, Uganda.

What Is a Livelihood?

A "livelihood" refers to the capabilities, assets and strategies that people use to make a living.

Key Findings

Access to basic services and control of assets shape the economic strategies that refugees employ to achieve self-reliance, that is, food and income security. Displacement destroys livelihoods and forces people to adopt new strategies to support themselves. Refugees often arrive with no safety net, they usually flee with few resources and little preparation and, at times, become separated from or lose family members. Without access to basic services and assets, men and women, girls and boys often rely on risky activities to survive.

These may include working as commercial sex workers, illegally hawking goods on unsafe streets or trading sex for food or shelter.

What Is "the Market"?

The market is any system that allows buyers and sellers to exchange goods, services and information.

Urban refugees in Kampala face barriers in accessing basic services critical to their livelihoods, such as health care, primary and secondary education, police services and the market. Refugees often have urgent health care concerns, which may become major household expenses they cannot afford. While education is as much a priority for refugee parents as any other, it remains out of reach for many urban refugee families. Police discrimination exacerbates insecurity in already crime-ridden slums, hampering economic activity. Since the formal economy in Kampala is underdeveloped and highly regulated, many refugees, along with the urban poor, are forced to turn to the informal economy for overpriced goods and unstable seasonal employment.

The Women's Refugee Commission found that refugees often have little access to savings or credit to guard against shocks or invest in businesses. Those who do have financial resources often lack the financial literacy to maximize the use of their money. Refugees and Ugandans alike rely on social networks to access jobs, credit and protection, but many newcomers lack strong support networks.

Refugees in Kampala are self-settled and are more educated than refugees in the agricultural settlements. They are able to access jobs, albeit poorly paid work in the informal sector. However, limited access to education and health care limits their ability to invest in the future of their children.

Most urban refugees are economically active, often with multiple simultaneous livelihood strategies, such as petty trading, home-based piecework production or self-employment using productive assets like a sewing machine. Even so, many still cannot cover all their basic

expenses. The most vulnerable refugees rely on only one source of income, or on social support.

Many vulnerable refugees live in extreme poverty. When they are unable to pay for their needs, they are evicted, double up in crowded rooms, sleep on the street, eat less frequently and engage in negative economic strategies. These strategies tend to increase their risk to gender-based violence, and can adversely affect their children, who may be sent to live with a relative or pulled out of school and expected to work. The social safety net available to the most vulnerable refugees is the church and mosque, where they sleep or access minimal food assistance.

Levels of vulnerability differ by nationality. Our findings suggest that many in the Burundian community are vulnerable, with limited language skills. The Congolese community is known for its *bitenge*, traditional printed fabric, which provides a possible niche market, but the Congolese refugees have weak social networks. And the Somali community is relatively less vulnerable, relying heavily on strong social networks.

Despite the hardships, most refugees do manage to earn some income, and rely on one another to survive. They use social networks to gain access to credit, create savings groups to pay for emergency costs and organize their own nonformal education programs. To decrease their risk, communities have started organizing public awareness campaigns using community theater. Some refugee women and girls have organized themselves to walk or sell in groups to avoid sexual harassment.

Key Recommendations

There are clear opportunities for the humanitarian and development community to support positive economic strategies and mitigate against negative coping strategies. The Women's Refugee Commission recommends that practitioners:

1. Recognize that diverse approaches are needed; there is no one program that can address all the varied needs of refugees.
2. Diversify households' economic activities.
3. Evaluate the risk of gender-based violence in economic programs to ensure that participants are able to safely earn an income.
4. Work with beneficiaries to engage their more "invisible" peers in programs.
5. Address barriers to employment, such as legal documentation or poor financial literacy.
6. Strengthen social networks.
7. Build linkages between Ugandan nationals and refugee communities.
8. Coordinate programs with other service providers.
9. Provide working capital and couple capital with savings.
10. Evaluate livelihood interventions using child well-being and women's empowerment indicators;
11. Expand access to existing public services, don't build parallel structures; and
12. Increase enrollment and retention in primary and secondary schools.



Purpose of Mission

With support from the Department of State, Bureau for Population, Refugees, and Migration and in collaboration with the United Nations High Commissioner for Refugees (UNHCR), the Women's Refugee Commission is conducting a one-year study to understand the economic coping strategies, protection concerns and local economic environment of urban refugees. Through desk research, assessments in Kampala, New Delhi and Johannesburg, and in consultation with refugees about their own needs, the project will develop operational guidance aimed at enhancing the economic security and protection of urban refugees.

This report focuses on key findings from an October 2010 field assessment conducted in Kampala, in partnership with the Refugee Law Project (RLP), an autonomous community outreach division of the faculty of Makerere University. The RLP seeks to ensure fundamental human rights for all asylum seekers, refugees and internally displaced persons within Uganda. The purpose of the field assessment was to understand the economic coping strategies, related protection concerns and the local economic environment of urban refugees.



Refugees in Kampala studying auto repair.

Background

“We are really willing to work.”

Leader of the Kampala Refugee
Women’s Association

The past decade has seen rapid, global urbanization bring increased numbers of individuals, including refugees, to cities and towns.¹ In Uganda, policies and procedures governing refugee protection and assistance have been *ad hoc* and favor refugee settlement in the agricultural settlements. The 2006 Ugandan Refugee Law allows refugees to settle in Kampala, or elsewhere; however, they must forgo their rights to humanitarian assistance. As a result, refugee protection is limited in urban areas.

UNHCR’s revised 2009 urban refugee policy seeks to expand the protection space to include urban areas. However, the humanitarian community knows little about the precise numbers of those forcibly displaced into urban settings, or about their basic needs, protection concerns, barriers to economic opportunities or current economic coping strategies. The practical implication of UNHCR’s policy is unclear. Establishing an evidence base to develop practical and operational guidance is crucial in promoting policy and program implementation that supports effective and safe livelihoods for urban displaced populations and mitigates tensions between host and displaced communities.

This report seeks to address the reality of increased migration flows to urban areas and the need for an evidence-base to ground guidance.

The total number of refugees living in Kampala remains unknown. UNHCR has registered over 35,000² urban refugees, while Human Rights Watch estimates 50,000.³ Such varied numbers do not provide an accurate picture from which to understand the policy implications for service provision or the stress on urban infrastructure. It is clear that the number of individuals seeking refuge in the city is increasing. UNHCR’s urban caseload tripled from 10,768 in 2007 to 35,072 in 2010.⁴ Refugees arrive in several different ways: via

the agricultural settlements in rural Uganda, directly to Kampala from their country of origin or via transit countries such as Kenya. Displacement is not a choice; often refugees who move from the settlement to urban areas do so because of perceived insecurity and heightened concerns about their safety. Most have escaped conflict, some arriving in earlier decades, and others arriving from more recent conflicts in Rwanda, Burundi, the Democratic Republic of Congo (DRC), Sudan, Somalia, Ethiopia and Eritrea. Within Kampala, refugees are scattered across the city’s slums, with Somalis concentrated in the central neighborhood of Kisenyi and the Congolese in Katwe, Makindye and Masajja.⁵ Urban refugees face many of the same barriers as the Ugandan poor in accessing services, finding employment and staying safe. However, they also face additional constraints, such as language, discrimination, lack of legal documentation and limited access to credit and formal sector employment.

The reason refugees come to Kampala is varied. Above all, refugees interviewed stated that the formal and informal economies offer a wider variety of employment and business opportunities compared to the agricultural settlements. Other reasons include access to health services, better education facilities, access to financial and communication services, such as Western Union for remittances and the Internet to connect to relatives, and to escape the physical insecurity of the settlements, such as ethnic discrimination or sexual exploitation.

Uganda is a signatory to the 1951 Refugee Convention, the 1976 Protocol and the 1969 Organization of African Unity Convention Governing the Specific Aspects of the Refugee Problem in Africa—agreements that detail the rights of refugees. Historically, the Ugandan Control of Alien Refugees Act required all refugees to reside in settlements. With the newer 2006 Refugee Law, refugees may choose to settle in Kampala, or elsewhere, by forgoing their rights to humanitarian assistance, specifically shelter, food rations, psycho-social counseling related to GBV and HIV/AIDS, and facilitated access to UNHCR-supported health clinics and schools.⁶ In addition, they have the freedom of move-



ment within Uganda, which allows them to engage in regional commerce. However, refugees are unable to cross international borders with similar ease as access to conventional travel documents are limited,⁷ which hinders business and trade for refugee-run businesses with Kenya and Sudan.

Despite refugees' legal rights, Ugandan attitudes towards refugees are generally negative. Refugees are viewed as an economic burden and looked upon with suspicion as collaborators with former governments that have in the past been hostile to Uganda.⁸

UNHCR and its implementing partners provide refugees with legal aid, health care support, language classes, psychosocial counseling and minimal livelihood interventions, such as micro-credit and vocational training.



The Women's Refugee Commission conducted focus group discussions with refugees living in Kampala.

Methodology

This study is based on interviews with 251 refugees, which includes refugee households, focus groups and businesses, and 30 interviews with the urban poor, city officials and service providers that work with urban refugees or the urban poor. In this report, the term "refugee" is used to refer to all individuals from a country that has produced or is producing a significant number of legally recognized refugees, irrespective of their legal status in Uganda.

Qualitative interviews and participant observations were the main methods used in conducting this study. Specific methods included:

- focus groups disaggregated by gender, age and vulnerability to collect information on wealth groups,⁹ refugee access to services and protection concerns;
- semi-structured discussions with refugee-run and local businesses to understand market opportunities and constraints;
- household interviews to gather in-depth information on how typical refugee households in each wealth group obtain food and cash income, taking into account their needs, expenditures and range of coping strategies, as well as to understand how livelihood strategies relate to their protection or risk of gender-based violence; and
- project site visits to learn about economic and protection programs serving urban refugees and the urban poor.

The field assessment targeted the Congolese, Somali and Burundi communities. Congolese refugees make up the largest refugee population in Kampala at 15,500 registered refugees.¹⁰ The Somali community is the second largest, at 8,500,¹¹ and is largely considered the most self-reliant, with strong social networks as well as strict gender norms. The Burundi community is relatively small, with only 644 registered individuals,¹² and is comparatively vulnerable.¹³

Sampling was purposive, based on theoretical saturation, and triangulated.¹⁴ Interviews were conducted with assistance from four community interpreters from the DRC, Somalia and Rwanda, two researchers from the Refugee Law Project and two researchers from the Women's Refugee Commission. Areas of Kampala where refugees reside were located through the support of refugee community interpreters and service providers, such as the Jesuit Refugee Services (JRS) and InterAid. The findings present a snapshot of the current state of urban refugees' economic strategies and protection concerns in Kampala. Due to time constraints and the inability to secure meetings with all engaged policy-makers and stakeholders, researchers were unable to solicit feedback on sections of this report.

Findings

One third of urban refugees live on less than 1 U.S. dollar (USD) a day.¹⁵ Access to basic services and control of assets shape the economic strategies that refugees employ to achieve self-reliance, or food and income security. Household economic strategies can, however, increase risk to gender-based violence (GBV). For example, women who become breadwinners may risk an increase in domestic violence as male partners try to control their earnings. This study attempts to understand refugees and the urban poor's access to services, weigh their household assets and examine related protection concerns and strategies, to determine how best to support positive economic strategies and mitigate negative strategies.

Recognizing that self-reliance is a fluctuating state amongst the poor, this report classifies households into wealth groups using local definitions of self-reliance. Wealth groups are sets of households that have similar

asset holdings, and employ similar strategies to gain access to food and cash income. Refugee communities divided themselves into two wealth groups, "vulnerable" and "struggling." Vulnerable households include those that are unable to meet their basic needs, such as food, water and shelter, on a regular basis. Struggling households are able to meet their basic needs more regularly, but they may rely on negative economic strategies or are unable to meet education and health costs. For example, well-educated Somali refugee men who work in the petroleum industry are able to meet their basic food, water and shelter needs; however, they are unable to save funds to cover emergency health care expenses. The Congolese community included a third, better-off, wealth group, of refugees who are able to meet their basic needs, engage in positive economic strategies, save money, send their children to private school and minimize their vulnerability to shocks.

Vulnerable households typically do not have a permanent residence. They shift from place to place, often unable to pay rent for months, or live on the streets. Generally they have household sizes of more than five people. Struggling households also shift from place to place, but with less frequency, and usually due to poor housing conditions or rent hikes from landlords. In addition, they typically have smaller households, of three to five people, which are predominately male-headed. Better-off households were few; they have permanent residence and household sizes between one and five people. Because this assessment was able to only interview a couple of better-off households and because refugees in this category seem to be such a small proportion of the overall refugee population, data is not outlined below about this group.

Vulnerability is defined as a high degree of exposure and susceptibility to risk of stress and shocks and little capacity to recover. Based on this definition, vulnerable and struggling households are vulnerable with vulnerable households less able to recover from shock and stress.

Livelihoods Defined

A "livelihood" refers to the capabilities, assets and strategies that people use to make a living.

Access to Services

“There are inflated electricity bills. I use three bulbs, but I am given a bill of 180,000 Ugandan shillings (UGX) (90 USD) per month.”¹⁶

Somali woman, Kisenyi, Kampala

In urban settings, displacement places extra stress on urban services, with displaced populations and existing urban dwellers sharing densely populated and poorly serviced environments. In Kampala, more than 60 percent of the population lives in slums,¹⁷ boasting a population density of over 14,000 people per square kilometer.¹⁸ Kampala’s slums are characterized by poor physical infrastructure, including a lack of paved roads, minimal trash collection and shoddy drainage systems composed of sewage. Houses are typically built from discarded industrial materials and lack latrines. In this environment, public services are overcrowded, costly and unreliable for refugees and the poor. Slum dwellers often pay higher costs for basic services, such as water, which costs three times more than in other parts of the city.¹⁹

While these barriers are the same for all slum dwellers, refugees and the poor alike, urban refugees face additional barriers to accessing public services that are critical to their livelihoods. Refugees have high health care needs, making it a major household expense. While education is as much a priority for refugee parents as any other, it remains out of reach for many urban refugee families. Police discrimination creates insecurity, limiting economic activity. The formal economy is underdeveloped and highly regulated, pushing refugees, along with the urban poor, into an oversaturated informal economy.

Access to Health Care

The Kampala public health care system is free of charge, except for procedures and medication. It is under great pressure to service patients from within the city as well as other districts, including Wakiso, Mpigi, Mukono and Luwero.²⁰ As a result, hospital charges for procedures and medication have been increasing over the years and stocks of prescription drugs are limited.²¹

In association with NGOs and community-based organizations (CBOs), the government is extending services specific to slum dweller health needs, such as AIDS awareness, family planning and treatment for malaria and cholera. These services, however, often fail to reach refugees, who have listed similar health issues for their communities.

Constraints to refugees’ access to the health care system include:

- discrimination by clinic staff. According to InterAid, public service providers have a very negative attitude towards the refugees, so they end up subjecting them to this kind of discrimination and charge them highly²²;
- language barriers.

Refugees interviewed for this report cited medical costs as one of their major expenditures. According to a 2009 InterAid report, out of 317 respondents, 71 percent sought medical treatment in the past year (2009).²³ In addition, over 58 percent of those respondents paid more than 31,000 UGX or 15.50 USD for medical services for each visit. A cost of 31,000 UGX or more for a vulnerable household living on a median monthly income range of 31,000 – 60,000 UGX is a significant one-time expense. In order to afford such high costs, refugees often leverage social networks to raise funds by borrowing from local businesses, friends and neighbors, requesting assistance from churches and religious leaders or forgoing treatment altogether.

Access to Education

Uganda is a signatory to the 1951 Refugee Convention and 1989 Convention on the Rights of the Child, which ensure the right to education for refugees. Uganda provides universal primary education (UPE), in which seven years of primary school are free for four children per family. However, government schools in Kampala commonly do charge fees,²⁵ which cover the cost of water, electricity and teacher salaries; expenses that run higher in the capital city. In addition, students must pay for uniforms, school supplies and meals. This

makes the cost of primary school prohibitively high for urban refugees and the urban poor. Secondary schools are fewer and face the same constraints as primary schools. Classrooms are severely overcrowded; the average permanent classroom size is one teacher to 49 students.²⁶

For urban refugees, there are additional barriers to accessing public schools. These include:

- discrimination in admission procedures, where limited seats go to nationals;
- language barriers;
- adjustment to a new curriculum;
- the psychosocial needs of conflict-affected refugee children.

As a result, in Kampala more than half of the refugee school-age children (over six years old) are not in school.²⁷ Less than 10 percent of refugee students in Uganda are enrolled in secondary school.²⁸ While the majority of urban refugees interviewed for this study ranked education for their children as a top priority, few were able to meet the necessary costs. This is of particular concern given findings from a 2009 qualitative research study showing that self-settled refugees in Kampala were more self-reliant than settlement refugees in Oruchinga and Kyangwali because of more years of education beyond secondary school.²⁹ Our findings suggest that language constraints seemed to be a particular constraint for Burundians, who often only spoke their native language.

Due to these constraints, refugee-led nonformal education (NFE) programs are often the only accessible education activities. NFE subjects include personal and community development, language, vocational and professional skills training, subject-specific learning, literacy and numeracy, and para-formal education programs.³⁰ For example, in the Congolese community, church groups organize preschool and primary education classes for children. A Somali youth group organizes cultural orientations on adapting to Ugandan customs for new arrivals. The team did not hear of any

similar programs in the Burundian community. These NFE programs are reported to have limited capacity and scalability, and produce mixed results.

Access to Police Services

Crime in Kampala and in the slums is high. Refugees, regardless of gender or nationality, cited physical security, such as sexual harassment (mostly cited by Congolese women), physical harassment, theft and robbery as a key concern. A number of refugees said that when they reported crimes such as assault and theft, police asked for money or simply took no action. Some refugees negatively associate police with Ugandan troops in their countries of origin and are wary to report criminal incidents. New arrivals from fragile states, where there is an absence of the rule of law, may also need orientation on appropriate conduct and behavior in Ugandan society.³¹

Due to insecurity in the slums, most local businesses employ guards or watchmen. Refugee-run businesses generally close early to avoid travel at night. Women tend to travel in groups and stay close to the home. Respondents in the Somali community reported that young girls and children are kept at home; they shop at local Somali stores, paying higher prices to avoid harassment at nearby Owino market. Harassment of Somalis by Ugandan police and nationals is particularly high after the July 11, 2010 bombing.³²

Access to the Market

*"If you get a job it is by luck and then you get paid less than a Ugandan."*³³

Thirty-eight percent of the population in Uganda lives below the national poverty line.³⁴ In Kampala, the public and private sectors employ only 13 percent of the population.³⁵ The majority of Ugandans and refugees are found in the unregulated, informal sector, which provides low-paid, mostly unskilled, work.

While the formal sector is underdeveloped it is also highly regulated, limiting refugees' access to the formal

economy. The Refugee Act of 2006 states that refugees have the right to work just like “aliens in similar circumstances.”³⁶ The Immigration Department interprets this to mean that refugees require work permits, as aliens require work permits to enter the country. The Office of the Prime Minister asserts that once a refugee is in the country she/he is allowed *de facto* to work. The lack of clarity and varied enforcement of the regulations guiding employment mean that local government officials, employers and refugees are left confused. As a result, employers are wary of hiring refugees; and refugees who do work formally are harassed by local government and immigration officials.

Refugees are allowed to set up businesses, but the process is costly and time-consuming. To set up a business, owners must first register with the Registrar General's Office for a fee and then obtain a license from the Kampala City Council (KCC). A license costs 108,000-280,000 UGX (54 – 140 USD) per year depending on the location.³⁷ Meanwhile, hawker licenses are required for each employee selling goods off site, adding a cost of 150,000-180,000 UGX (75 - 90 USD) per year, per person.³⁸ Business licenses may also be obtained without registration, but the license cost remains high. Thus many refugees risk hawking goods without a license, which can result in their goods and earnings being confiscated by the KCC. The majority of Congolese respondents highlighted this as a major concern within their community.

Regardless of regulations, refugees face discrimination, language barriers and limited access to credit and childcare when trying to earn a living. Interviewees consistently complained about exploitation and discrimination in accessing employment.

Research demonstrates a positive relationship between knowledge of English or Luganda and employment.³⁹ While free English language courses are offered by InterAid, JRS, RLP and refugee-founded organizations, they are few and the dropout rate is high due to participants' need to earn a living.

Limited access to capital inhibits business development. Refugees often do not have a fixed address, can-

not provide the necessary collateral, legal documentation or character references, and have many financial burdens. InterAid experimented with a revolving fund for individual refugee business plans and found that many refugees used the funds for unexpected emergency needs instead of business investments.

Owning a Small Business ⁴⁰

Omar fled Somalia and started his own business as a camel butcher in Kampala in 2008. He employs 15 people, half of whom are refugees, to assist him with feeding, transporting and slaughtering the camels. Customers abound, from both Somalia and Uganda.

While Omar has carved out a relatively successful niche for himself and works hard to maintain his business, he faces many challenges in the day-to-day operations. In order to purchase camels, Omar must travel outside of Kampala, usually to the Kenyan border. Ugandan authorities require him to buy a permit for each animal in order to transport them back to Kampala. He usually buys about 20 camels on each trip, paying 30,000 UGX (15 USD) per animal in permits. Despite having a business license, police still stop him along the way and require a bribe if he wants to move freely. According to international and Ugandan law, refugees have the freedom of movement within a country of asylum, but in reality, refugees are often restricted to certain areas.

Omar contributes to the local economy by hiring Somalis and Ugandans and paying the fees and taxes for permits. In order to contribute further and grow his business, Omar says he needs to access credit to invest in trucks and butchering equipment. Many banks, however, do not accept refugee legal documents, demand high amounts of collateral or worry that refugees will move away before they repay the loan.

Omar also wants the right to buy and own land in Uganda so his camels can graze. Currently, the camels ride long distances in cramped and hot trucks, some never making it to Kampala, resulting in large overhead costs for Omar. Omar feels that owning a small piece of land would serve as collateral and help secure his business.⁴¹

Finally, women's childcare responsibilities limit their mobility. According to research conducted by Maachivello in 2003 with 221 refugee households in Kampala, 46.2 percent of women were single mothers with an average of 3.4 children.⁴² The assessment findings suggest that as female heads of household, they prefer to engage in work that is in close proximity to their home. Given that refugees shift residence often, this can mean looking for new work with every move.

Despite the many barriers, refugees are finding creative ways to survive.

Leveraging Assets

In Kampala, where refugee access to urban services is constrained by discrimination, language barriers and legal rights, refugees find it difficult to accumulate assets. For example, limited access to health care, education and financial resources hinders families' capacity to strengthen their human capital, such as through secondary education, or to strengthen their financial capital with credit to start a business.

Control of assets shapes the strategies that refugees employ to achieve economic security. Understanding what resources refugees and the urban poor possess and lack can help determine which resources support effective and safe economic strategies. This study looked at financial, social, human, physical and natural capital bases at the household level, as well as the interaction between capital bases. For example, social networks are often used to leverage other assets, such as organizing informal savings groups or sleeping in one room with other families to save on rent.

Financial Capital

Urban refugees resort to complex systems of borrowing and saving to manage their money, such as informal savings circles, shopkeeper credit, loans from neighbors and friends, and gifts from religious institutions. Most report having only irregular income and expenditure patterns and they lack the appropriate financial tools to manage such irregular finances or deal with

unexpected costs. For example, an interviewed vulnerable household may live on 2,700 UGX (1.4 USD) a day but, depending on the day, they may earn enough for their basic daily needs, may manage to save money for larger one-time costs or may not earn anything at all. Households interviewed said they managed their cash flow one day at a time, and were unable to plan for future needs such as rent.

Self-employed refugees said they were unable to make informed decisions regarding the use and management of money, even having difficulty determining a market price for their goods or services. Some worked for donations, even though their product had an established market value, while others were unable to calculate their profit margin. For example, the 18-member Burundi Theater and Dance Troupe has performed at events hosted by Coca-Cola, MTN Telecom and various embassies, but running as a business has been difficult. There is no fixed price for their service, so individual members will negotiate independently with potential clients. Members lack negotiation skills and market their services too low. As a result, they make little profit.

No Credit without Savings

A Rwandan woman with a degree in community health could not utilize her qualification in Kampala as she did not speak English. Thanks to a microfinance loan she started a profitable business selling second-hand shoes. She had already managed to repay half of her loan when she had to have an operation and, at the same time, two of her children contracted malaria. After settling the medicinal and hospital bills she was left with no funds to make her enterprise sustainable or repay her loan.⁴³

There is a clear need for savings and micro-insurance schemes, which can serve as informal safety nets to help households meet their basic needs as well as manage risk by offsetting harmful coping strategies. For example, the primary reason single mothers reported defaulting on their InterAid loans was family illness.⁴⁴

Currently, refugees rely on social networks as their infor-

mal safety net. Where social capital within a community is strong, informal safety nets are well developed, such as in the Somali community, where vulnerable women often rely on the mosque to pay their rent. Where social capital is weaker, there are limited safety nets, such as in the Congolese and Burundi communities. Some in the Congolese community have started informal saving groups for emergency costs.

Social Capital

Social capital, such as networks, increases people's trust and ability to work together and allows for relationships of reciprocity. Amongst urban refugees it is important to make a distinction between *bonding* social capital, which refers to social networks among refugees from the same country of origin, for example, Somalis with Somalis, and *bridging* social capital, ties between refugees and the host community. Bridging social capital is particularly important for economic advancement, as people need these more distant ties to get new information about job opportunities or markets. For refugees, bridging social capital may have additional benefits, for example, in helping them to feel less foreign and isolated, giving them information about how to solve problems and access services in a new environment and providing protection in cases of exploitation by employers or landlords.

Refugees rely on bonding social capital to access jobs, credit and protection. Our findings suggest that bonding social capital is relatively weak within the Congolese and Burundi communities. For example, in Uganda, the Congolese are known for their printed fabrics known as *bitenge* and their hairdressing skills. However, few Congolese have organized to market their goods; instead they are more often employed as casual laborers in Ugandan-owned businesses.

On the other hand, Somalis have relatively strong bonding social capital. They live close to each other in the neighborhood of Kisenyi. Vulnerable Somalis rely on struggling Somali households for food and cash support, while struggling Somali households rely on resident Somalis for jobs and credit. (See chart on page 12.)

Leveraging Social Capital to Build Financial Resources

A group of Congolese refugees organized the Born Again Refugee Association (BARA) to support the most vulnerable. They started an informal savings group, where members deposit 50,000 UGX (\$25 USD) each month. The group gives out a monthly loan up to 500,000 UGX (\$250 USD) to one member. If a member cannot repay the loan, the association claims some of their assets. One elderly Congolese woman took a loan of 200,000 UGX (\$100 USD). She purchased fish from the market, which she sold in her neighborhood. With the money she earns, she has paid back her loan, continues to purchase fish to resell and with the profit she covers her rent and children's school fees. Providing additional training on a village savings and loan model to BARA members may enable them to train other Congolese groups on an informal savings group model.

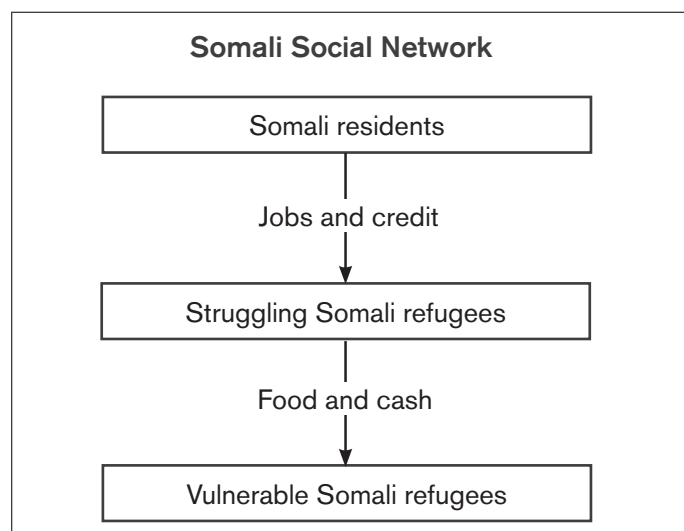
Somalis often prefer to buy from Somali businesses because they can get goods on credit. Often this means paying higher prices instead of going to nearby Owino market. In addition, Ugandans rely heavily on social networks to gain access to jobs. For many Ugandans, contacts and relatives are the main avenue for securing employment,⁴⁵ and without these, many refugees are shut out of good jobs.

Communities often use their own community networks for protection. In the Burundian community, the church acts as an intermediary between refugees and the local government or police. In addition, Burundian men often walk home together at night.

Despite these benefits of bonding social capital, it can also be restrictive, particularly where communities have strict norms. For example, Somali girls are often invisible in the community due to cultural norms and are kept isolated at home.

Our findings suggest that bridging social capital is weak between Ugandans and the urban refugee popu-

lations. Interactions are limited by language and by cultural and social barriers. Ugandans often have a negative perception of refugees. Many refugees complained about threats they heard from Ugandan neighbors that once the current government is replaced in upcoming elections, all refugees will be expelled from the country. There were also numerous cases of Ugandan landlords charging rent and utilities at four times or more the market price. There were a few positive examples of bridging social capital, where a Ugandan would take out a loan on behalf of a refugee. This, however, happened rarely and seemed to occur between friends and fellow church congregationalists.



Human Capital

Urban refugees are often a self-selected population. They choose to come to the city instead of receiving aid and residing in the agricultural settlements. Refugees with higher levels of education and work experience self-select to migrate to the city as they feel better prepared and equipped to compete in the urban job market. As such, about 50 percent have either finished or were attending secondary education before flight.⁴⁶ Many were professionals or traders in their country of origin, and those who manage to use their existing skills in Uganda are generally more successful than their unskilled peers.⁴⁸ In addition, refugees who completed secondary education are better integrated into the market.

Among those interviewed, the level of education for vulnerable households was significantly lower. Those refugees who possessed transferable skills, such as critical thinking, problem solving and entrepreneurial skills, were better able to adapt to their new economic environment and move towards self-reliance. Given the significance of one's level of education and self-reliance, the large number of refugee children not in school poses serious challenges to their development and economic future.

Refugee Self-Starters

When he first arrived in Kampala, a Congolese doctor sought assistance from UNHCR and the Refugee Law Project. UNHCR offered to give him access to services in an agricultural settlement, but a legal officer from the Refugee Law Project challenged him to use his knowledge instead of "wasting his time begging for assistance."⁴⁸ Realizing that he needed to employ his own ingenuity, he borrowed money from friends and started his own clinic, where he sees refugee and Ugandan patients and employs four Ugandans (three nurses and one janitor). "You can't sit around and wait. You have to prove yourself. When people see what you're doing, they'll recognize you." He is one of the few better-off refugees with whom the Women's Refugee Commission met.

Physical Capital

Given the physical condition of the slums, the majority of urban refugees, along with the urban poor, face serious challenges accessing adequate shelter, proper drainage systems, sanitation and disposal mechanisms. Many urban refugees live in crowded dwellings, usually single rooms, the only type of accommodation they can afford. Frequently refugees are charged four times or higher the market rate for rent and utilities. For vulnerable refugees, their lack of and/or unstable income results in their frequent shifting from one place to the next when they are unable to pay rent and are evicted. For

struggling households, shifts are often a result of poor living conditions or sudden rent hikes. This makes it difficult to form strong social bonds and networks.

Interviewed refugees ranked housing as their most pressing need. It is also the most expensive regular expenditure for households, resulting in many vulnerable families sleeping on verandas, in churches or under trees. Many single-female-headed households stressed fears about theft and attack in their apartments because they lived in insecure neighborhoods or with multiple families.

Based on our findings, self-employed refugees often possessed physical assets, such as sewing machines, cell phones and cooking devices, that they use in their businesses, but when families are unable to purchase food or pay rent, they tend to sell these assets. This was more frequent in vulnerable households than in struggling households.

Natural Capital

Natural capital in the city is limited. Some groups of refugees have purchased land for use by the community, such as a site to build a church or school. However, on the whole, land ownership was uncommon.

For the few that did lease land, the complex stratification of land rights in Uganda was off-putting. For foreigners, land tenure is guided by leasing arrangements.⁴⁹ Refugees can purchase a leasehold, meaning they can own the land for the duration of the lease, which may be anywhere from five to 99 years. To secure ownership of the land they must register it at the land registry, which can be a complicated process. One refugee said that the tenure system leaves refugees confused; when they purchase the land they believe they own it, but in fact this land can be reclaimed.⁵⁰ Land fraud is common in Uganda, where people may purchase land that is not legally owned by the seller. Even if refugees secure ownership of land, prevalent political maneuvering and corruption in Kampala means the government may withhold land or confiscate it.

Over all, our findings suggest that refugees possess limited assets. They use social capital to access financial resources through informal savings groups, and human capital, such as their education and skills to secure jobs and income.

Asset bases that can be strengthened include:

- financial capital: access to saving and micro-insurance schemes, which act as an informal safety net; and financial literacy skills to maximize use of finances;
- social capital: stronger bridging capital to decrease exploitation by nationals and facilitate access to jobs and credit. Stronger bonding capital for the Congolese and Burundian communities;
- human capital: reinforcing vulnerable households' access to NFEs, and ensuring access to education and health care for refugee children and families;
- physical capital: improved housing conditions and informal safety nets to support shelter arrangements.

Economic Strategies

Displacement destroys livelihoods and forces people to adopt new strategies to support themselves. New economic strategies can increase risk of gender-based violence. Refugees often arrive with no safety net, they usually flee with few resources and little preparation and, at times, become separated from or lose family members. A lack of access to economic opportunities while displaced forces men and women to resort to harmful measures to survive. These may include working as commercial sex workers, illegally hawking goods on unsafe streets or trading sex for food or shelter.

Our findings suggest that most urban refugees are economically active, several with multiple simultaneous livelihood strategies, such as petty trading, home-based piecework production or self-employment using productive assets like a sewing machine. Even so, many still cannot cover all their basic expenses. Vulnerable refugees rely on only one source of income or on social support.



Congolese refugee women working together to run a tabac stand.

When refugees are unable to pay for their needs, they are evicted from apartments, double up in crowded rooms, sleep on the street, eat less frequently and engage in negative economic strategies. These tend to increase their risk to gender-based violence, and can adversely affect their children, who may be sent to live with a relative or pulled out of school and expected to work.

Income Sources

Many refugee households are engaged in one or more forms of income generation. Of those interviewed, 71 percent engage in self-employment,⁵¹ 46 percent receive assistance from the community, NGOs or from begging, 35 percent engage in employment, 9 percent receive remittances and 3 percent engage in petty trade. Seventeen percent explicitly mentioned selling household assets to supplement income. Interviewed refugees who are employed reported that they are often additionally engaged in self-employment.

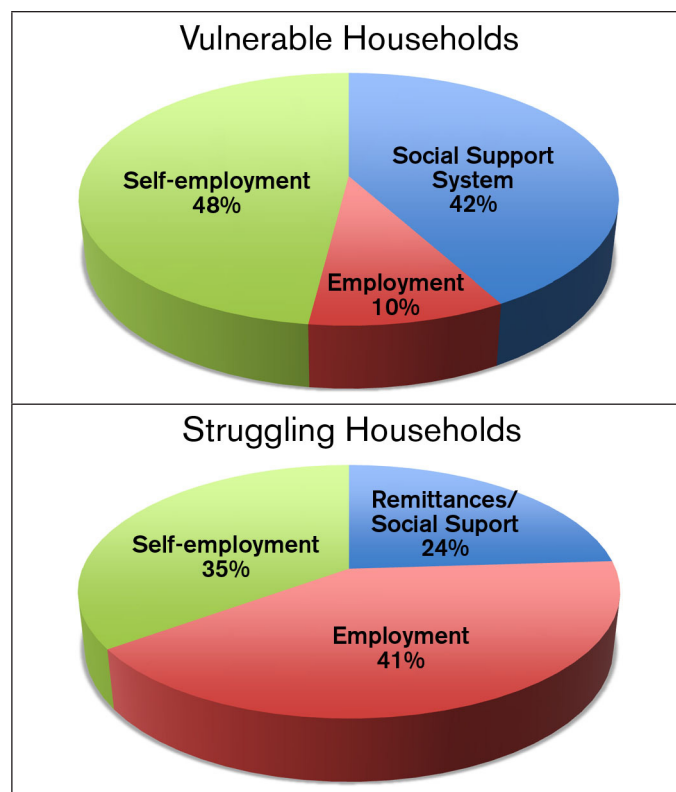
A breakdown by wealth group reveals that the vulnerable are heavily reliant on one source of income. This predominately includes: gifts through begging or church aid; low-skilled and infrequent self-employment, such as casual labor in construction, domestic work, selling tea on the roadside, cooking or washing clothes for others; or petty trade, such as selling clothes and jewelry. On the other hand, those who are struggling have more diversified livelihood strategies, which in-

clude a combination of self-employment, such as hawking; employment in saloons, restaurants/hotels or gas stations often owned by nationals from their countries of origin; and remittances from abroad.

Overall, our findings suggest that vulnerable households have low diversity of income sources, with only 26 percent of those assessed earning income from more than one source. This implies heightened exposure to risk. In contrast, struggling households have high diversity of income sources, with 75 percent of households assessed having three or more income sources.

Figure A (below) shows the income sources of interviewed households. For vulnerable households, social support and begging are among the main income sources. Self-employment contributes 48.3 percent of cash income and employment only 9.9 percent. For struggling households, over 41.2 percent receive some source of income from employment, 35.3 percent from self-employment and 23.5 percent from remittances and social support.

Figure A: Income Sources



Based on our findings, vulnerable households vary significantly in terms of income stream and resources. Some live on the street or in churches and survive primarily through begging. Often children work to help support the family through domestic labor (boys and girls), or hard manual labor (boys). Other vulnerable households may engage in self-employment and alternate between living in rented space and living in a church or mosque. Some vulnerable refugees eat only one meal per day or go without eating for two or three days. This fluctuation is often due to a fluctuation in income earned. For example, casual day laborers, the most common livelihood mentioned by interviewed Congolese male refugees, could earn between 2,000 and 5,000 UGX a day (1 – 2.5 USD). However, they may work two to three days a week or may not find work for two or more weeks. It is worth noting that those day laborers who earned a higher daily wage, 5,000 UGX a day (2.5 USD), said they spoke a little English or Luganda and were able to better negotiate their daily wages.

In total, over one third of refugee households earned 50,000 UGX (25 USD) or less in a month, while only 10 percent earned more than 200,000 UGX (100 USD) per month.⁵²

Earning Enough? ⁵³

Sarah is a proud Congolese business woman in her mid-40s. She owns a small grocery store, where she sells food, such as corn, flour, beans, snacks, drinks and cell phone air time. She opens her store at 6:00 a.m. and closes at 11:30 p.m. She is the sole breadwinner for her family, supporting three children. She's very proud when she can make 2,500 in profit in a day, but doesn't know how much she earns monthly. At the end of the month, she can eat, keep her children in school and pay 70,000 UGX (35 USD) on the loan she took for the shop. But, she can't pay rent. Sarah, like many refugees interviewed, may earn an income, but still cannot make enough to pay for her basic needs.

Expenditures

*"I am working as a housemaid, but I also know of some of our Ethiopian girls who do commercial sex, and also some of our friends have boyfriends who are older than them because they want money from them."*⁵⁴

Interviewed households stated that their highest cost was rent, ranging from 40,000 to 400,000 UGX (20 – 200 USD) per month. Electricity is often included in the rent, but vulnerable households spend a significant portion of their income on water. Food is the other major expense, while large medical lump sums for pregnancies and chronic illnesses were shocks to household budgets.

For struggling households, additional costs included garbage collection, transportation and education costs for children. Sixty percent of respondent households, whether vulnerable or struggling, reported they were unable to cover all their monthly expenses.

Most households engage in negative economic coping strategies to cover expenses, per our findings, vulnerable households more frequently so than struggling households. Negative strategies include eating fewer meals, selling household assets, living in exploitative relationships, engaging in survival sex or pulling children out of school. For example, based on an InterAid assessment of 317 households, only 13 percent regularly ate three meals a day, while 57 percent had one meal a day. In focus groups with women, it was clear that many women had friends who engaged in survival sex or lived with older men who provided shelter and food in exchange.

The protection risk to children is high when families have few economic resources. Households often pulled children out of school, ate fewer meals in a day, were unable to pay for medicine for ailing children or sent their children out to earn money for the family. In one case, a vulnerable refugee woman took care of her three children and six orphans; she often had the orphans work as domestic servants to earn for the household.

Protection and Economic Strategies

The assessment findings suggest that gender-based violence is prevalent in the urban slums. In 2009, 54 percent of refugees surveyed acknowledged knowing at least one refugee who had been raped.⁵⁶

Many of the economic strategies people engage in heighten their risk to gender-based violence. The RLP has documented high incidence of rape, sexual harassment and abuse of Congolese women who go from business to business selling merchandise. Similarly, when women hawk goods on the street, they are exposed to harassment and sexual assault by street thugs and potential customers.

Perpetrators of GBV include government officials, locals and other refugees. Often hawkers lack the appropriate license to sell goods on the street; as a result,

their goods are confiscated by the KCC. Respondents stated that KCC officials often request bribes from men and sexual favors from women to reclaim their merchandise. Refugee-run businesses often sell on credit, and customers may not pay their debts; per our findings, the payment rate to women-run businesses was noticeably lower than to businesses run by men.

To decrease their risk, communities have started organizing public awareness campaigns using community theater. Some refugee women and girls have organized themselves to walk or sell in groups to avoid sexual harassment.

Refugee Groups and Economic Strategies

In the Somali community, it is culturally frowned upon for women to work; those who do are often seen as “loose.”⁵⁷ In addition, physical insecurity for the So-

Sex Workers in Kampala⁵⁵

Elle escaped from Congo and arrived in Kampala hoping to earn a living in a safe community. As it turns out, there are few options to make a living on the streets of Kampala for Congolese women. Some try to hawk jewelry, soaps and beadwork, but are often harassed, or the police confiscate their goods. The market is limited, making it difficult to earn a living. Elle turned to commercial sex work, where profits are higher, but where the risks to physical, mental and emotional well-being are even higher.

Elle is part of an association made up of gay, lesbian and straight sex workers from Congo, Rwanda and Burundi that tries to offer protection and support to refugee sex workers in Kampala. In Uganda, being a commercial sex worker is punishable by up to seven years in prison, while being a homosexual commercial sex worker is punishable by up to a life sentence. Often, clients refuse to pay or may abuse workers, making it extremely difficult for members to negotiate safe sex. Some members of the group are HIV positive. All are at risk for contracting sexually transmitted infections. Many suffer from various diseases and illnesses, but in trying to hide their occupation, hesitate to seek medical attention. Elle and others cannot go to the police for help or protection because of the risk of punishment and stigma.

Not only are sex workers harassed and abused by Ugandans, but the stigma that comes with being a sex worker or simply gay within their own communities is also very great. Some members explained that if they tried to open a shop or start a business, no one in their communities would buy from them. Some families disowned them completely. Others are trying to raise children and generate enough income to pay rent and buy food. They must hide their work from their own family members to avoid the shame and stigma that would be passed onto their children.

Elle and members of the association are an especially vulnerable group among urban refugees in Kampala, receiving essentially no protection or social support. They live in fear of being ostracized, abused, raped or killed, but feel as if they have little choice if they are to make a living and survive in the city.

mali community is heightened as a result of the July 11th bombings carried out by Al-Shabab, for which the Ugandan community tends to blame all Somalis. Some Somali-run businesses complained that this has limited their freedom of movement and access to suppliers, and has increased the frequency of police harassment of Somali men.

Our findings indicate that Somalis rely heavily on social capital to access jobs, markets and credit. Somali residents legally living and working in Uganda often hire educated and skilled Somali refugees to work in their businesses or serve as guards and drivers. Vulnerable Somalis, usually female-headed households, rely on the charity of employed Somali refugees and the mosque.

Based on our findings, in the Congolese refugee community, many women have become breadwinners or contribute substantially to the household income. This is a shift from the traditional household gender norms, and often leaves men feeling emasculated as they are no longer able to support their families. As a result, domestic violence is prevalent, resulting in women stopping their work or husbands abandoning their wives.⁵⁸ Congolese women risk harassment and sexual exploitation when they hawk Congolese fabric, *bitenge*, in the street or from business to business. They often report rape, harassment by KCC and exploitation by customers.⁵⁹

Our findings suggest that the Burundian community is the most vulnerable. They have few assets and are more likely to be food insecure. They have weak social networks as there is considerable suspicion among Burundians regarding the role others played in the genocide. The exception is the church, which provides an informal safety net. Burundians were also less likely to hold refugee status than other groups.

Overall, urban refugees, irrespective of their wealth group, are unable to meet their basic needs. Vulnerable households rely on one source of income, often self-employment or social support to cover rent/utilities, food and medical costs. Struggling households rely on three or more sources of income to cover the rent, food, medical and other costs. They generally have more ex-

penses, as they eat healthier foods more frequently, live in less crowded rooms and use private clinics.

Recommendations

1. **Recognize that diverse approaches are needed.**

There is no magic bullet for economic programming for urban-based refugees. Refugees come with different levels of skills and experience and require multiple and varied interventions that recognize those differences. There is no one program that is going to address all their unique needs. Donors, UNHCR, national government, and practitioners need to think creatively about creating pathways into the market which likely includes a combination of grants, loans from informal village savings and loan associations (VSLAs) up to formal micro-finance institutions, vocational trainings, apprenticeships, job placement programs, and emerging business development initiatives.

Diverse Approaches: What Does This Look Like?

1. Work with international development donors, such as USAID, to identify pro-poor value chains in order to identify buyers, organize suppliers and source equipment and financing to create sales, jobs and investments.
2. Provide foster care grants to female-headed households to alleviate childcare responsibilities and provide greater time to participate in income-generating activities.
3. Develop business development services for emerging refugee-run businesses to enhance their financial literacy, access to credit and facilitate training and technical assistance.
4. Partner with other organizations to advocate for policy clarification on the right to work.

2. **Diversify economic activities.** Due to the small incomes that most activities generate, it is vital that

people diversify their income sources as a means of preparing for setbacks and risks. This requires facilitating access to more than one income-generating activity. Interventions should recognize the need for multiple strategies and vocational training programs should focus on skills such as money management, customer service and language that are transferable to more than one type of job.

3. **Evaluate the risk of gender-based violence in economic programs to ensure that participants safely earn an income.** Working in the informal sector and in slums, where insecurity is high, can increase one's risk to gender-based violence. Programs should engage participants to build protection strategies into livelihood programs. For example, business development programs should consider women and men's risk to exploitation by employers and customers; cash transfer programs should consider safe places for women to keep money, and all programs targeting women should monitor domestic violence as men try to control women's earned income.
4. **Work with beneficiaries to engage their more "invisible" peers.** Demand for programs may be limited by perceived security risks to women and girls walking to and from events and trainings. Unless programmers make a concerted effort to engage marginalized households and individuals and facilitate their participation, program benefits will accrue only to the better-off groups. For example, vocational training programs should be held at times when women may be more likely to attend.
5. **Address barriers to employment.** Research the various policy options and advocate for clear guidance on work permits. Advocate for reduced translation and recertification costs for diploma-holding professionals.
6. **Strengthen social networks.** Programs should build the capacity of refugee-based associations, especially within the Burundian and Congolese communities, that provide direct services to refugees, such as NFE or informal savings groups, so

that the scale and quality of those programs are enhanced. Religious institutions that provide shelter and food assistance to refugees should have income-generating activities so that they can continue to provide services. Programs should support Somali women's groups and build safe places for girls, who are often constrained by cultural norms. Such programs should be done with the buy-in of the community and groups should meet regularly.

7. **Build linkages between Ugandan nationals and refugee communities.** Economic programs for urban refugees must be a "win-win" by including vulnerable Ugandan households, which creates better buy-in with the Uganda government. In addition, existing Ugandan community-based organizations should be encouraged to reach out to urban refugees by extending services to them. Programs might facilitate the entry of refugee businesses into existing Ugandan business associations.
8. **Conduct market assessments.** Secondary research on current market demand already exists. Capitalize on opportunities—such as urban agriculture, in which chicken production and mushrooms are high-value products.⁶⁰ Leverage niche markets, such as *bitenge*, for the Congolese community, and petroleum for the Somali community. Emerging markets, such as computer skills, can provide more opportunities for women as these trades are not yet "gender-identified."
9. **Coordinate efforts to ensure access to a continuum of effective services.** Vocational training should be coupled with financial literacy, apprenticeships, job placements and links to micro-finance/micro-saving providers. This requires cross-organizational referral. In addition, vocational training programs should prioritize the quality of the training even if this means fewer students can participate due to cost.
10. **Provide financial literacy that includes basic literacy, numeracy and business skills develop-**



ment to enhance possibilities of client success and offer intensive support, mentoring and follow-up.

11. **Couple capital with savings.** Money management should not come down to credit versus savings, but rather they should be used together. Families need access to saving and micro-insurance schemes to avoid their use of capital towards emergency costs. Where community-based informal savings groups exist, they should be strengthened. Or credit and saving products should be offered by development actors with expertise in micro-finance, thereby supporting existing services and not creating parallel structures. Humanitarian organizations focused on direct assistance and with limited operational experience with urban markets lack the necessary expertise to implement economic programs.

What Works in Micro-lending?

BRAC is working with poor Ugandan women living in Kampala's slums. They organize 20-30 self-selected women into savings and lending groups, and also teach them about public health safety. BRAC identifies and builds the capacity of one or two health trainers in each group to subsequently train the community on health issues. BRAC then provides trainers with an interest-free revolving fund for one year to sell medicines. They also link women with private sector wholesalers, so they can sell medicine to communities at wholesale prices. The humanitarian community should expand existing services, such as BRAC's, instead of building parallel micro-saving and credit services.

and women in the beneficiary households. Indicators should be developed with beneficiary engagement, and communities should be involved in monitoring and evaluation.

13. **Expand access to existing services, don't build parallel structures.** Public health and education services should include refugees. This may mean in the immediate term working with local government and public schools and health clinics to end discrimination or in the long-term working with development practitioners, such as USAID, to compliment their health and education programs to include refugees.
14. **Increase refugee enrollment and retention in primary and secondary schools** to increase the economic opportunities for the next generation who risk being left behind. As an alternative to subsistence assistance to the most vulnerable, UNHCR and donors might consider conditional cash transfers tied directly to families sending their children to school.

12. **Evaluate livelihood interventions using child well-being and women's empowerment indicators** (nutrition, school attendance, clinic visits, women's household decision-making, incidence of verbal abuse, etc.), and not merely outcome or process indicators (loan repayment rates, number of trainees, etc.). For programs to be deemed successful, they should show impacts on children

Notes

- ¹ UNHCR, *UNHCR Policy on Refugee Protection and Solutions in Urban Areas*, p. 3, September 2009.
- ² UNHCR, "Urban Refugees – UNHCR," email to Jasmeet Krause-Vilmar, Women's Refugee Commission, September 21, 2010.
- ³ Human Rights Watch, *Hidden in Plain View: Refugees Living Without Protection in Nairobi and Kampala* (New York, November 2002).
- ⁴ UNHCR, "Urban Refugees – UNHCR," email to Jasmeet Krause-Vilmar, Women's Refugee Commission, September 21, 2010.
- ⁵ InterAid, *Socio-Economic Baseline Survey for Urban Refugees in and around Kampala*, 2009.
- ⁶ Only asylum seekers are given access to shelter and food aid for three months during their registration process. After this, if they wish to receive continued support they must relocate to the agricultural settlements.
- ⁷ Access to conventional travel documents is difficult at the moment because of an ongoing discussion between UNHCR, the Office of the Prime Minister and the Immigration Department.
- ⁸ Michela Macchiavello, *Forced migrants as an under-utilized asset: refugee skills, livelihoods and achievements in Kampala, Uganda*, UNHCR Evaluation and Policy Analysis Unit, no. 95, October 2003.
- ⁹ Wealth groups are sets of households that have similar asset holdings and employ similar strategies to gain access to food and cash income. They are designated using local determinates of self-reliance.
- ¹⁰ UNHCR, "Urban Refugees – UNHCR," email to Jasmeet Krause-Vilmar, Women's Refugee Commission, September 21, 2010.
- ¹¹ Ibid.
- ¹² Ibid.
- ¹³ Vulnerability is defined as a high degree of exposure and susceptibility to risk of stress and shocks and little capacity to recover.
- ¹⁴ The research team used a snowball sampling method to identify urban refugee households, focus group participants and businesses. Data was triangulated or cross checked through multiple data collection methods or sources.
- ¹⁵ InterAid, p. 20.
- ¹⁶ Somali refugee woman, interview by Jasmeet Krause-Vilmar, Kisenyi, Kampala, Uganda, September 28, 2010. Exchange rate of 2,000 UGX to 1 USD.
- ¹⁷ Gerald Tenywa, *Uganda: Water Costs Higher in Kampala Slums*, April 2010, <http://washafrika.wordpress.com/2010/04/08/uganda-water-costs-higher-in-kampala-slums/>.
- ¹⁸ HOPE Children's Foundation Africa, Our Community, <http://www.nabuur.com/en/village/kawempe/villagebackground/our-community>.
- ¹⁹ Gerald Tenywa, *Uganda: Water Costs Higher in Kampala Slums*, April 2010, <http://washafrika.wordpress.com/2010/04/08/uganda-water-costs-higher-in-kampala-slums/>.
- ²⁰ Kampala City Council, Planning Unit. District Development Plan: 2004/2005 – 2006/2007, 2007: p. 92.
- ²¹ Refugee Law Project. *A Drop in the Ocean: Assistance and Protection for Forced Migrants in Kampala*, no. 16, 2005.
- ²² InterAid, p. 24.
- ²³ InterAid, p. 25.
- ²⁴ Ibid.
- ²⁵ Ayla Bonfiglio, *Learning outside the classroom: non-formal refugee education in Uganda*, UNHCR Policy Development and Evaluation Service, no. 193, November 2010.
- ²⁶ UN Data, *Primary Education Pupil – Teacher Ratio*, December 2010, http://data.un.org/Data.aspx?d=UNESCO&f=series_percent3APTRHC_1.
- ²⁷ InterAid, p. 11.
- ²⁸ Bethke, L. and Braunschweig, S, *Global Survey on Education in Emergencies*, Women's Commission for Refugee Women and Children (now Women's Refugee Commission), 2004.
- ²⁹ Ayla Bonfiglio, "The Self-Reliance of Self-Settled versus Settlement Refugees in Uganda," graduate thesis, March 2009.
- ³⁰ Ayla Bonfiglio, *Learning outside the classroom: non-formal refugee education in Uganda*, UNHCR Policy Development and Evaluation Service, no. 193, November 2010 p. 15.
- ³¹ Somali refugee youth focus group, interview by Jasmeet Krause-Vilmar, Kisenyi, Kampala, Uganda, September 27, 2010.
- ³² On July 11, 2010, suicide bombers from Al Shabaab, an Islamist Somali militia, set off bombs at a restaurant in Ethiopian Village and the Kyadondo Rugby Club, both locations in which people were watching the FIFA World Cup. They claimed this was in retaliation for Ugandan support of the African Union Mission to Somalia. Seventy-four people were killed and 70 injured.
- ³³ Focus group with Somali refugee men, interviewed by Jasmeet Krause-Vilmar, Kisenyi, Kampala, Uganda, September 27, 2010.
- ³⁴ Development Economics LDB database, *Uganda at a Glance*, December 2009, http://devdata.worldbank.org/AAG/uga_aag.pdf.
- ³⁵ Chekwoti, C. "Employment situation in Uganda," Makerere University, Kampala, (unpublished paper, 2001).

- ³⁶ Uganda National Legislative Bodies, Acts Supplement no.8. Act 21 Refugee Act of 2006, Section 29 (e) (v), (vi).
- ³⁷ Kampala City Council official, interviewed by Dale Buscher and Jasmeet Krause-Vilmar, Kampala, Uganda, October 6, 2010.
- ³⁸ Ibid. Kampala is comprised of five administrative districts. A hawker licenses is required for each district in which an employee is hawking goods.
- ³⁹ Michela Macchiavello, *Forced migrants as an under-utilized asset: refugee skills, livelihoods, and achievements in Kampala, Uganda*, UNHCR Evaluation and Policy Analysis Unit, no. 95 (October 2003).
- ⁴⁰ Somali refugee business owner, interview by Joan Aliobe and Nurta Mahamed, Kinsenyi Kampala Uganda, October 1, 2010.
- ⁴¹ As foreigners, refugees can lease land for up to 99 years.
- ⁴² Maachiavello, "Livelihood strategies of urban refugees in Kampala," *Forced Migration Review*, no. 20, May 2004: p. 13.
- ⁴³ Michela Macchiavello, pp. 26-27.
- ⁴⁴ InterAid Country Director, interviewed by Dale Buscher and Jasmeet Krause-Vilmar, Kampala, Uganda, October 1, 2010.
- ⁴⁵ Refugee Law Project, p. 29.
- ⁴⁶ InterAid, p. 11.
- ⁴⁷ Maachiavello, p. 18.
- ⁴⁸ Congolese refugee doctor, interviewed by Dale Buscher, Mubarka, Makindye Division, Kampala, Uganda on October 1 2010.
- ⁴⁹ Land Tenure Systems in Uganda, <http://e-iwm.wikispaces.com/file/view/Land+Tenure+Systems+in+Uganda.pdf>. Codified in Section 29 (1)(e) of the Refugee Act.
- ⁵⁰ Focus group with Congolese refugees, interviewed by Dale Buscher, Kampala, Uganda, October 1, 2010.
- ⁵¹ Self-employment includes owning a business, collecting garbage, washing cars, domestic work , cooking tea or other items.
- ⁵² InterAid report, p. 20.
- ⁵³ Congolese business woman, interviewed by Dale Buscher, Kampala, Uganda, October 8, 2010.
- ⁵⁴ InterAid report, p. 19.
- ⁵⁵ Focus group with refugee sex workers and individual interview with Congolese refugee sex worker, interviewed by Dale Buscher, Kampala, Uganda, October 2, 2010.
- ⁵⁶ InterAid, p. 32.
- ⁵⁷ Focus group with Somali refugee men, interviewed by Jasmeet Krause-Vilmar, Kisenyi, Kampala, Uganda, September 27, 2010.
- ⁵⁸ Refugee Law Project Psychosocial Counselor, interviewed by Dale Buscher, Kampala, Uganda, October 4, 2010.
- ⁵⁹ Ibid.
- ⁶⁰ International Development Research Center and International Potato Center. *African Urban Harvest, Agriculture in the Cities of Cameroon, Kenya, and Uganda*. 2010. <http://www.idrc.ca/openbooks/492-5/#ch08>.

APPENDIX I: Organizations Interviewed

Agape, St. Mathias Mulumba Catholic Church

Bangladesh Rehabilitation Assistance Committee (BRAC-Uganda)

Burundi Theater and Dance Troup Association

Congolese Born Again Refugee Association

Enterprise Uganda

FINCA

InterAid

InterAid Vocational Training Centers

Jesuit Refugee Services

Kampala City Council

Local Council, Kiganda Zone, Katwe 2, Makindye Division

Missionaries of the Poor

Old Kampala Police Post

Refugee Law Project

Saint Elizabeth's Girls Home Vocational Training Center

Ugandan Economic Institute

United Nations High Commissioner for Refugees-Uganda

APPENDIX II: Additional Resources

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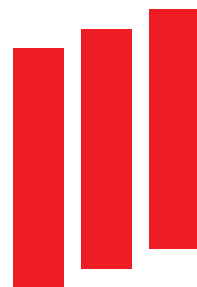
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