GENDER ROLES AND LIVELIHOOD SECURITY AMONG WOMEN IN ZAMBIA: THE CASE OF ANGOLAN AND RWANDAN REFUGEES IN MEHEBA REFUGEE SETTLEMENT

BY

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for the Degree of Master of Gender Studies

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DECLARATION

I MUCHIMBA AUDREY do hereby declare that this dissertation is a product of my individual effort; however scholarly content obtained from various literatures has been acknowledged. This dissertation has not been submitted previously at this or any other university elsewhere for a degree qualification.

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CERTIFICATE OF APPROVAL

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ABSTRACT

Zambia has hosted many foreigners and refugees. Refugee population is spread in all corners of the country. Males account for seventy five per cent while females account for twenty five per cent of refugee population in camps (Zambia Statistical Year Book, 2013). Once settled, these refugees face a number of challenges due to flight and displacement. Women refugees in particular face a number of challenges especially when it comes to gender roles and livelihood security.

The aim of the study was to find out about gender roles and its impact on livelihood security among women refugees in Meheba refugee settlement. This study was guided by the following objectives: To determine the gender roles among women refugees, to examine the livelihood security among women refugees and to investigate the impacts of gender roles on livelihood security among women refugees in Meheba refugee settlement.

This study used both qualitative and quantitative approach in order to arrive at an in-depth understanding of the gender roles and livelihood security among refugee women in Zambia. Purposive sampling was used to collect a total number of one hundred and twenty individuals to participate in this study. One hundred and fifteen participants were refugees, that is, thirty men and eighty five women while five were officials from UNHCR. Semi structured and unstructured Interviews and focus groups were used as data collection methods. Data was analyzed thematically and through the statistical package for social sciences

From the paper it was clear that women were abused and exploited in the name of gender roles. The study revealed that women were overloaded with work in cases where their husbands were disabled or unwilling to do lowly paid jobs. Men were perceived as public spheres who were only interested in making money for themselves by engaging in businesses such as fishing and selling agriculture crops while women were perceived as domestic spheres with the responsibility of caring for their children. The study also revealed that women changed their ways of life in terms of their livelihood security and adopted coping strategies such as depending on social network, engaging in businesses such as hair plaiting, agriculture and also prostitution in order for them to enhance their livelihood security.

In conclusion it is important to take into account the change in gender roles and socioeconomic status that often occurs during displacement. It was clear that the livelihood of women refugees in the settlement needs to be enhanced. It is therefore, recommended that UNHCR and the host Government implement a livelihood programs that specifically benefit women, while at the same time involving men. Women and girls should be accorded an opportunity that will allow them collect water and fuel without any fear of being raped or abused. Women refugees should be given freedom of movement to do business and distribution of food within the settlement should take into account issues of gender and ensure that this food reaches all. Furthermore, the entire refugee community should be educated on issues to do with gender and how these can deter the livelihood security of women if they remain unaddressed.

DEDICATION

This dissertation is dedicated to my late father whose passion was to see that I attain the highest level of education. My sincere gratitude goes to my husband Mr. K. S. Syakwasia who supported me dearly throughout my studies. I would also like to thank my mother, my sister Gwenny, my daughters Muchindu and Chipo for their love and support even when at times they had to be on their own just to allow me have enough time to do my studies.

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LIST OF ACRONYMS

AIDS	……	Acquired Immune Deficiency Syndrome
COR	……	Commissioner for Refugees
FFT	……	Food for Training
FFW	……	Food for Work
HIV	……	Human Immune virus
MOH	……	Ministry Of Home Affairs
NGO	……	Non-Governmental Organisations
UNHCR	……	United Nations High Commissioner for Refugees
UNZA	……	University Of Zambia
USA	……	United States of America
USAID	……	United States Aid
WID	……	Women in Development
ZI	……	Zambia Initiative

CHAPTER ONE

Introduction

1.1 Background

Throughout its history, Zambia has hosted many foreigners and refugees. In the first half of the twentieth century the refugee population in Zambia consisted of Angolans, Rwandese, and Congolese. The country is currently hosting about 50, 000 refugees from which 27, 000 are Angolan and Rwandese. Refugee population in Zambia is spread in all corners of the country. Part of it is in urban and rural residencies and the other part is settled in camps (refugee settlements). Males account for 75 per cent while females account for 25 per cent of refugee population in camps (Zambia Statistical Year Book, 2013).

When refugees arrive in settlements, they are helped by the host government and Non-Governmental Organisations to cope with difficulties they face because of their displacement. For the first two years, the host government and Non-Governmental Organisations (NGOs) provide shelter, water, food and the necessary security in order for the displaced individuals to enhance their livelihood. This humanitarian assistance that the host government and Non-Government Organisations give to refugees is highly appreciated.

Although there is assistance that the government and Non-Government Organisations are giving to refugees in camps, it is worth mentioning that not all the refugee needs are met especially those of women. This has even been made worse because currently refugees are staying in settlements for a prolonged period of time. Al-Sharmani (2004) revealed that a refugee can stay in a refugee settlement even up to 17 years.

During their prolonged stay in settlements, refugees do not wait passively for the host government and Non-Governmental Organisation's aid. Both males and females engage themselves in income generating activities such as crop production, business, livestock rearing, fishing and they also work for other people in order to enhance their livelihood. Although both men and women in camps work to enhance their livelihood, it is very important to note that the livelihood security of women is not the same as that of men (Turner, 1999).

Women's access and utilisation of resources in improving their livelihood security is not equal to that of the males. To this effect it is evident that because of gender roles, the livelihood security of women in all societies including refugee settlements has been affected.

McLean (1999) noted that refugees move into camps with the cultures of their country of origin. The same way women are perceived and treated in their home country is the same way women are perceived and treated in refugee camps. Women refugees are further made vulnerable in camps due to the change in gender roles. They are abused and exploited more than ever in those camps (Leben, 2005). But what is true is that the host government and Non-Governmental Organisations are not paying much attention to the issue of gender in refugee settlements.

1.2 Statement of the Problem

The discussion of gender roles and livelihood security among refugee women is of cardinal importance, since it has taken international dimensions. This implies that it exists in all refugee societies, in both Zambia and outside Zambia. This is so because of the realisation that all human beings whether refugee or not refugee, male or female, educated or not educated have equal rights to a decent livelihood.

The realisation has made governments and Non-Governmental Organisations (NGOs) to come up with some programs which solely aim at empowering women socially and economically in all societies including refugee settlements.

Despite the efforts that have been made, it still appears that women refugees are vulnerable to abuse and exploitation. It seems to be true that most Governments and the Non-Governmental Organisations whose core interest is to see to it that refugees more especially women have a decent livelihood have turned a blind eye on the impacts of gender roles on livelihood security. It also appears that there is no research done in this area. No researcher has ever talked about the change in gender roles and socioeconomic status that often occurs during displacement.

This shift can cause tension between men and women, as many women become the household's primary breadwinner. That is why this study seeks to explain the influence of gender roles and livelihood security among women refugees found in Meheba refugee settlement.

1.3 The Purpose of the Study

The primary aim of the study was to find out about gender roles and its impact on livelihood security among women refugee in Meheba refugee settlement.

1.4 Objectives of the Study

This study was guided by the following objectives:

- To determine the gender roles among women refugees in Meheba refugee settlement in Zambia.
- To examine the livelihood security among women refugees in Meheba refugee settlement in Zambia.
- To investigate the impacts of gender roles on livelihood security among women refugees in Meheba refugee settlement in Zambia.

1.5 Research Questions

- What are the gender roles of women refugees in Meheba refugee settlement in Zambia?
- What are the livelihood security strategies of women refugees in Meheba refugee settlement in Zambia?
- What are the impacts of gender roles on livelihood security among women refugees in Meheba refugee settlement in Zambia?

1.6 The Significance of the Study

This study may be beneficial to the Ministry that look after refugees and Non-Governmental Organisations (NGOs). The present study could help to recognise the influence of gender roles on livelihood security among refugee women. Furthermore, it could also help the Ministry and the NGOs to determine how best they could help in upholding the livelihood security of refugee women in refugee settlements through the recommendations that will be made.

1.7 The Scope of the Study

This study focused specifically on the gender roles and livelihoods security strategies of refugee women in Meheba refugee settlements in Zambia. The paper will only discuss a specific type of experience that may not represent the challenges of other women's experiences in refugee settlements or women in different locations such as urban areas. Framing this case study within a larger context of gender roles and livelihood security strategies among refugee women and development discussions will only help to reveal a collection of comparative experiences, and it will seek to present recommendations to related situations at a large scale.

1.8 Definition of Key Words

Access to Resources

Access to resources refers to the opportunity to make use of a resource for the production of goods and services.

Control over Resources

Control means the authority to decide about the use of resources.

Coping

This is defined as the behavioral and cognitive efforts one uses to manage the internal and external demands of a stressful situation (Lazarus and Folkman, 1984).

Gender

It refers to the relationship between men and women, boys and girls, and how this is socially constructed. Gender roles are dynamic and change over time.

Gender Analysis

Gender Analysis is the process of analyzing information in order to ensure development benefits and resources are effectively and equitably targeted to both women and men, and to successfully anticipate and avoid any negative impacts development interventions may have on women or on gender relations. Gender analysis is conducted through a variety of tools.

Gender Roles

Gender roles are learned behaviours that condition which activities, tasks and responsibilities are perceived as male and female. Gender roles are affected by age, class, race, ethnicity, religion and by the geographical, economic and political environment. These may be productive, reproductive and community participation.

Household

A household refers to a group of people, who live together in one house, provide for each other and often share meals. Household members also share meals. Household members also include those who are temporarily absent from the household but returned at some point.

Household Livelihood Security

A family or community's ability to maintain and improve its income, assets and social well-being from year to year (Lindernberg 2002: 304).

Livelihood

Comprises the capabilities, assets (including both material and social resources and activities required for a means of living) (Carney 1998:4).

Livelihood Outcomes

Livelihood outcomes are what household members achieve through their livelihood strategies, such as levels of food security, income security, health, well-being, asset accumulation and status in the community.

Livelihood Strategies

Livelihood strategies refer to the range and combination of activities and choices that people make in order to achieve their livelihood goals.

Refugee

Any person who Owing to a well-founded fear of being persecuted for reasons of race, religion, nationality, membership of a particular social group or political opinion, is outside the country of his nationality and is unable, or owing to such fear, unwilling to avail himself of the protection of that country.

Refugee Settlement

Place designated by the country of asylum for refugee habitation where refugees support themselves by cultivating the land.

CHAPTER TWO

Literature Review

2.1 Introduction

This chapter reviews literature related to gender roles and livelihood security and the coping mechanisms that are adopted by refugees who flee their countries of origin due to various factors. The literature reviewed shows how these displaced individuals live their lives in these new places and how gender roles affect their livelihood security. Most of the literature discussed here is mainly informed by studies conducted with the western community and some parts of Africa.

2.2. Background on Livelihood Security among Refugees

Case studies have been conducted in refugee settlements in order to capture the voice of participants (refugees) concerning gender roles and livelihood security of refugees in refugee settlements in different countries. It is important to understand the efforts that people (refugees) are already making to stabilize and enhance their situation. As explained above, household strategies are the ways in which households deploy assets and use their capabilities in order to meet their objectives and are often based on past experience. Coping mechanisms are special kinds of strategies employed during difficult times.

Even though every refugee population and situation is different, an attempt has been made to determine general trends such as seeking international protection, receiving humanitarian assistance, relying on social networks and solidarity, engaging in agriculture or trade and services provision, falling back on negative coping strategies, and adopting new gender roles. Therefore, the sole purpose of this chapter is to review their findings.

In the 1950s, UNHCR mainly focused on the provision of legal protection and the organization of resettlement programmes in Europe. When a new spate of refugee movements in Africa and other less-developed regions began to take place in the 1960-70s and the 1980s, UNHCR responded, especially in sub-Saharan Africa, with the establishment of large-scale agricultural settlements on land made available by host governments. This was about the time Chambers and Conway developed the concept of ‘sustainable livelihoods’. Chambers and Conway first defined livelihood as the ‘sum total of an individual’s capabilities, assets and activities required for a means of living’ (Chambers and Conway 1991:7). The humanitarian community tended to focus on emergency relief, or addressing the immediate needs of displaced persons such as food, water, shelter and health care.

By the mid 1980's onwards, UNHCR's lack of engagement with the issue of livelihoods was reinforced by its growing preoccupation with a series of large-scale repatriation programmes and a spate of new emergencies. It blinded UNHCR to the fact that large numbers of refugees throughout the world were trapped in what have now become known as protracted refugee situations to the extent that UNHCR was concerned with livelihood issues during the 1990s, its interest and involvement was very much focused on the reintegration of returnees in their countries of origin rather than self-reliance amongst refugees in countries of asylum. The focus was mainly on small scale Quick Impact Projects to facilitate reintegration.

The recent past has however, seen a renewed interest in protracted refugee situations, refugee livelihoods and self-reliance. There is a tendency to place greater emphasis on a livelihood approach to enhance the productivity of forced migrants, promote greater self-reliance, and help people to either regain sources of living lost during displacement or cultivate new ones.
In the international refugee regime, the issue of how to assist the livelihoods of refugees has become an important area of work since the early 2000s. Its emergence is largely due to the failure of the refugee-assisting regime to provide any effective solutions for the numerous protracted refugee situations worldwide. Without any feasible remedy for their prolonged exile, refugee 'warehousing' has in fact become a *de facto* fourth durable solution.

According to the US Committee for Refugees and Immigrants, nearly nine million of the fourteen million refugees worldwide have been confined for at least ten years in refugee camps or settlements, often with limited access to basic rights (USCRI:2009). What is worse, as refugee situations become protracted is that levels of international relief are normally reduced or entirely cut off after the emergency period (Jacobsen 2005: 2). As a result, assistance programmes for long-term refugee situations are routinely deprived of adequate funding. With the declining financial commitment of the international donor community, it has become clear that UNHCR is unable to ensure that the essential needs of all prolonged refugee populations will be met (Jamal 2000: 3).

These challenges have pressed UNHCR and other refugee-supporting agencies to pay attention to refugees' economic capacity, and to improve their understanding of how refugees construct their livelihoods (Conway: 2004). Against this backdrop, the UN refugee agency has been increasingly engaged in promoting the 'self-reliance' of refugees, and encouraging the development of sustainable livelihoods (Jacobsen 2005: 73, Horst 2006:7). UNHCR's keen interest in refugee livelihoods and self-sufficiency has found

articulation in key documents such as its *Handbook for Self-Reliance* (2005) and *Livelihood Programming in UNHCR: Operational Guidelines* (2012).

2.2.1 Gender Roles

Refugee women and men's experiences in creating and maintaining livelihoods are different. A number of studies illustrate that they face different constraints and insecurities. Moreover, due to flight and experience in exile, changes have occurred in gender roles and socio-economic status. Old authorities are losing grip and a new authority – humanitarian organizations – is perceived as having control over resources and ideological formations.

According to Turner (1999), the UNHCR's policy of equality between men and women can challenge older hierarchies of authority and be a factor that influences refugees' room for maneuver and coping strategies. Turner explains that as a consequence of international relief, men especially are affected in their roles as fathers, husbands, protectors and providers. Displacement tends to hurt men especially in their political identity, the loss of formal power networks and their institutionalized participation in society.

The gendered division of labour, including income and basic needs provision as well as care tasks may have changed. It seems that in many refugee situations, women are assuming the primary role of breadwinner. According to Leben (2005), women have taken greater responsibility for their families often because men are absent, disabled or unwilling to do the lower status and lower paid jobs that are available.

Faced with several hindrances in their attempts to establish a livelihood, refugee women try to build up their social capital, for example, by forming groups through which they harness their joint labour (Sebba: 2005). Social capital helps to increase women's productivity, improves their access to income generating activities and facilitates knowledge sharing. Often, women do not earn cash income but exchange their labour for food and that contributes to their household's survival.

In their attempts to establish a livelihood, women and girls face particular risks. For instance, girls are the first to be pulled out of schools or face early marriage when household livelihoods are on the brink, and women may even risk sexual abuse or enter into prostitution to protect their families' lives and livelihoods. Refugee women are particularly susceptible to dependency on relationships with men as a way to sustain themselves and their families financially. As a result, teenage pregnancy is common, giving many young women the added

burden of providing for a child and thus perpetuating the need to be dependent on a boyfriend.

It is worth mentioning that the gender roles of refugees are not different from the gender roles of other societies. McLean (1999) argued that refugees (communities) bring their cultures with them into the camp setting. However, in Heather McLean's investigation and analysis of gender and power structures in refugee camps, she found that "displacement definitely creates a space for fundamental changes in these existing power structures." Using McLean's argument it can be concluded that women take care of all domestic work such as cleaning the house, looking after the children, cooking for the family, and taking care of the sick.

There is a difference between the strategies adopted and the risks faced by men and women. It is important to document the livelihood strategies that men and women are pursuing, the assets that they rely on for their livelihoods, the policies, institutions and processes that influence their ability to pursue livelihood strategies.

2.2.2 Western World and Refugees

As stated earlier on, refugees exist in many parts of the world due to the unending wars in many parts of the world. It should be noted that when these refugees are being hosted in a particular country, that country is mandated by UNHCR to ensure that their rights are respected because a refugee is also a human being. Most of these refugees hope to return to the countries of origin at some point but these refugees can also be resettled in other countries especially in the western world such as America, Germany, Holland and the Netherlands.

Refugees who have so far been resettled in these parts of the world have thanked these countries for giving them such an opportunity but they have also complained that life in these countries is rather had for them. For example, some refugees in Minneapolis in the USA complained that they do not have proper jobs because it has been difficult for them to get work permits in that country. As such they have ended up doing informal jobs even when they are qualified to do formal jobs. The cost of living has also been seen to be high because they have to rent houses since as foreigners they are not allowed to own property and in most cases the money is not even there for them to buy necessities. They therefore in most cases depend on social networks for them to have the materials that they need. In some cases refugee girls are forced into early marriages so as to help their families earn a living and sometimes these marriages are just arranged for them as that is part of most of the refugee cultures.

In other countries like Denmark, refugee situation is even worse because some of these refugees are seen as outcastes by the local community and this situation is made worse by the fact that these refugees do not even speak their language so communication becomes a problem. Other refugees are embarrassed to admit the humble lives they lead while in diaspora and as such cannot tell their families the hardships they go through and so they are forced to endure these hardships.

Since 1975 the USA has admitted more than 2.5 million refugees for permanent resettlement. This is so because the goal of the country is to see to it that refugees achieve economic self-sufficiency in the most expedient manner, under the assumption that the legal entry into the workforce would provide refugees with dignity and sustainable livelihoods.

Despite the US having some of the most liberal working rights, many refugees have been living in poverty for a long time period of time. Some of these have not even acquired the health care, language skills, market access or human capital to become self-sufficient.

Some of the US citizens view refugees as outcasts who can only fit into lowest paid jobs. As observed by Niibs etal (2014) "Refugees are widely assumed by the general public to fit better into the lowest paid jobs, regardless of their educational background or skills they bring from their homes before they became refugees." From this assertion, one can clearly state that one significant challenge faced by refugees in resettled in USA is that most communities are largely unaware of the diversity and complexities of refugee economies. Refugees are forced to take jobs at minimum wage to survive rather than develop skills for the long term sustainability.

In the UK the subject of refugees has been of heated and polarized public debate in recent years. Survey after survey has found immigration to be the most significant popular concern (British future 2013).

From the 1980's onwards, the UK has been an important receiving country for refugees and asylum seekers. From the early 1990s to late 1990, the number of refugees settled in London and increased by about 40% (Cheung: 2013). With this increase there was pressure on the local services and housing and thus the government intended a dispersal policy from 2000 (Zetter and Pearl 2000). This policy was introduced so as to let the majority of refuges settle in new and diverse communities. With these changes refuges have been treated hostile environments. Refugees are intentionally segregated from the majority of the population and when it comes to health, these refugees are given second class health care.

Majority of refugees struggle to feed themselves and their children and cannot afford essential items including clothes, shoes or medicine.

According to Philimore and Thornhill (2011), there are also high levels of material and infant mortality rates among refugee population. The low birth weights, poor access to ante natal care and lack of cash to pay for transport to hospital left most women refugees more vulnerable. There is ample qualitative evidence of the stigma which refugees experience as a result of their poverty.

With no work and with scant benefits available research reveals a wide range of means by which refugees seek to generate alternative income. These strategies are revealed to be employed by both those receiving state support and those without (Lewis and Dwayei: 2007). One of the researches done in USA should that several women had been involved in sex work as a means of survival. Philimore etal (2014) found that which women hand not engaged in sex per se they were extremely vulnerable to sexual abuses, with favors expected in exchange for resources such as accommodation. Men on the other hand were more able to access informal employment.

2.2.3 Refugees in Uganda

In most Sothern African countries, refugees are perceived by the public as people who are economically isolated, a burden and also technologically illiterates. However, in Uganda, refugee's economic lives do not exist in a vacuum. Refuges in Nakivale and Kyangwali settlements cross national, ethnic and religious lines on a daily basis to trade. The two settlements are nested on the Ugandan economies and they attract not only people but also goods and capital from outside to their active internal markets.

Self-settled refugees in urban settings are even more directly connected to the wider host economy and international business networks.

The Ugandan government promotes self-reliance of refugee meaning that other than limiting the responses to refugee's humanitarian relief, a space is often open to development based approach to refugee assistance.

In Uganda, refugees enjoy the same rights to work as nationals. This means that they are allowed to set up businesses as long as they have a license from the local municipality.

Both Men and women refugees involve themselves in income generating activities though the work differs. For instance, women with skills work in Saloons, restaurants and other food

related businesses while the men run internet café, selling pre-paid mobile phone credits and running or working at a club, bar or pool hall.

Remittances from friends and families are also adopted as livelihood strategies among refugees in Uganda. As alluded to by Lindly (2006) "Remittances can not only supplement the income of recipients but also strengthen the economic capabilities of recipients by being directly invested into income generating activities."

Congolese refugees in Kampala concentrate on petty trading, selling clothing materials and tailoring. These skills are embarked on because even in their country of origin (Congo), these refugees are experts in tailoring and trading. On the other hand Eritrean refugee youths appear to be increasingly active in Kampala taxi businesses.

2.3 Livelihood Strategies Employed by Refugees

Refugee households are not that different from other households in a sense that given the opportunity, refugee households will manage their resources and exercise their options in an optimal manner. Thus the most effective responses should build on existing strategies and work towards creating opportunities that enable refugees to channel their own energies towards solutions. In this regard, each livelihood strategy developed by refugees will be followed by the answer of UNHCR and UNHCR's implementing partners to enhance refugee livelihoods.

It is worth noting that the categorizing of refugee strategies is rather superficial, especially given that most households do not limit themselves to one activity. On the contrary, many authors have found that diversification is often used as a livelihood strategy. By carrying out different income-generating activities, refugees try to make the most of the opportunities available to them. The strategies are not just limited to diversification of activities but also of location. As illustrated by Levron (2006) Liberian and Sierra Leonean refugee households in Guinea strategized their settlement to diversify their resources. They placed some household members in camps to access resources there, and other members in urban are where a different set of resources could be targeted.

Even though every refugee population and situation is different, an attempt has been made to determine general trends such as receiving and seeking international protection, migration humanitarian assistance, relying on social networks and solidarity, engaging in agriculture or trade and service provision, falling back on negative coping strategies, and adopting new gender roles.

2.3.1 Seeking International Protection and Migration as a Livelihood Strategy

In the first instance, fleeing from one's country to find safety and to protect any remaining assets can be regarded as a livelihood strategy. However, upon settlement in their first country of asylum (often a neighbouring country), many refugees find it difficult to build up a decent livelihood and yearn for a better life elsewhere. For example, one of the reasons why many Somali refugees dream about resettlement or to migrate beyond the refugee camps is related to the poor conditions of their life in the camps as well as the slim chances that they will be able to return to their country of origin in the foreseeable future. Horst (2001) was told how over the years the dream for resettlement has increased since the situation in the Dadaab refugee camps in Kenya is getting worse and a solution to the war in Somalia seems far.

Another important factor making people dream about a better life elsewhere is the need for peace and security. For example during the peace negotiations in Djibouti, Horst found how this yearning for resettlement was reduced since the Somali refugees were hoping for peace in their home country.

Refugees do not only want to migrate in order to leave their harsh living conditions behind but also because they anticipate certain opportunities and conditions elsewhere. When asked, many refugees said that the ultimate solution to their plight is for most of them to settle in an industrialised country. This yearning could be stimulated by the global communication revolution and the expansion of mass media and global mass marketing which shows images of a life that is easier, safer and that provides more opportunities.

However, refugees often have unrealistic expectations about their chances to be resettled. Only one out of 650 people are eventually resettled. Many others try to find their way through other channels. And even though these persons often become prey to human smugglers and traffickers, migration is still seen as the ultimate solution to rebuild their livelihoods and the livelihoods of many other people they leave behind.

As illustrated by the research done in Egypt (Al-Sharmani: 2004), refugees expressed a sense of frustration. The discontentment rather stemmed from a discrepancy between the policies of UNHCR and the understanding of the refugees on their entitlements to be recognised and resettled. Hence the importance for UNHCR and its partners to thoroughly inform refugees on the eligibility criteria, probability, consequences, advantages and disadvantages of each of the durable solutions, so that people can make informed but above all realistic decisions. If it

becomes clear to refugees that resettlement is not always realistic they could be more incited to invest in rebuilding their livelihoods where they are.

2.3.2 Depending on Assistance from other People and NGOs (Humanitarian Assistance)

On first arriving in a country of asylum, an input of material resources is required to ensure that refugees are able to meet their basic needs. In this regard refugee camps can play an important role as safety nets. As argued by Jamal (2003) in his article on *Camps and Freedoms* in FMR, camps may indeed serve as an important emergency protection function. Camps provide a safety net by enabling the rapid and efficient disbursement of assistance in emergencies. Also some refugees may venture out knowing that their family members left behind in the camp will be cared for and that if they fail to make ends meet outside the camp, they themselves may return. Jamal continues that even though camps may supply protection and security, they are not designed to enhance freedoms. He concludes that camps may provide security from persecution but if in the long run refugees are to prosper, and prove less of a burden, refugees must be given the freedom to make their own choices and to lead productive lives.

Throughout the studies it was noticed that refugees feel discomfort and fear to reveal their individual and collective efforts to sustain and plan for themselves (Statistical Yearbook, 2003). They believe that by their resourcefulness and hard work to survive, they will not be eligible anymore for UNHCR's assistance. As became evident in the studies, it appeared that a number of refugees had developed a dependency on receiving humanitarian assistance. But does this not rather illustrate that humanitarian assistance has become part of the livelihood strategies developed by refugees? Hence, humanitarian aid becomes a component of a refugee's livelihood strategy.

However, humanitarian sources of funding are largely geared towards short term projects characterized by physical delivery of inputs (delivery-driven) and formulaic approaches to sectors. UNHCR's programmes are often predicated on refugees and other beneficiaries functioning as recipients of assistance and not as decision makers and evaluators of the effectiveness of aid. Mechanisms rarely exist in such programmes for refugees to become involved in any meaningful way in discussions about the best use of resources, or about effective modes of assistance delivery.

But resources from international assistance can provide basic needs as well as opportunities for their livelihoods-strengthening. First, relief interventions target many parts of the

livelihood system, ranging from food, water, shelter and health. Humanitarian aid and assistance in kind are often translated into commodities for trade often creating new regional economies. For example, it is common for some part of the UNHCR/WFP food package to be bartered or sold to obtain access to essential or desired items of food available locally in the host community. Secondly, aid agencies implement formal livelihood support programmes, such as income generating activities. Thirdly, livelihood opportunities are indirect economic stimuli to the local economy.

A good example of humanitarian assistance geared towards support to livelihoods is the WFP-UNHCR Memorandum of Understanding, most recently updated in September 2002 which highlights the importance of efforts to support asset-building activities and encourage self-reliance of beneficiaries.

There are multiple forms of food interventions in situations of forced displacement to protect or rebuild livelihoods, such as *Food for Work* (FFW) or *Food for Training* (FFT). FFW or FFT can be introduced to support agricultural production, restore productive, social or transport infrastructure (See Bakewell: 2003 and Kaiser: 2001).

2.3.3 Depending on Social Networks and Solidarity

According to Jacobsen (2002), there is growing evidence that communication and ties with relatives and friends living abroad has helped refugees survive the harsh conditions of their displacement. Assistance from family and friends abroad can include financial resources, such as remittances, as well as the social capital that comes with refugee networks which increase information flows and enable trade and relocation. These trans-national resources often complement assistance provided by humanitarian agencies and the host government.

For instance, four out of ten refugees interviewed in Banjul Gambia said they relied on remittances sent to them by family members living in the United States, Canada, United Kingdom and other countries (Conway: 2004) while Horst (2005) estimated that at least ten to fifteen percent of the population in the Dadaab camps benefited directly from remittances. While according to Al-Sharmani (2004), for the Somali refugees in Cairo and their family members and close friends in other host societies, mobility and establishing trans-national families had become part of a process of resisting marginalization and achieving varying degrees of participation and acceptance in several host societies rather than the elusive goal of adequate integration in one host society.

Remittances are not solely to be considered as a form of social security, the money can also serve as investment in business to assist others or for education purposes and hence support or help rebuild livelihoods.

Apart from social networks abroad, refugees also turn to social networks in the host country. As most of developing countries have no functional social welfare system for the refugees, they often try to fall back on solidarity. Research in South Africa (Golooba-Mutebi, 2004) for instance, revealed that some Mozambican refugees joined their fellow countrymen who had formerly migrated to South Africa for economic reasons. These networks allowed them to more rapidly improve their livelihoods as opposed to other refugees.

Another important strategy a number of refugees have readily adopted is the development of inter-household economic and social networks. These networks, based on solidarity, provide a safety net built on mutual aid in coping with limited income-generating opportunities and social insecurity. As illustrated by case-studies in Egypt and Ecuador (Al-Sharmani: 2004) refugees frequently share small apartments. This pooling of resources contributes to economic survival and securing livelihoods.

2.3.4 Agriculture

A number of refugees turned to subsistence farming as a coping mechanism. However, the development of rural livelihoods such as agriculture and pastoralism depends on the availability of and access to land and natural resources.

When insufficient land is available, many refugees may still engage in agriculture by encroaching on land which they have no right to use or because refugees hope for a quick return, they could resort to unsustainable farming practices such as for example indiscriminate land clearance. As has become clear from several reports produced by UNHCR's Engineering and Environmental Services Section (EESS), agricultural activities and pastoralism can take a toll on the environment by causing inter alia deforestation, water pollution, and overuse of arable and grazing land. For example, in Guinea, the indiscriminate extraction of palm oil by refugees for the production of palm wine led to the destruction of large numbers of palm trees.

The reduction of income for both refugees and the local population inevitably led to tensions between these parties (De Vriese: 2002). In this regard it is also worth mentioning Kibreab's research (1996) on the environmental impact of Eritrean refugees on a region of the Sudan. Kibreab argues against the notion that refugees will always degrade the environment in which

they live and states that their likelihood to contribute to environmental degradation is directly linked to the level of rights they are granted.

Conditions allowing, such as access to farmland, irrigation water and liberty of movement, humanitarian agencies provide refugees with seeds, tools and sometimes technical support. In many cases, agriculture could indeed allow refugees to develop sustainable livelihoods. However, in order to further develop agriculture as a reliable livelihood option for refugees, humanitarian agencies could encourage refugees to diversify their activities and provide for the accession to markets.

Case studies in Gabon and Senegal (De Vriese and Stone: 2004) have revealed that export crop-production is limited due to the remoteness and transport and infrastructure limitations to bring harvest to the markets. Furthermore, unchecked and unaided production can lead towards saturation of already limited markets.

A good example of supporting rural refugee livelihoods is the Zambia Initiative. In late 2000 the Government of Zambia approached the international donor community to propose an initiative which is based on the understanding that, as refugees bring human and material assets and resources, they can become productive members of a host society and can play a positive role in alleviating poverty (High Commissioner's Forum, FORUM/2005:14). The aim of the ZI is to achieve local development and in the process to find durable solutions for refugees hosted in Western Zambia. The programme stimulates refugee and host communities to work together on agriculture, livestock, education and health projects. The ZI has made firm progress towards achieving economic and social empowerment of refugees, poverty reduction and enhanced food security among the local host communities.

According to a Statement of Good Practice on Targeting Development Assistance for Durable Solutions to Forced Displacement (High Commissioner's Forum, FORUM/2005: 14), after only one year of implementation, the refugee hosting areas reached the target for food self-reliance for the first time in 36 years. Refugees have among other measures taken by the Government of Zambia, benefited from the past two consecutive agricultural campaigns (2003-2004 and 2004-2005) in form of subsidised agricultural inputs and implements through the national "Fertilizers/Inputs Support Programme" of the Ministry of Agriculture and Cooperatives (High Commissioner's Forum, FORUM/2005/:15).

Non-agricultural activities such as wood collection and non-farm labour are also essential to household livelihood strategies. It is therefore important for UNHCR to realize that

supporting rural refugee livelihoods is not identical to supporting subsistence farming. For example (Pain: 2002), despite the fact that returned Afghan households live in a rural context, the role of agriculture in their livelihoods is very variable and for many not a major or even significant component of their livelihood strategies.

2.3.5 Prostitution

Nearly every study on refugee livelihoods has observed negative coping strategies. These strategies become more frequent when few other options are available. Some see themselves forced to sell off vital assets such as domestic items, clothes, part of the food ration, etc. Many find themselves obliged to resort to crime, violence, loans that they are not able to repay, or to reduce the intake of food and selling of food rations in order to cover the need of non-food items not extended in the assistance package. Other negative coping strategies range from illegal collection of natural resources such as firewood, theft of crops, cattle and other assets, to selling sexual services as a means of making a living.

Refugee women and girls are prone to being subjected to harmful treatment within and outside the family including sexual exploitation, sexual abuse and marital rape. The full extent of Gender Based Violence (GBV) is however difficult to accurately ascertain, primarily due to underreporting. This is due to the fact that refugees are unaware of their right not to be subjected to any form of sexual harassment and that includes prostitution whether it is done voluntarily or not. The Zambian law also recognizes prostitution, rape and domestic assault as criminal offences. This specific measure has been put in place to protect refugees from such vices and to provide security within the settlement.

As an illustration, one of the most frequent means for refugees to survive in a protracted situation is by means of exploitative sexual relationships, either by commercial prostitution (Conway:2004, Levron: 2006) or through relationships in which a women or girl receives goods and gifts from a regular sexual partner (Dick:2002). Research in Guinea (Kaiser: 2001) revealed a consensus among women and youth that selling sexual favours whether formally for cash or on the basis of a kind of patronage, is a function of poverty and an absence of alternative income generating and attractive livelihood strategies.

This strategy of livelihood has however, negative effects not only to the people engaged in it but also to their immediate families and the host country in that some of these refugees end up contracting sexually transmitted diseases and HIV/Aid. This is a hindrance to development because it deprives the community of people of productive age who could have

in a way contributed to economic development. Other than this, it was also discovered during this research that some of these refugees are forced to have sex with men they do not even have a relationship with. In their quest to earn money they are raped by men and left without even being paid. This results in them being traumatic as some of them do not even report such issues to their families or even to relevant authorities for fear of being ridiculed.

2.4 Urban Refugee Livelihoods

Often, insufficient attention is being paid to urban refugee livelihoods. Host governments and the international community are hardly addressing the issue of urban displacement arguing that this is opening Pandora's box: substantial additional resources would be required and assisting displaced populations in urban settings could act as a pull-factor and thus attract hordes of refugees to the cities, an environment that is more difficult to control and manage compared with rural areas.

Urban refugees can be difficult to identify and or reach. They are living amongst locals and other foreigners and very often in hiding. Overall, refugees are drawn to the city by opportunities to trade and use their skills to offer services to better-off city residents, the presence of hospitals and private medical services, accommodation, schooling and vocational training, internet access to maintain contacts with relatives, transfer money and explore business opportunities, recreational and intellectual activities.

Refugees in urban areas are economically, politically and culturally tied to the larger urban community, therefore their livelihoods are inextricably interdependent upon local relationships and processes. Urban settings present specific opportunities and constraints for refugees seeking to improve their livelihoods.

Urban refugees face similar challenges as the urban poor such as growing slum areas, rising unemployment rates, insecure housing access, increased pressure on state and community resources, compounded with barriers such as xenophobia and insecure legal status what makes them more vulnerable to exploitation and marginalization.

The most common livelihood strategy amongst refugee men in urban areas is to perform day jobs. To get informed on job opportunities, they have to rely on a good information network and need access to the labour market. Hence, it becomes difficult for men to earn a stable and regular living, notably for those who formerly worked in agriculture and who uneasily adapt to the specifics of urban jobs. Women find it easier to earn a living, as they have the possibility to sell items on the market or to find work in the domestic sector, restaurants and hotels.

A prerequisite for any successful programme is the legal recognition of urban refugees. In absence of a recognized legal status, access to employment is obstructed and "self-reliance" becomes difficult to reach. While Sperl (2001) in his study undertaken in Cairo came to the conclusion that despite the fact that Egypt has acceded to the 1951 Convention, refugees are not allowed to work and can only secure an income through illegal employment in the informal sector of the economy.

In Zambia, most refugees own shops. They sell a number of groceries and food staffs rom which they earn a living. These shops are situated in residential areas and so far research has shown that these shops are a success as compared to those run by the local entrepreneurs. This could be attributed to the fact that these refugees are dedicated to their businesses as compared to the locals.

Like other people, urban refugees possess skills which, under the right conditions, would lead them to become self-sufficient. For instance (Macchiavello: 2003), urban refugees in Kampala have overcome many of the constraints hindering their efforts to secure a livelihood by favoring self-employment, learning English or using intermediaries to penetrate the market, supplying education and vocational training, living in small fraternal groups and setting up a business.

Furthermore, assisting urban refugees with developing their managerial and entrepreneurial skills could enhance their efforts and empower them against exploitation. For example, as women are often the most effective bread-winners, a study on urban refugees in Cairo (Sperl: 2001) recommends to maximize the existing earning potential of the refugees in that city by providing targeted support for women and working mothers.

2.5 Engaging in Trade and Services

As part of their livelihood strategy, refugees engage in petty trading, such as buying and selling goods (firewood, charcoal, vegetables, prepared food, cigarettes and sweets) or in providing services (hair dressing, mechanics, food preparation, construction, telephone booths, language tutoring or interpreting and money transfers).

The example of Liberian refugees in Ghana (Dick: 2002) can be given as an illustration of refugees' entrepreneurship. The Liberians trade what they have in order to get what they need. Culturally inappropriate maize rations received from UNHCR were sold to the Ghanaians to buy rice. Also, men and women are running successful tailoring, clothing; shoe, carpentry and electronic goods repair shops and beauty salons as well as selling clean water and cooked food and offering IT and typing training. The sudden growth in telephone

enterprises furthermore enables Liberians to keep in touch with relatives and to receive remittances.

Grants and micro-credits are often used to help refugees set up a small business or other income generating activities. Grants are not to be confounded with micro-credit lending. Most people considered to be vulnerable need grants rather than loans. Only those who have the skills and experience to conduct a viable and quickly sustainable business should be given loans. Grants can be given under the form of cash, capital, equipment and raw materials and are provided for free. It is only once people have generated income from their productive activities, that they may be in a better position to benefit from and more easily repay loans.

As investigated by Tucker (2004) grants entail lower financial and security risk than loans since no periodic repayments are required, hyperinflation may reduce the value of loans and increase the cost of repayment whereas grants are made at the prevailing exchange rate.

A micro-credit is a line of credit or a loan provided to beneficiaries to start small business. When introduced and administered correctly it can improve the welfare and well-being of refugees. The purpose of micro-credits is very well described by Jacobsen (November 2002). Micro-credits are intended to provide financial support to qualified people seeking to set up or expand a viable and possibly sustainable livelihood, with the hope and expectation that down the road these livelihoods will sustain and rejuvenate the community by providing goods and services, increase the fiscal base, and provide employment.

2.6 Investing in Education and Skills Training

A society's level of economic growth and prosperity is intimately linked to the quality of education and training. Education and training should not be seen as ancillary but vital, primary and no less important than the provision of food and health care.

According to research among refugees in Guinea (Kaiser: 2001), refugees regard education and training as anti-conflict strategies, and as the principal means of making capital out of their exile and perceive education as a key to escape poverty. This is also illustrated by Kuhlman (2002) who states that Liberians refugees in Côte d'Ivoire have gone to great lengths and made considerable sacrifices to ensure that their children could go to school.

Providing skills training for youth should be a key component in promoting livelihoods for refugees. It is important for young people to develop the practical, intellectual and social skills that will serve them throughout their lives. According to Sesnan, Wood, Anselme and Avery (2004), the rule should be simple: no market demand, no training. Vocational training

schemes should be oriented towards the local labour market of the host country or towards employment opportunities in the country of origin in case of impending repatriation.

2.7 Adopting New Gender Roles

Refugee women and men's experiences in creating and maintaining livelihoods are different. A number of studies illustrate that they face different constraints and insecurities. Moreover, due to flight and experience in exile, changes have occurred in gender roles and socio-economic status.

According to Turner (1999), the UNHCR's policy of equality between men and women can challenge older hierarchies of authority and be a factor that influences refugees' room for manoeuvre and coping strategies. Turner explains that as a consequence of international relief, men especially are affected in their roles as fathers, husbands, protectors and providers. Displacement tends to hurt men especially in their political identity, the loss of formal power networks and their institutionalized participation in society.

The gendered division of labour, including income and basic needs provision as well as care tasks may have changed. It seems that in many refugee situations, women are assuming the primary role of breadwinner. According to Leben (2005), women have taken greater responsibility for their families often because men are absent, disabled or unwilling to do the lower status and lower paid jobs that are available.

Faced with several hindrances in their attempts to establish a livelihood, refugee women try to build up their social capital for example by forming groups through which they harness their joint labour (Sebba: 2005). Social capital helps to increase women's productivity, improves their access to income generating activities and facilitates knowledge sharing. Often, women do not earn cash income but exchange their labour for food or housing that contributes to their household's survival.

In their attempts to establish a livelihood, women and girls face particular risks. For instance, girls are the first to be pulled out of schools or face early marriage when household livelihoods are on the brink, and women may even risk sexual abuse or enter into prostitution to protect their families' lives and livelihoods. Refugee women are particularly susceptible to dependency on relationships with men as a way to sustain themselves and their families financially. As a result, teenage pregnancy is common, giving many young women the added burden of providing for a child and thus perpetuating the need to be dependent on a boyfriend.

Many families are also obliged to make their children work. They often combine begging with paid activities such as selling water and food, mending bicycles, etc. Women face particular risk from negative coping strategies. They are more likely to bear the brunt of food shortages, affecting their health as well as the health and long-term potential for their unborn or young children.

There is a difference between the strategies adopted and the risks faced by men and women. It is important to document the livelihood strategies that men and women are pursuing, the assets that they rely on for their livelihoods, the policies, institutions and processes that influence their ability to pursue livelihood strategies.

2.7.1 Local Population

Research related to humanitarian assistance often disregards the local context of development. In order to have a balanced analysis it is also necessary to look at the living conditions of host communities and their relationships with refugees. It is crucial to understand whether the quality of life faced by refugees are solely linked to their situation of displacement or are also felt by the local population.

Frequently, displaced populations face challenging environments, and often impose economic, environmental and security burdens on their hosts. On the other hand, the multiple ways in which refugees pursue their livelihoods may also bring vital contributions to the local economy. An illustration of the productive relationships that can exist in situations where there are mutual benefits to both refugees and host populations is the case of Angolan refugees in Zambia (Bakewell: 2002). Here, the majority of refugees share the same livelihoods based on subsistence farming with their Zambian neighbours. They live as neighbours in the same villages and their children go to the same schools. While the Zambian villagers have welcomed the Angolans and offered them protection and land, the Angolans have brought additional labour for agricultural production plus access to some of Angola's natural resources.

In contrast, in South Western Uganda's Nakivale refugee settlement both the refugees and the host populations have the same main economic activity of animal rearing and agriculture. But unlike their hosts, refugees have access to adequate social services provided by UNHCR. This in itself has been a cause of xenophobia vis-à-vis the refugees who are seen as privileged by the local population. Also, according to Sebba (2005), the degree of enjoyment of the land resource has become a point of contention between host populations and refugees. At first, refugees were settled in sparsely populated areas and enjoyed good relations with the host

populations. However, population increase and the advent of a cash economy increased the value of land, leading to strained social relations between refugees and local populations.

Research amongst host communities in western Tanzania (Whitaker: 1999) focused on changing opportunities faced by host communities. The study concludes that the influx of refugees created a new context in which hosts devised strategies to gain access to incoming resources and to maintain access to their own resources. Differing strategies and structures allowed some hosts to benefit while others became worse off. The broad pattern which emerged out of this study was that hosts who already had access to resources or power were better poised to exploit the refugee situation. While hosts who were already disadvantaged in the local socio-economic structure, struggled to maintain access to even the most basic resources and thus became further marginalized.

According to Hammond, Anderson, Holt and Chinogwenya, (2005), providing livelihood support to host populations can help mitigate tensions between the displaced and the local communities, and may also enable host populations to share their resources more readily with the displaced. Indeed, often livelihood activities can help re-create and maintain social and economic inter-dependence within and between communities (Jacobsen: 2002).

Factors that positively influence the relationship between refugees and the host community are, a shared ethnic background, existing economic interactions before the influx, and sharing cultural and linguistic attributes. These factors are an asset for peaceful coexistence and/or local integration. Research in Senegal (Stone et al:2005) and South Africa (Golooba-Mutebi:2004) illustrates that, depending on the particular circumstances of their arrival and insertion into the host community, refugees are able to forge productive relationships with members of the host community and enrich their communities socially, culturally, and economically.

These two studies also reveal that, when left alone to use their talents and different forms of capital (economic, social and physical) they possess, refugees are capable of rebuilding their lives based on multiple livelihood strategies and need not be a drain on national resources. Sometimes refugees do thrive without assistance, but certainly this process can be expedited by providing assistance that helps to facilitate their efforts. This is the essential thrust of livelihoods work: to find people's areas of resilience and strengths and to help them maximise these qualities.

2.7.2 Phases in the Refugee Life Cycle

When looking into refugee livelihoods, one should consider the dynamics of the contexts affecting people's capacities to achieve their livelihood goals. Supporting and promoting refugee livelihoods is not limited to certain phases in the refugee lifecycle, but is applicable from the outbreak of an emergency until and even beyond the phase where a durable solution has been found. It is important to understand that depending on the phase of an operation, the livelihood goals will also be different.

An emergency situation is usually limited to providing life-saving essentials such as security, food, water and shelter. However, using a livelihood approach from the outset would not only allow saving lives but also allow refugee households to preserve their assets. For example, refugees with marketable trades such as tailors, bakers and blacksmiths could be provided with assistance early in the emergency to keep their business going so that they cannot only preserve their own productive assets, but continue to provide essential services to the displaced community.

The world has seen the appearance of Protracted Refugee Situations. In protracted refugee situations, refugees find themselves trapped in a state of limbo: they cannot go home (repatriation), they cannot settle permanently in their country of asylum (local integration), and they do not have the option of moving to a country which has agreed to receive them (resettlement).

Protracted Refugee Situations tend to break down people's resilience so that they are less able to provide for themselves, not even once a durable solution has become possible. While they may creatively use assistance provided to them by host governments and the international community, livelihoods tend to shift from an initial attempt to maintain self-sufficiency to the expectation that assistance will be provided indefinitely. Assistance risks taking the place of productivity, In this regard support to livelihoods could be the solution for refugees to break away from enforced reliance on external assistance.

Support to and promotion of livelihoods includes but should also go beyond the time people spend in asylum.

2.8 Impacts of Gender Roles on Livelihood Security

Gender has been an issue in all societies including refugee settlement. In certain cultures, however, it is seen as unseemly for women to travel alone, often due to assumed

psychological and physical vulnerability that are closely tied to notions of a woman's 'honour' and 'dignity' that are seen as paramount to uphold. Such circumstances thus already represent some of the highly gendered constraints that female refugees face and against which some fight tirelessly.

The decision to leave one's home and potentially even one's family to seek safety from violence and destruction is thus one that implies the individual's engagement with cultural and societal assumptions and expectations refugee women who have had to leave their children behind are thus often portrayed either as resigned to their fate and thus often suicidal due to the broken natal bond between themselves and their children, or indeed as working tirelessly towards the possibility of being reunited with them (freedman: 2011).

These perceptions even influence the way that these women are thus treated by potential host countries: Freedman, for instance, noticed that women with children are more likely to be granted asylum in France as they are seen as fulfilling their motherly duties, whereas women who are understood to have left their children behind tend to be rejected, often without a justification. Similarly, men are granted asylum more easily as, according to her, they are viewed as the 'principal agents of political resistance and therefore legitimate beneficiaries of protection from resulting persecution (Byrene: 1996).

Such deeply entrenched notions of men as naturally part of the public sphere and women as naturally part of the domestic sphere that is linked to their societal roles frequently determine the ways, in which male and female refugees are perceived and treated by the people they encounter from rebels, soldiers and locals to camp administrators, non-governmental employees and immigration officials. Notions, perceptions and ideas of gender are deeply implicated in the ways that refugees are viewed and often even impact the ways, in which they perceive themselves (McCinn: 2000).

In addition, women change their gender roles in the time of displacement and this result in work overload on their part compared to that of the men (Leben: 2005). In conflict-affected environments, the responsibilities of women to feed, clothe, care for children, older people and those who are ill and have disabilities are compounded by new or heightened pressures to generate income. Time-use studies have shown that women's unpaid and paid work burdens in the household, the market and the community make for long and exhausting days.

Extensive time devoted to caring for dependent members of their household prevent many refugee women from pursuing educational or training opportunities, or engaging in much needed leisure activities (Lukunka: 2011).

The issue of gender has also been closely linked to health, refugee camps thus tend not to be able to cater to the special needs of women. Research done into female-headed households in Mozambican refugee camps thus also noted deaths due to complications from child births as one of the 'leading causes of death' of women (Carpenter :2006). Similarly, the lack of sanitary napkins and separate washing facilities for women that is often noticeable in such camps often leads to women not feeling comfortable with washing in public spaces and thus not washing at all or using dirty rags to clean themselves, thereby increasing their risk of infections, due to the social stigma attached to the notion of a woman having her menstruation (Chesterman: 1997). Appropriate health care that takes such female-specific issues into account is therefore not always readily available and can lead to the increased death rates of female refugees in 5camps (Warner :2007).

Whilst it makes a lot of sense for refugees to be provided with humanitarian assistance, it seems to be extremely useful, for purposes of long term planning and given that any particular refugee situation can potentially become protracted, to supplement this support by proactively encouraging efforts towards self-reliance. It is crucial to start early and to plan for sustainable livelihoods and self-reliance right from the onset of the emergency phase.

2.9 Conceptual Frameworks

2.9.1 Harvard Analytical Framework

The Harvard Analytical Framework is also called the *Gender Roles Framework* or *Gender Analysis Framework*. Developed by the Harvard Institute for International development in collaboration with the WID Office of USAID, and based on the WID efficiency approach, it is one of the earliest gender analysis and planning frameworks. The Harvard analytical framework sets out to: 1) make an economic case for allocating resources to women as well as men; and 2): to assist planners to design more efficient projects. It is most useful for projects that are agricultural or rural based, and/or that are adopting a sustainable livelihood approach to poverty reduction. It is also useful to explore the twin facts of productive and reproductive work, especially with groups that have limited experience of analyzing differences between men and women. The framework is designed as a grid for collecting data at the micro-level.

Aims of the Harvard Framework:

- To demonstrate that there is an economic rationale for investing in women as well as men

- To assist planners in designing more efficient projects and improve overall productivity
- To emphasize the importance of better information as the basis for meeting the efficiency/equity goal
- To map the work of men and women in the community and highlight the key differences

2.9.2 Livelihoods Analysis Framework.

Purpose: This framework examines the livelihoods of less poor, middle poor and poor households, and explores any differences in livelihoods between households headed by women and those headed by men. This framework uses the following headings for the analysis of household livelihoods:

Resource endowments: human: household composition, skills, knowledge; natural: land, soil, water, climate, forests, rangelands; physical: infrastructure and productive assets (such as seeds, fertilizer, tools and equipment); financial: credit, remittances, pensions; and social: groups, civil society organizations, relationships.

Livelihood strategies describe how households use their resource endowments to make a living.

Shocks and changes represent internal and external events that challenge the viability of the livelihood system.

Livelihood outcomes reflect the effect of livelihood strategies and shocks in terms of food self-sufficiency or wealth, and the stability of the livelihood system (stable, improving or deteriorating).

Coping mechanisms are strategies used at the household level to cope with any shortfalls in income or food deficit periods.

Productive, Household and Community Roles

Purpose: This framework identifies the different productive, household and community roles performed by women and men. Gender roles are socially constructed relationships, learned and influenced by age, social class, ethnicity and religion. They are dynamic, differing within and between cultures, and change over time. From an early age, children are exposed to gender roles in the home, in school, in religious institutions and through the media. The gender division of labour reflects the societal pattern whereby women are typically assigned one set of gender roles and men another. Activity analysis explores who does what type of work, distinguishing between the following:

Productive work produces goods (such as crops, livestock, charcoal, bricks and mats) and services (for example, trading) for home consumption and sale. This includes employment and self-employment in the formal and informal sectors. Both women and men can be involved in productive work but often their professions, activities and responsibilities vary.

Household (or reproductive) work involves the care and maintenance of the household and its members.

Community work represents the contribution of time by women and men to community activities. The division of tasks between women and men in this sphere often reflects their household responsibilities.

A considerable number of studies have sought to employ the sustainable livelihood framework to analyze the livelihoods of those who are forcibly displaced or affected by conflict. Whilst the existing research based on the sustainable livelihood framework and similar frameworks has given useful insight into refugee livelihoods, some important gaps remain in this body of literature.

First, the research on refugee livelihoods largely fails to capture their economic activities in relation to a wider economic structure in their host state. In particular, researchers who employ the sustainable livelihood framework typically only 'go through the motions of headings and boxes' in employing the framework (Carney 2002: 28). As a result, such work tends to present descriptive inventories of refugee's livelihood activities, without capturing or analyzing how these economic strategies are related to external economies.

However, in entrenched refugee camps, refugees become embedded in the host economy: refugees move out into the surrounding villages to pursue trade and seek employment while locals enter the camp in search of cheap labour and business opportunities (Phillips 2003:14). Even in urban areas, refugees' livelihood activities cannot be divorced from the local economic systems. For instance, many of Somali commercial enterprises in Nairobi are an important part of the capital's economy (Campbell 2005: 16; see also Brees: 2008 & 2010 for the case of Burmese refugees in Thailand). While micro-analysis of refugee livelihoods is crucial, the literature stands to benefit from work that also investigates these same livelihood strategies in relation to micro and macro-level economic structures.

Secondly, as a closely linked point, few academic investigations provide in-depth study on the relationship between refugee livelihoods and the private sector and markets in the host country (Omata: 2012). No refugee camps, regardless of their locations, are totally closed to

traffic in goods, capital and people, as such, the markets in the camp are often connected with domestic markets through refugee and national traders (Werker 2007: 462).

In urban settings, self-settled refugees are economically tied to the larger host economy, and inevitably, their subsistence is inextricably embedded in relationships with local business sectors (De Vriese 2006:17). The dearth of attention to the relationship between refugees and markets is particularly observable in studies based on the sustainable livelihood framework and similar analytical models, which put little emphasis on market systems and their roles (Albu & Griffith 2005 & 2006).

Thirdly, despite the burgeoning literature highlighting the importance of refugees' networks, surprisingly, relatively few studies have systematically explored the role of social relations in refugee subsistence. A large amount of scholarly work has pointed to the significance of personal connections in refugees' livelihood construction (for example, Buscher 2012, Andrews 2003, Amisi 2006, Grabska 2006, Campbell 2005). Besides the widely-acknowledged advantage of having transnational networks for accessing remittances, refugees also turn to contacts in the host country (De Vrise 2006:14).

The research conducted by Kaiser et al. on refugees living in Uganda has indicated the important role of creating personal connections with their Ugandan hosts in shaping refugees' livelihoods (2005). Whilst the existing literature has engendered a general understanding of the role of social relations in refugee subsistence, little is known of what types of networks enable refugees to access markets and business opportunities in their host country.

The absence of systematic studies on the aforementioned themes, in turn, has consequently limited the application of academic research to the practice of refugee livelihoods assistance. Livelihoods research that lacks attention to local markets in refugee-hosting areas seriously limits its practical value for practitioners and policy-makers, who seek to formulate effective, sustainable livelihood interventions for the refugees based on such knowledge.

As Werker warns (2007: 477), a training programme to assist refugee tailors, for example, sees little prospect of success in increasing their income unless there is a market for refugee-produced textiles and clothing. Studies on forced migrants should aim to meet the dual imperatives of scholarship and impact both to satisfy the demand of the academy, and to ensure that the knowledge from studies is used to improve refugees' welfare and protect. Nonetheless, refugee livelihoods research has yet to generate substantial contributions to building 'good practices' of livelihood programming due to the aforementioned gaps.

The livelihood frameworks used in this study will provide a way to improve the identification, appraisal, implementation and evaluation of development programmes so that they better address the priorities of refugees, both directly and at policy level. They will also enable people to ensure that all aspects of livelihood analysis emplore gender issues because of the realisation that men and women are likely to differ also in their capacity, authority or availability to participate in livelihood analysis or livelihood intervention programmes.

CHAPTER THREE

Methodology

3.0 Introduction

This chapter describes the methodology used in the study. It explains the methods used to collect data and how this data will be analyzed, the research designs employed and the study population, the sample size and sampling techniques as well as the instruments used.

3.1 Location and Description of Study Area

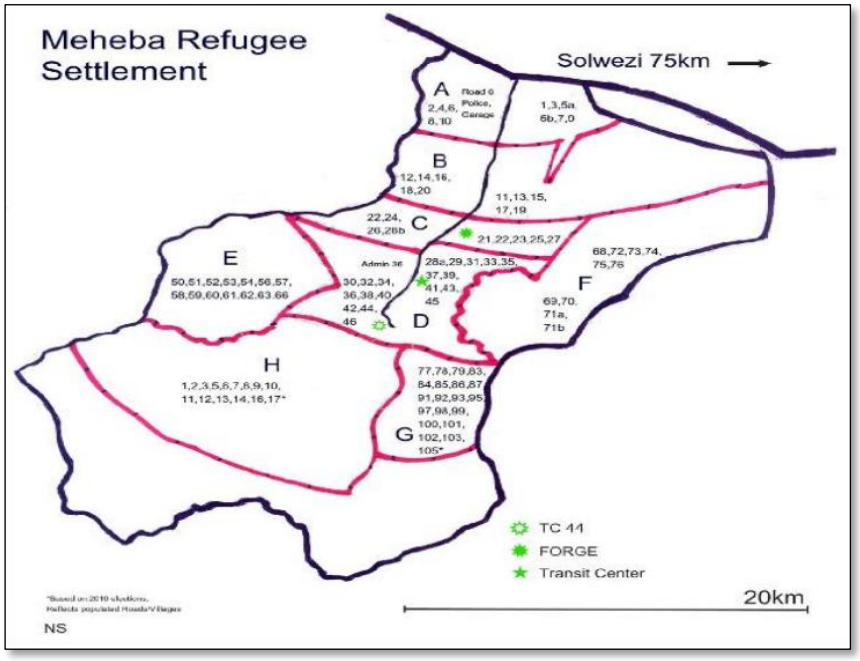

Figure 1 Location and Description of Study Area

Zambia has two refugee settlements Meheba and Mayukwayukwa Refugee Settlement situated in Solwezi district of North Western province and Kaoma district in Western Province respectively.

Meheba is home to some 18,000 refugees from various countries of origin while Mayukwayukwa plays host to some 12, 000 refugees. Of the 18,000 refugees Meheba hosts some 7,000 Angolan and 2,200 Rwandese refugees. Mayukwayukwa on the other hands hosts 8,000 Angolan and some 352 Rwandese refugees.

This study was conducted in Meheba Refugees Settlement found in Solwezi District of North Western Province in Zambia. The selection of Meheba refugee settlement as a study area was informed by the fact that it is the largest Settlement in Zambia and plays host to the largest number of Angolan and Rwandese refugees. Meheba Refugee settlement comprises of 720

square kilometers. It is 700 kilometers by road from Lusaka and 75 kilometers South West of Solwezi on the Mwinilunga Road.

The settlement is divided into blocs from A to H. Block H has been earmarked as a settlement scheme under a Local Integration programme for Angolan and Rwandan refugees who meet the criteria for eligibility for local integration set by the Government of the Republic of Zambia. Each of these blocks is divided in roads totaling 107 feeder roads. Residential and farming plots are located along roads and range from 1.5 to 2.5 acres. There are two rivers in Meheba, Shikundwe on the western side and Mwafwe on the south western side of the settlement.

The main center of the settlement houses a fairly large market where fresh vegetables, rice, beans, and other cereals are commonly sold. The Zambian Ministry of Health operates five clinics while the Zambian Ministry of Education runs five elementary schools and one secondary school.

3.2 Research Design

The research design for this study was descriptive and analyzed through qualitative and quantitative methods. According to Myers (2009), qualitative research is designed to help researchers understand people, and the social and cultural contexts within which they live, on the other hand quantitative research measures variables on a sample of subjects and express the relationship between variables using statistics.

Thus this study used both qualitative and quantitative approach in order to arrive at an in-depth understanding of the gender roles and livelihood security among refugee women in Zambia. The researcher was drawn to qualitative approach in order to try and capture the voice of the participants as regards to the experiences they had with gender roles and livelihood security. Researcher used quantitative approach in order to have statistical data (Cohen & Manion, 1980; Patton, 1999, 2002).

3.3 Study Population

A population is defined as “all members of any well-defined class of people, events or objects (Jamal, 2000). In research, a study population is the population that the researcher is interested in studying. In this study the participants the researcher was interested in were Angolan and Rwandese refugees in Meheba refugee settlement and these comprised of both men and women refugees and some key informants from United Nations High Commissioner

for Refugees and Government responsible for the livelihood security of refugees in Meheba Refugee Settlement.

3.4 Study Sample

A sample of 120 respondents participated in this study and these were broken down as follows, one hundred and fifteen refugees (115), that is thirty five (35) men and eighty women (80) as respondents and five(5) members of Staff from Ministry of Home Affairs, United Nations High Commissioner for Refugees and Implementing Partners. The study sample included more women because the research was more on the livelihood security of women than men.

3.5 Sampling Techniques

The study units were sampled and selected using purposive technique. Hammond (2004:87) notes that "purposive sampling is based on the assumption that the investigator wants to discover, understand and gain insight and therefore, must select a sample which must be learned." Using this technique, it was possible for the researcher to carefully select reliable participants for the study.

Purposive sampling technique was used to select key informants based on the role they played in the settlement and these included the refugee officer. Selection to participate in the focus group discussion was purposive and included only those refugees who had been in the settlement for at least three years. A minimum of three years was preferred because this period was long enough for one to have adequate information on the impact of gender roles and livelihood security and the different livelihood strategies that are employed by the refugee women to enhance their livelihood security. These were categorised into three subgroups, one group comprised of both men and women between the ages of 20 to 25, the second group was just men between the ages of 30 to 35 and the third group comprised of just women also between the ages of 30 to 45. The researcher choose these age groups because most of these respondents in these age groups were mature enough to know about issues to do with livelihood security and most of them had their own families. The other reason for this sex imbalance was due to the fact that there were more women in the camp than men. A total number of 120 participants were sampled using the purposive sampling technique.

3.6 Data Collection Instruments

The study used the following data collection instruments: structured interviews were conducted to 20 household heads to capture an in depth comprehension on the strategies the

families employ to sustain their families, in-depth interviews were also conducted with 5 Government and United Nations High Commissioner staff, and 4 focus group discussions of 8 members each for refugees (group leaders, men, and women). An observation checklist was also used to capture very sensitive information.

Given the complicated and often un-quantifiable characteristics of the research subject, the research methods were mostly qualitative, such as semi-structured and unstructured one-to-one and focus group interviews, asking about life history, participant observation and social network analysis. During the fieldwork period, the researcher conducted more than 100 interviews with Angolan and Rwandan refugees. Secondary sources were also utilized including previous surveys on the Meheba settlement and other settlements in Africa and around the world and also from some master's dissertations written by local students on related topics.

Additionally, the researcher occasionally met local scholars working on the issue of refugees in Zambia in order to share their knowledge and insights. Whilst mainly gathered was qualitative data, in the latter stages of the fieldwork, the researcher collected some quantitative data in relation to refugee livelihoods using a Household Economy Study. In this study, systematically data was collected on sources of income and food, and patterns of expenditure from sample households. As none of the previous studies on Angolan and Rwandan refugees in Meheba had provided any convincing numerical data on their economic status and living conditions, it was considered to be indispensable to complement the qualitative data with numerical evidence.

Given Angolans and Rwandese's different types of social connection and their instrumental roles in livelihood building, social network analysis was a "formidable fieldwork technique" (Marx 1990: 189) for this refugee population. Social networks are posited as "a specific type of relation linking a defined set of people, organizations or communities" (Trotter 1999:1). What the researcher did with refugee participants was to sketch a diagram on the notebook that illustrated the refugee's relationships with the people with whom they were linked at various levels, local, national, sub-regional and transnational, with respect to their livelihood strategies. This visual chart gave a better idea of how their economic coping strategies were linked with their personal connections.

Furthermore, observations were made wherever the researcher went and these were written down in the notebook that assisted to make sense of situations the researcher was in. The researcher was able to write down what was heard and reflect on what had been observed.
Finally participant observation was used as one of the research strategies. Participant observation 'involves getting close to people and making them feel comfortable with the researcher's presence so that you can observe and record information about their lives' (Bernard 2002: 322). This has proven to be a very valuable method in being able to talk to refugees and learn about their livelihood and mobility. In these different methods of making observations, doing participant observation and conducting semi-structured interviews different sources including people, documents, literature and reality were used (Vtrschuren & Doorewaard, 2007).

In addition, this research actively employed life history collection and analysis. In the early stages, this oral research tool proved effective for gathering the diversified displacement experiences of the two groups of refugees in their prolonged exile life. In subsequent interviews, the study gradually shifted the emphasis onto their livelihood dimension in gleaning their testimonies. With some of the participants, the study employed this 'livelihood trajectory' analysis (Murray 2002: 495) parallel to social network analysis.

The combination of these two methods was instrumental to comprehend what their pre-flight life and socio-economic condition had been like in their countries, how their current livelihoods were constructed, what assets constituted their livelihood means, and what connections enabled refugees to access these assets. Moreover, it also contributed to capturing changes in refugees' aspirations in relation to their surrounding environment throughout their long-term exile.

3.6.1 Interviews

An interview is a purposeful conversation between two or more people. Before the interviews started, the researcher introduced herself and thanked the participants for accepting to participant in the study. The researcher also stated that this study was purely academic and that whatever contribution they were making would only be for academic purposes. The participants were informed of their rights and that they were free to withdraw from the study at any time they felt like. The researcher also assured them of anonymity during the interviews.

Interview notes were taken and where the participant agreed to have a recorded interview, the interviews were recorded. Open ended questions were asked to avoid likely answers from the participants. An interview guide was used to avoid repeating questions and also as a way of ensuring that the intended questions were asked. In order to get information on the livelihood security of women refugees, interviews were also conducted with officials from UNHCR and the government.

3.6.2 Focus Group Discussion

A Focus Group Discussion is a group interview designed to foster discussions among participants on a given issue (Jamal, 2000). Such group discussions are important and in this study. Focus Group Discussions provided the researcher with room to find out things that are difficult to see directly, for instance, feelings, thoughts, intentions or even behaviours that took place earlier in time. Through these focus group discussions the researcher was able to learn what it is to be a refugee and just how life is in the refugee settlement. The focus group discussions facilitated open ended questions from numerous points of view and as a result the researcher was able to get different opinions on the topic.

Four focus group discussions were conducted. Two of these comprised of males and females in the following age group intervals, 20 to 35 years and 35 to 45 years. This was done so as to characterize the hardships across the age groups. The other two focus group discussions were based on sex homogeneity (one for males only and the one females only). This was to try and characterize how hardships featured across sex groups. The focus group discussions were held under a tree in the open ground to create a natural setting for discussion and freedom for the participants because enclosures seemed uncomfortable to them and moreover, there were no facilities like conference rooms were such discussions could be held within the settlement. All the group discussions were held with not less than eight participants and not more than ten participants.

3.6.3 Participant Observation

This occurs when the researcher joins a group of individuals to record action, interaction or events that occur (Dick, 2002). It involves forming relationships with individuals and puts someone where the action is so as to collect data. The opportunity to act as a participant observer provided the researcher with insight for the study and allowed for the strengthening of field relations. During this study, the researcher had lived in the community where the research was being carried out and as such found multiple opportunities to interact with the

participants who in this case were the refugees. As a participant observer, the researcher explored the daily livelihood activities of both men and women in the settlement and recorded observable data using jottings and field notes. These observations assisted in interpreting findings derived from other data gathering techniques.

3.6.4. Semi-structured Interviews

Livelihoods analysis examines how people make their living and the complex nature of this topic is best explored using semi-structured interviews. The basis for enquiry is the resource base available at household level, in terms of human, natural, physical, social and financial resources. Livelihood strategies describe how households use their resource endowments to make a living. Within farming communities, resources are used for crop and livestock production, for home consumption or for sale, as well as for non-farm activities. Livelihood systems are vulnerable to factors that may threaten the viability of a system or present new opportunities. Such factors are described as shocks and changes, arising from either internal or external events that challenge the viability of the livelihood system.

3.7 Data Collection at Community Level

Information was collected at the community level using a variety of focus group discussion (FGD) methods. When using the group discussion approach, consulting diverse sources and using a variety of methods increases confidence in the information gathered.

3.7.1. Sub-groups

The collection of community data is usually most effective when the community is divided into separate groups in order to capture differing perspectives. Usually three sub-groups are formed: key informants and settlement camp leaders; women; and men. If there are several distinct livelihood systems within the community (such as farmers, livestock keepers and fisher folk), it may be useful for them to meet in different groups. It may also be relevant to form separate sub-groups for married women and single women/widows.

This approach has several advantages, for example: it allows the collection of data disaggregated by relevant criteria (such as gender or status); it enables more people to participate as group sizes are smaller; by placing key informants and leaders in one group, their insights about the community can be gained (this also reduces their opportunity to dominate discussions in other groups); it provides people who tend to be quiet in large, formal settings with the opportunity to express their opinions; and it allows the collection of a large amount of information which can be used for cross referencing and validation.

3.7.2. Data Collection at Household Level

Household interviews are usually conducted so as to complement the data collected at community level. A household is defined as a group of people living and eating together.

3.7.3. Selection of Households

In livelihoods analysis, it is of particular relevance to examine the extent to which livelihood strategies and their outcomes vary between households according to socio-economic classification or the sex of the household head. Hence households are selected purposively to reflect a socio-economic cross-section of the community. The wealth ranking exercise provides a useful framework within which to identify relevant households, to ensure that examples from each of the main socio-economic groups may be selected. Particular attention is paid to interviewing households from the middle poor and poor categories, and comparing households where livelihoods are improving with those where livelihoods are deteriorating.

3.8 Data Analysis Instruments and Procedure

Bodgon and Biklen (1998), states that data analysis is the process of systematically arranging the interview scripts, field notes,

and other materials that one accumulates to increase ones understanding of them. In this view data analysis enables the researcher to present what has been discovered. Due to the nature of the study at hand and the information to be obtained, the Statistical Package for Social Sciences (SPSS) was used to analyze quantitative data to generate frequencies. Thematic analysis was also used to analyze qualitative data. A coding sheet was used to measure and analyze the responses of the respondents. Quantitative and Qualitative data was collected and analysed using statistical packages and graphs and themes respectively and qualitative data was analysed thematically.

3.9 Ethical Considerations

Respondents will be assured of total confidentiality and anonymity and written permission will be obtained from the Ministry of Home Affairs, the United Nations High Commissioner for Refugees and the University of Zambia.

3.10 Study Limitations

Translations brought a lot of complexity to the interviews. Some of the interviews presented additional difficulties because the translations had to be done in two steps, in the first step from Kinya Rwanda to Kaonde, then in the second step from Kaonde to English. Sometimes, it was from Portuguese to Kaonde and then English. As there was often a need for clarification

between the participants and the translator, some doubts were raised as to whether the data remained unaltered during those discussions. The research was also prolonged more than expected. This in addition demanded extra resources which the researcher was not anticipating.

In addition, lack of cooperation made it difficult to find participants at the right time. This resulted in small purposive sample. Thus, the findings were limited and do not by any means reveal the whole range of issues faced by women refugees in refugee settlements, therefore, they cannot be generalised.

CHAPTER FOUR

Presentation of findings

4.0 Introduction

This chapter presents the findings of the study on the influence of gender roles and livelihood security among women refugees in accordance with the research questions. The researcher tries as much as possible to present an understanding with openness in order to provide answers to the research questions. The researcher presents the results under the following headings, assuming new gender roles, depending on social networks and solidarity, humanitarian assistance, agriculture, business, fishing and prostitution.

4.1 Assuming New Gender Roles

From the research findings done and according to the interviews conducted with the participants, it was clearly noted that the majority of female participants indicated that there were various changes that have transpired in terms of gender roles between men and women in refugee settlements, that they have been overloaded with work. For example Ntitila and Katukuta (not real names) indicated by saying that, "we are the provider and protector of our families because our husbands were killed in wars in their home countries."

4.2 Depending on Social Networks and Solidarity

The present study in Meheba refugee settlement also established that social network play an important role in enhancing livelihood security among women. Assistance from friends and family abroad include financial resources and social capital which increases information flows and enable trade to take place. The money that refuges receive as remittances also serve as investment in businesses and this money would later be useful to educate their children and hence support or rebuild livelihoods.

It was observed that ten percent of women had cell phones. Participants interviewed explained the purpose of their cell phones.

> *……"Phones help us to talk to our relative back home and others who are scattered in other parts of the world. We ask them how they are and how they are doing. We also use phones to ask for help in the area we are lacking more especially money."(February, 2015.)*

The interviews conducted in this study revealed that most participants relied so much on support from their friends within the settlement as well as outside the host country for things like money and clothing and as such it was very important for them to keep in touch with these people. It was established that the use of cell phones was common among the

participants because this method enabled them to communicate faster than other methods and to some extent it was considered cheaper than other methods.

4.3 Humanitarian Assistance

The first thing that all refugees seek is humanitarian assistance. Humanitarian assistance provides the refugees with all their basic needs. With regard to food assistance, only a small percent of the households ranked it as the most important. Despite the forced dependence of these refugees on food assistance, it was observed that adequate food assistance was not always forth coming. The researcher established for instance that during the year 2000, lack of donations for about 9000 refugees that depended on food aid forced the World Food Program (WFP) to half the rations for several months. This however, led to an increase in malnutrition and child mortality rate (UNHCR 2002).

Very few households are currently direct beneficiaries of humanitarian food aid. It was observed however, that this type of assistance is geared towards short term projects. UNHCR's programmes are often predicated on refugees functioning as recipients of assistance and not as decision makers and as such refugees in Meheba refugee settlement do not have a say on the effectiveness of aid received. Resources from international assistance can provide basic needs as well as opportunities for strengthening livelihoods. This is so because relief interventions target many parts of refugee livelihood such as food, water, shelter and health.

An interview with the officers also revealed and supported this assertion as quoted below.

> *……it was noticed that there are still a number of women refugees who have not yet adapted to their environment and situation to the extent that they can be able to be independent, instead they still depend on help from their friends, neighbours and non-governmental organisation. Among these people are the aged who can't manage to cultivate and do businesses effectively.*

Figure 2 Snapshot of Livelihood Activities

4.4 Agriculture

Meheba refugee settlement is situated in districts with rich soil and grasslands for livestock grazing. As such, the most common livelihood strategies among refugees in both settlements are agriculture and animal husbandry. The peak time for land preparation for most crops is between September and November. Planting is usually done between November and December though this is largely dependent on the onset of rains. Green consumption of most crops grown in the settlement usually begins in late February up until early April. Farm labour opportunities generally start with land preparation in September and pick during the months of December and January when weeding requirement is high.

Crops grown consist primarily of maize, beans, sorghum, cassava and potatoes. Plot farming (referred to as 'digging' by most refugees) is also promoted as a self-reliance strategy. Self-reliance is the social and economic ability of an individual, household or community to meet basic needs including protection, food, water, shelter, personal safety, health and education in a sustainable manner and with dignity. It helps develop and strengthen livelihoods of persons of concern and reduce their vulnerability and long term reliance on humanitarian or external assistance.

Within five years, refugees are expected to sustain themselves with agricultural crops grown on individually allocated plots. Surplus produce is sold at local markets, providing the refugees with some income which is also used to meet costs of school fees and medical bills. Refugees' productivity in agriculture has been well documented, especially in light of the food shortages which plagued the western region subsequent to the Angolan repatriation (UNHCR 2000).

Figure 3. Farming Activities - Gardening

Figure 3 above shows some farming activities done by women refugees in the camp. Others were seen weeding their vegetables and others getting vegetables for sale and for home

consumption. This was backed up by focus group one and three where most of the women refugees had said that they depend on farming activities as their resource base of their livelihood security.

> *.....One woman said "I do gardening during the dry season and during the rain season. I have a field where I grow maize, beans and potatoes for home consumption and selling so that I can buy other things needed at home".*

Figure 4. Women Tilling the Land

Figure 5. Women Weeding

Figures 4 and 5 above are also visual evidences showing some women refugees enganged in agricultural activites. These women were preparing the land for planting so that once the crops had grown and ready for harvest, they atleast would have food not only for themselves but also for their families. Majority of the women reported in their focus group meetings that their main source of income was subsistence farming. They thus, engaged in trading of consumable household products such as vegetables.

Most of the women household heads pointed out in their focus group discussion that they are engaged in some agricultural activities in Meheba settlement. It was further established in this study that sixty percent of women refugees in Meheba settlement depended on farming activities (had small garden where they grow their own food), thirty percent on non-farm activities and ten percent on other activities.

A variety of non-farming economic activities, in turn, actively supplements or replaces refugees' agricultural livelihoods. During the mission, we identified a diversity of refugee run businesses and income-generating means in Meheba settlement.

4.5 Business

Some of the women refugees involved in non-farm activities were engaged in petty business within the settlement. About seventy eight percent (90 out of 115) of those women were found selling their agricultural produce at the two markets that are built within the camp.

Women were seen selling vegetables, but carrots and potatoes were more like the currency of the settlement. Carrots and potatoes were used to exchange with other items which people from outside the settlement come with. From focus group two, it was observed that the other women participants had skills even to open a simple food cafeteria where they prepared food for sale. One of the women doing these activities narrated the following:

> *"I have been doing this business to sustain my family, from this am able to buy things for the family since my husband is not doing anything to help the family"*

Below are pictorial evidences that support information above. Figure 6 below shows just how much these women refugees are ready to sacrifice in order to fend for their families. The picture shows different women selling a variety of products and after a day's work they are able to buy other foodstuffs and groceries for home consumption from whatever little money they raise.

Figure 6 Women Doing Business

Table 1 Percentage of Refugees with skills.

Do you possess any skills or training in any field?

	Frequency	Percent	Valid Percent	Cumulative Percent
Yes	65	56.5	56.5	56.5
No	50	43.5	43.5	100.0
Total	115	100.0	100.0	

Table 1 above indicates that most of the refugees have some skills in doing different activities which are very vital in environmental self-sustainability and in the provision of services. From the statistics gathered, about 56.5 percent of both the men and women reported that they had some form of skills in other things such as mechanics, plumbing, livestock rearing

as well as baking while only 43.5 percent of the men and women interviewed indicated that they has no skills at all. Others have skills of farming/farm activities and others on non-farm activities. The famers provide food to the community while on the other hand they receive equipment and clothes, shoes and other related resources to satisfy their needs.

The picture below is a visual evidence of what happens in the settlement. Some of the skills possessed include semi skills such as tailoring and shoe making. The most interesting observation was that these skills are not kept to themselves but they are preserved for the future generations by teaching them to their children and young ones as it can be seen by the women in the picture below.

Figure 7 Women with Tailoring Skills

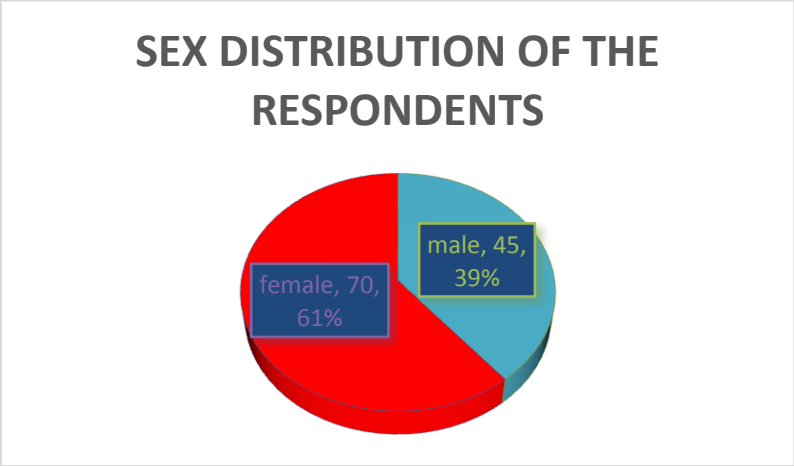

Figure 8 Sex Distribution of Respondents

The pie chart above shows the distribution of the respondents by gender, this is in both frequency and percentage (female 70 representing 61% on the chart while 45 were males with a percentage of 39%).

Table 2 Gender Roles Affecting the Utilization of Available Resources

	Frequency	Percent	Valid Percent	Cumulative Percent
yes	85	73.9	74.6	74.6
no	30	26.1	25.4	100.0
Total	115	100.0		

The table above shows that the majority of the participants that is 74.6% said that gender roles affect the utilisation of the resources available in the community. These impacts can clearly be seen in the pictures above where it is shown that men are involved in activities that bring in income fast as compared to those of women.

4.6 The Impact of Gender Roles on Livelihood Security of Women in Settlements

During the study it was also observed that the ratio of men to women who attend camp meetings was very low and sometimes zero. Some women who were interviewed gave a reason as to why they do not attend camp meetings. They said that,

> ……"even if they attend, they are not awarded an opportunity to make their contributions". In addition, the view that all people hold as women being domestic spheres is making refugee women more vulnerable in camps. The study found that women have more work to do. *"We take care of all domestic works such as cooking, taking care of the children, washing clothes, chopping firewood and fetching water and other daily living activities whilst men do other economic activities*.

The pictures below show household activities that women and men refugees are required to do.

Figure 9 Taking Care of Children

Figure 10 Women Doing Laundry

Figure 11 Domestic Work - Women Cooking **Figure 12 Men Doing Business**

From the illustrations above, one can clearly see that women were preoccupied with chores that would benefit not only themselves but their entire household. While men were seen even from the survey conducting income generating activities such as selling bread, women were busy cooking or preparing food, doing laundry and also taking care of the children.

4.7 Fishing as a Livelihood Strategy

From the interviews conducted with the participants, it was revealed that fishing is one of important activities in Meheba settlement because it supplements on the rations the refugees receive every month. It is also one of the important sources of protein to all refugees in Meheba settlement, and is also part of income generating activities. Fishing is practiced as both a cash and subsistence activity and was often lucrative. Other activities that were related to fishing included net making, repairing boats and nets and transporting of fish to the markets. It was also revealed however that, net making and repairing was an activity that was performed during down time, when there was nothing else to do.

Women are not usually involved in this activity not because it is a policy by the government but because men feel it is an activity that is risky and so since women are believed to be a weaker sex they are not supposed to go to the rivers which are believed to be full of harmful reptiles. Other than that, women faced difficulties when it came to paddling out (done while standing) and then take on the pressure applied while trying to bring in the nets.

The interviews that were carried out also suggested that there were several myths that were associated with women not being allowed to fish and these included the ideal that women were considered to be unclean especially at a time when they were having their monthly period. The researcher discovered that the people in this settlement believed that if this woman whom they considered to be unclean went to the river to fish, the gods would be angry and this would lead to the fish running away and in the end the river would run out of

fishes. This way of reasoning though has been accepted by the community can be viewed as a part of selfishness on the men because in reality men stop women from engaging in fishing because they want to earn more money from this activity.

CHAPTER FIVE

Discussion of findings

5.0 Introduction

This chapter discusses the findings of the study. Explaining the meaning of the results of the study to the reader is something that is very important in every study. The findings are discussed in line with the research questions to clearly show what the research outputs are in relation to the problem the study had at the onset of the study.

5.1 Discussion

As a way of understanding the gender roles and livelihood among refugees in Zambia who were the participants, an interpretation of the emergent themes was done by relating the participants' accounts to the available literature and by making social comparisons among participant' assertions (Smith: 2004).

Many urban and camp-based female refugees find themselves in desperate and dangerous situations. With a typical refugee situation now lasting an average of seventeen years, it is crucial that refugees in camps are able to earn a living and sustain themselves and their families. Productive livelihoods are vital for refugees' social, emotional and economic well-being. This is what the present study established. These finding closely collaborated with the study which was done by Turner (1999) who argued that there is indeed need for refugees to have livelihoods that are productive and that it is a duty of everyone to ensure that these displaced individuals are helped in every way to lead a normal and decent life even in a country that is not theirs. To ensure sustainable livelihood, new livelihood strategies have been adopted which in return have influenced gender roles.

5.2 Assuming New Gender Roles

The research explored the various changes that have occurred in terms of gender roles between men and women in refugee settlements. Most female participants indicated that they have been overloaded with work. For example Ntitila and Katukuta (not real names) indicated that they are the provider and protector of their families because their husbands were killed in wars in their home countries. Kerbage (2013) Leben (2005) seems to collaborate with these findings. In his study, he found that women are taking greater responsibilities of their families in cases were men are absent, disabled or unwilling to do lower jobs or less paid jobs. In addition, many refugees fail to acquire work permits because it is difficult to meet the requirements that are needed in order to acquire it.

The above findings seems to agree with what the World Refugee Survey (2009) found in its study which indicated that Refugees must have permits to work legally, and obtaining them is a long and difficult process. Refugees who wish to work have to submit an application for a permit to the Office of Immigration with a letter from the Commissioner of Refugees. Work permits cost up to $500 annually. The Labour Department of the Office of Immigration has to ensure that there are no Zambians to fill the positions, usually in the fields of medicine, nursing, and education if they are to employ foreigners and especially refugees.

Another thing which was evident in this study was that gender has more bearing on the livelihood security of women. From the study it was observed that women are not allowed to earn cash income but exchange their labour for food. Participants in Meheba who were interviewed showed that they do not permit women to fish but only to do petty businesses which help them to earn their living.

Although women are adopting new gender roles, still they have to conform to norms prescribed by their religion for them. They remain responsible for most domestic activities such as water collection, bathing babies, fetching fire wood, cooking, washing dishes, as well as cleaning their apartments. At the sometime, they have to deal with changes in family structures and also continue with their role to preserve their culture. Actually all activities mentioned above were seen being performed only by women.

The researcher used to go where residents of Meheba fetch water in the morning, afternoon and in the evenings throughout the study and only saw women and girls fetching water. Conway (2004) and Levron (2006) in their study also observed that men do not participate in such activities but rather support projects that improve the livelihood of their women and girls. This is done by men allowing their women to be involved such activities like gardening and business of selling products on the markets. This can also be through allowing their wives to do other productive activities such as businesses and agricultural activities. It is for this reason that we can also conclude that women refugees are overloaded with both domestic and economic activities to help the families with other needs.

5.3. Livelihood Strategies Employed by Refugees in Meheba

5.3.1 Humanitarian Assistance

The first thing that all refugees seek is humanitarian assistance. Humanitarian assistance provides the refugees all their basic needs. For example refugees are provided with shelter, food and security when they arrive in refugee settlement. Statistical Yearbook (2003) stated

that humanitarian assistance is part of the livelihood strategies used by refugees to enhance their livelihood. It is also worth mentioning that humanitarian assistance given to refugees is removed after a certain period of time, therefore, refugees have to develop new copying mechanisms.

When faced with a set of external interventions that can provide them with benefits, refugees will present themselves as needy and will try to receive what they can and at times they can even resort to measures that are bad such as fraud just to get more assistance. Relief planning, management and delivery for organized settlements are usually costly and in addition organized settled refugees are more likely to develop a dependency syndrome as shown by the failure of many of them to become self- sufficient after many years of assistance.

Many researchers advocate that by using a livelihood approach, relief can better prepare displaced people for one of the durable solutions while avoiding the creation of a dependency syndrome which can put people in a trap that makes it unable for them to break free from reliance on external assistance. However, there are some problems related to attempts to fulfill developmental goals through humanitarian action such as sustainability, capacity building and empowerment.

As already alluded to in this study, refugee women did not seem to wait passively for assistance but engaged in different activities in order to earn their living. In this present study, with regard to food assistance, only 73 percent of the households ranked it as the most important. Very few households are currently direct beneficiaries of humanitarian food aid because most of the refugees have realized it is not always the most appropriate resource when seeking to preserve assets or support livelihood.

5.3.2 Depending on Social Networks and Solidarity

Jacobsen (2002) in his study found out that social networks are helping many refugees to enhance their livelihood. Through social networks refugee are able to gain help from their friends and relatives in other countries. The present study in Meheba refugee settlement also established that social networks play an important role in enhancing livelihood security among women. It was observed that ten percent of women had cell phones. Participants interviewed explained the purpose of their cell phones by stating that, “Phones help us to talk to our relative back home and others who are scattered in other parts of the world. We ask them how they are and how they are doing. We also use phones to ask for help in the area we are lacking more especially money.”(February 2015). On the other hand it was established

that these people do not depend entirely on social network but also form small groups and through these groups, they are able to work on small projects.

The study has revealed the significance of dependency on social networks and desire for support from family members within the country and outside the country cannot be overemphasized. This has also been noted by other researchers (Crisp:2003) who also observed that, the importance of family and friends are poignant given that refugee women's cultural life is centered on the extended family because such a family is a key source of social and economic support, solidarity and sharing. Social network as a livelihood strategy in this study was seen by many participants as being helpful but was limited by high levels of poverty within the settlement.

5.3.3 Agriculture

Most of participants indicated that they are engaged in some agricultural activities in Meheba settlement. It was established in this study that seventy percent of the refugees in Meheba settlement had small gardens where they grew their own food. They grew vegetables, maize, cassava and fruits. This strategy has cut down issues of shortage of food to about eighty percent in that settlement and further reduces incidences of malnutrition. This strategy has been supported due to the fact that Meheba refugee camp in Zambia is more of a permanent settlement, and therefore refugees are encouraged to grow their own food. The food which is grown in these gardens serve as a supplement to UNHCR food rations given out monthly, though they are not allowed to make a surplus of food that can be sold for economic benefit. However, many participants there often complained that monthly rations were not adequate and most children and adults were left hungry, cutting down on their productivity and ability to work.

About eighty five per cent of participants further explained another factor which encourages them to engage themselves in agriculture. They indicated that the Zambian government through the Ministry of Agriculture and Cooperatives provide them with most of the needed agricultural inputs starting from seeds to fertilizer. This collaborated well with what the High Commissioner's Forum reported in its Forum Magazine (FORUM/2005/3: 15). Participants further explained that working as a community has made it possible to succeed in agriculture (growing of crops and rearing of animals) and in other projects.

5.3.4 Fishing as a Livelihood Strategy

Forty five (45) per cent of male population engage themselves in fishing. One could ask why the percentage is so low. The participants indicated that only men are allowed to engage themselves in this activity. Women were not allowed to fish and there were a lot of myths surrounding this activity just to disadvantage women from engaging themselves in this activity. Still fishing is one of important active in Meheba settlement because it supplement on the rations the refugees receive every month. It is also one of the important sources of protein to all refugees in Meheba settlement, and also is part of income generating activities (February 2015). It indicated that fish production of providing nutritious food and small scale income opportunities to refugees and their communities is among the programs that are conducted in refugee settlement.

5.3.5 Business

As a number of authors (Golooba: 2004, Macchialvelb: 2005) found, refugee women did not wait passively to be supported and avoided to be a burden to host nation economy. The same attitude could be observed among participants in Meheba refugee settlement. From the study in Meheba settlement, Angolan and Rwandan refugee women were the perfect example of how refugee women promote their self-reliance. Most of them were engaged in petty business within the settlement. About seventy eight per cent of the women were found selling their agricultural produce at the two markets that are built within the camp. Women were seen selling vegetables, but carrots and potatoes were more like the currency of the settlement. Carrots and potatoes were used to exchange with other items people from outside the settlement come with.

The remaining twenty two per cent of women were found engaging themselves in a long distance trade. The participants indicated that they sell their produce at Lumwana and Kansanshi township because they earn a lot selling their produce there than within the camp.

5.3.6 Prostitution

In some settlements, some sections of the community complained about the increased levels of prostitution. Refugees were accused of prostitution and though some of them could not openly admit their involvement in such activities, the researcher was able to read from their facial expressions and the answers they were giving that they were actually involved in it. Those who were willing to openly talk about this vice included both women and youths of both genders. The consensus was that selling sexual favours whether for cash or on the basis of kind patronage was a function of poverty and an absence of alternative livelihood

strategies. It is rarely asserted that young women involved in prostitution rely on it for basic needs such as water, food and shelter but rather that they engaged themselves in such activities in order to gain access to the additional material benefit which they understood to be what makes life worth living.

Conway (2004), Levron (2006),Dick (2002), and Kaiser (2001) discussed the idea that most refugee women turn to negative copying strategies such as commercial prostitution or through relationships in which a women or girl receives goods and gifts from a regular sexual partner when there are no alternative strategy for them to survive. This present study in Meheba settlement also proved the same point. It was found that men in Meheba settlement took advantage of those women that go to work in the mines in Western Province.

These women are usually forced to engage themselves in sexual activities so as to earn some cash to sustain their livelihood. Other women complained that they are raped when they refused to have sexual relationships with these men at their free will. Those that are engaged in prostitution stated that they do this because the men give them what they need. From them, they (women) obtain money which the use to buy things they need.

Apart from miners, women also target officers in order for them to have favours when getting rations and other staffs. This activity is however, a negative way of earning a livelihood in that most of these prostitutes end up contracting diseases like HIV/AIDS which is incurable. Once they fall sick and in the event of their death they still leave a burden to the refugee community and the host country that are forced to take care of their families which they live behind.

5.4 The Impacts of Gender Roles on Livelihood Security of Women in Settlements

In settlements men and women and are accorded different opportunities in accessing and utilisation of resources. For one to note this they have to use an extra lens because it is done indirectly. For example, during the study it was observed that there were more males working and doing business outside the refugee camp than women. The reason behind that was that camp administrators do no usually give gate passes to women so that they can go and do business or work outside the camp.

During the study it was also observed that the ratio of men to women who attended camp meetings was very low and sometime zero. Some women who were interviewed gave reasons as to why they did not attend camp meetings. They said that even if they attended, they were not awarded an opportunity to make their contributions. Women cited an example of meetings aimed to discuss what to plant are only for men. This exercise has a negative impact

on female headed household. From the present study it was noted that female headed households are mainly lagging behind in securing their livelihood.

One thing which this study and that of McClinn (2000) has in common is that both studies have proved that men are perceived as public spheres while women as domestic spheres. The women in this settlement were a fine example of the ways refugee women promoted self-reliance. They readily learnt new ways to cope in an alien environment. They quickly and creatively engaged in agricultural activities such as crop production as a source of subsistence farming so as to be able to fend for their families. Though this could be seen as a burden on the part of the women, the participants in this study indicated that they did this because they felt it was their obligation to their children.

In addition, the view that all people hold as women being domestic spheres is making refugee women more vulnerable in camps. The study found that women have more work to do. They take care of all domestic work. The effect has been that they (women) have less time to themselves. This has deprived many of them an opportunity of pursuing education and training.

CHAPTER SIX

Conclusion and Recommendations

6.0 Introduction

After presenting and discussing the research findings on gender roles and livelihood security among women in Zambia's Meheba refugee settlement, this chapter concludes the study and also makes recommendations based on the major findings of the study. The overall picture from the findings was that women are gender roles affect the livelihood security of women refugees. It was clear that women are exploited and abused in the name of gender roles and for them to survive; they had to employ some coping strategies so as to lead a decent life.

6.1 Conclusion

Both men and women look for opportunities to improve their lives. This paper has illustrated that refugees are no idle people but willing to rebuild their livelihoods if given a chance. Livelihood analysis provides valuable information on how people manage risk and gives insight into how existing coping and livelihood strategies can be strengthened. To understand and analyse livelihoods is to be better equipped, creative and efficient in the delivery of aid programmes.

Whilst it makes a lot of sense for refugees to be provided with humanitarian assistance, it seems to be extremely useful, also to look into the issue gender roles among refugees for purposes equality in the access and utilisation of resources in those camps in order to equally enhance their livelihood security. From the paper it was clear that women are abused and exploited in the name of gender roles. Because of gender roles livelihood security of women refugees in camps is lagging behind that of men. If livelihood security of women is to be improved, issues of gender have to be dealt with first. Women are particularly vulnerable to abuse and exploitation when displaced and are made further vulnerable by their lack of economic security. It is important to take into account the change in gender roles and socioeconomic status that often occurs during displacement. This shift can cause tension between men and women, as many women become the household's primary breadwinner. It is imperative to implement livelihood programs that specifically benefit women, while at the same time involving men. From inception, livelihood interventions should anticipate the differing impact upon the lives and relationships of women, girls, boys and men.

Participation in a livelihoods program can challenge or reinforce existing social and economic inequalities through unexpected positive or negative consequences. Simply

targeting women does not guarantee that they will enjoy increased decision making power over financial resources, nor does it address their social and economic marginalization.

Programs that take steps to address constraints and inequalities that women face in their relationships, roles and responsibilities are more likely to succeed in supporting them to achieve their livelihood goals.

When increases in economic productivity are not balanced with reduced household workloads, the consequences can include exhaustion and deteriorating health. Livelihood interventions must not add to the frequently overwhelming burden of labour many women shoulder, but instead should accommodate their needs. Programs should be designed to foster women's participation by providing child care, supplying piece-rate income generation projects women can complete at home or scheduling meeting times that are convenient so as not to deter women from participating.

6.2 Recommendations

With these concluding remarks, it is therefore recommended that:

1. The host government and other Non-Governmental Organisations (NGOs) such as UNHCR should ensure that food distribution systems take gender roles at household level, and community level into account and ensure it reaches all. Sanitation facilities should be accessible and separated for men and women.
2. The host government and UNHCR should come up with mechanisms which should allow women to collect water and fuel without any risk of rape or other abuse. Water sources should be within settlement. This will even save women's time that they spend in fetching water and use it for other economic activities.
3. The host government and the UNHCR should support programmes which solely aim at increasing girls' enrolment and retention in school and attend trainings. Support those programmes that help women refugees to overcome their economic or cultural barriers which prevent them from enhancing their livelihood security in refugee settlements.
4. The host government and the UNHCR should come up with initiatives which should aim at increasing women's leadership and participation in decision-making in refugee settlements. This actually will help them identify and respond to their protection needs.

5. Women refugees are just as capable as men when it comes to doing business and agricultural and can equally contribute to the development of any community including refugee settlement. For this reason they should be accorded equal opportunities. Their freedom of movement to do business should not be restricted. If equal opportunities are given to women refugees then they will refrain from indulging themselves in prostitution.
6. Finally, the entire refugee communities should be educated on issues of gender and how it can deter the livelihood security of women if it remained unaddressed.

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Appendix I:

Letter of Introduction from the University of Zambia,
School of Humanities and Social Sciences,
Department of Gender Studies

THE UNIVERSITY OF ZAMBIA
SCHOOL OF HUMANITIES AN SOCIAL SCIENCES
DEPARTMENT OF GENDER STUDIES
Tel: +260-295216 **P.O Box 32379**

9 January, 2015

TO WHOM IT MAY CONCERN

Dear Sir/Madam

RE: INTRODUCTION: MUCHIMBA AUDREY

I write to confirm that Muchimba Audrey, computer number 513805525, is a Master of Arts Student in the Department of Gender Studies at the University of Zambia for the academic year 2014. One of the requirements for this programme is to conduct research. Her research is entitled: "**Gender Roles and Livelihood Security among Women in Zambia: A case of Angolan and Rwandan Refugees in Meheba Refugee Settlement**." She is seeking to collect information and conduct interviews from individuals in your institution.

The Department will appreciate any assistance rendered to her in this regard.

Yours faithfully,

DR. T KUSANTHAN
ACTING HEAD- GENDER STUDIES DEPARTMENT

Appendix II

INTERVIEW GUIDE FOR HOUSEHOLDS' HEAD

Household composition

1. Sex and age of household head

   ….……..
2. Number and age of dependents

   ……
3. Skills ……...
4. Knowledge …….
5. Ability ……
6. Health……..

Household resource base (tick what they have/use)

1. Land [ ]
2. Livestock [ ]
3. Trees [ ]
4. Natural resources/forest products [ ]
5. Equipment/inputs [ ]
6. Credit [ ]
7. Labour [ ]
8. Compound [ ]
9. Membership of clubs, organizations [ ], [ ]
10. Remittances, pensions [ ]

Livelihood strategies (tick)

1. Crop and livestock production for home consumption and sale

   ……
2. Off-farm activities…….
3. Other …….

Livelihood outcomes

1. Food self-sufficiency……..……
2. Other livelihood outcomes…….
3. Strategies to cope with periods of stress ……
4. Livelihood trends (stable, rising or declining) ……

Shocks/changes

1. Household composition……..
2. Resource base…….
3. Natural calamities……
4. Prices, markets……
5. Other ……

Appendix III

INTERVIEW GIUDE FOR FOCUS GROUP DISCUSION (WOMEN IN THE CAMP)

What are the Strengths of women (Internal)

1. Make good use of scarce resources [ ]
2. Skills in food crop production [ ]
3. Skills in food preparation [ ]
4. Control of food [ ]
5. Skills in care of household members [ ]
6. Good time-management skills [ ]
7. High sense of responsibility towards household [ ]

Their weaknesses (Internal)

1. Shortage of time (long hours of work, fragmented use of time) [ ]
2. Lack of exposure to information [ ]
3. Lack of control over productive assets [ ]
4. Lack of control over income [ ]
5. No voice: little chance to contribute towards decision-making, not listened to in the home, [ ]
6. Little participation on committees [ ]
7. Lack of confidence, inability to express themselves [ ]
8. High illiteracy rates among women [ ]
9. Continual cycle of child-bearing [ ]
10. Resignation to *status quo* [ ]

What are their Needs/Priorities (Internal)

1. Reduce workload [ ]
2. Increase control over productive assets [ ]
3. Achieve food security [ ]
4. Generate cash income [ ]
5. Make fuller contribution to decision-making [ ]
6. Receive more respect in home [ ]
7. Improve health of household members [ ]
8. Assistance in coping with orphans [ ]
9. Fidelity within the marriage [ ]
10. Retain control over property after husband's death [ ]

Appendix IV

INTERVIEW GUIDE FOR THE ADMINISTRATORS

1. What challenges do women in the camp face in trying to make their life sustainable?

   ……

   …….

2. What are the differences in the utilization of resources exist between male and female refugees in Meheba refugee settlement?

   ……

   ……

   ……

3. Are there new policies put in place to come the challenges women face in the camp?

   ……

   ……

   ……

4. How do you rate the implementation of those policies?

   …….

5. What are the livelihood strategies that women refugees use?

   ……

   ……

6. What are the major activities done by the women refugees in the camp?

   ……

   ……....

7. What security measures are put in place for women refugees from vulnerability?

   .....

   .....

8. What plans do you think the government can do to help female refugees in the settlement?.....

   .....

9. Do you allow refugees to move out of the camp to do the business or access other services?

   .....

   .....

10. Are the women refugees actively involved in economic production activities?
……
……
11. How do you rate the participation of women refugees in economic activities?
…….....
12. Do you help in the implementation of the gender equality policies?
……..
13. How do you help the female refugees with capital, equipment and resources?
……
……
14. What is the influence of gender roles on livelihood security of the female refugees in the camp?
……
……..
15. What are the major social economic activities done by the refugees in the camp?
……
…….

Appendix V

INFORMED CONSENT

Dear respondent

This serves to give you an understanding of the purpose of this research and procedures that will be followed. Further, the implications for your participation are explained below. Finally you will be asked to sign this form tom indicate that you have agreed to participate in this exercise.

Thank You in Advance.

1. **Description**

   This is an educational research. The researcher is a student at the University of Zambia pursuing a Master Degree in Gender Studies. This research is a major requirement for the researcher to complete this programme therefore this exercise is purely academic.

2. **Purpose** The researcher wishes to examine gender roles and livelihood security among women refugees in refugee settlements.

3. **Consent**

   Participation in this exercise is voluntary. Participants are free to decline to participate in this exercise.

4. **Confidentiality**

   All data collected will be treated with utmost confidentiality and participants are assured that they will remain anonymous and untraceable in this research.

5. **Rights of respondents**

   All effort will be taken to ensure that the rights of participants are protected and respected. Participants are free to ask for clarification at any point of the exercise.

6. **Declaration of the consent**

   I have read and carefully understood this document. I have agreed to participate in this exercise.

   DATE: ……..……

   SIGNATURE: ……