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Research Report for the Masters of Arts in Forced Migration

MICROFINANCE AS A LIVELIHOOD STRATEGY. A CASE STUDY OF FORCED MIGRANTS IN JOHANNESBURG

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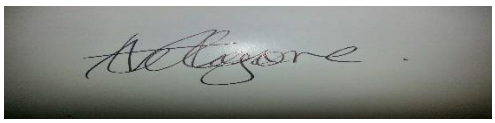
AFRICAN CENTRE FOR MIGRATION & SOCIETY

THE UNIVERSITY OF THE WITWATERSRAND JOHANNESBURG

FEBRUARY 2014

DECLARATION

I declare this research report is my own unaided work. I submit it in partial fulfilment of the requirements of the degree of Master's in Forced Migration in the University of the Witwatersrand, Johannesburg. I have not submitted this report before in any other degree or examination in any other university.



Watetu Kamugi

Johannesburg, February 2014

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LIST OF ACRONYMS

ACMS- African Centre for Migration Services

CBFO- Community Based Financial Organization

CFI- Co-operative Financial Institution

CoRMSA- Consortium for Refugees and Migrants in South Africa

DHA- Department of Home Affairs

DRC- Democratic Republic of Congo

FFI- Formal Financial Institution

GBV- Gender Based Violence

ID- Identification

JRS- Jesuit Refugee Services

MFI- Microfinance Institutions

NBFI- Non-Bank Financial Institutions

NGO- Non-Governmental Organization

OAU- Organization of African Unity

RRO- Refugee Reception Office

RSDO- Refugee Status Determination Officer

UN- The United Nations

UNICEF- The United Nations Children's Fund

UNHCR- The United Nations Humanitarian Commissioner for Refugees

WRC- Women Refugee's Commission

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To Kabenny, for walking with me daily for close to ten years… and to Nya. May you both continue to sleep with the angels.

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1 INTRODUCTION

The movement of goods, information, services and people is inevitable in this era of globalization. Throughout the world, cities are important nodes in the global exchange of ideas, information, goods, capital and people (Sassen, 2001). Movement of the latter is however highly contested by many states globally. Social systems most times become restricted to local citizens and nationals of a state in a form of institutionalized discrimination that leaves many migrants unable to establish and sustain livelihoods in foreign countries. As such, Microfinance Institutions (MFI), become very important in aiding migrants to sustain their livelihoods.

There is a gap in the understanding of the challenges that urban refugees face in gaining access to the services of microfinance institutions, especially in Johannesburg. This study does not claim to fill this gap but hopes to contribute to studies done on microfinance services to urban refugees. The study explores the availability of microfinance to forced migrants and refugees living in Johannesburg. It goes on to explore the factors that determine who receives microfinance services and who does not and whether microfinance institutions play a role in improving and sustaining these livelihoods. The aim of the study is to understand the reason behind microfinance services not being accessible to all forced migrants in Johannesburg and how the service is used by some forced migrants as a livelihood strategy.

The study examines JRS, a microfinance institution in Johannesburg that is working together with UNHCR in an effort to facilitate and implement self-reliance strategies for forced migrants living in Johannesburg. As a tool for improving livelihoods, microfinance is a concept that has been explored and studied by many scholars and researchers (Yunus, 1999; Barnes and Keogh, 2001; Robinson, 2001; Jacobsen, 2004).

The findings suggest that refugees and other forced migrants receiving microfinance heard about JRS from their social networks of family and friends while those who had never heard

about JRS or any other organization offering microfinance services were in completely different social networks and were of different nationalities from the beneficiaries. As such, the question of accessibility to microfinance is linked to availability of information through social networks. The findings are that the main problems faced by refugees in Johannesburg are lack of employment, problems with accommodation, difficulty in enrolling children in public schools and raising the required school fees and difficulties in accessing social services. The study also finds that language plays a big role in determining who chooses to result to receiving the services of microfinance institutions, with those who speak English and other South African languages able to get employment and trade in Johannesburg, while those who do not speak the languages unable to do so.

1.1 Background

Microfinance is described as the provision of savings, credit and insurance services to low income earners and the very poor in society through a Microfinance Institution (MFI). Additionally, MFI also provide vocational training. Livelihoods constitute the ways in which people access and mobilise resources that enable them to increase their economic security thus reducing the vulnerability created and exacerbated by conflict, and how these resources help them pursue goals necessary for their survival (Basok, 1993).

Reasons for displacement and migration are as diverse as people who are moving. There is a lot of debate about who a refugee is (Dick, 2002; Andrews, 2003; Zetter, 1991). Technically, there are those termed as 'Forced Migrants', a scholarly term used in refugee studies to define refugees, internally displaced people, and people displaced by natural, chemical or man-made disasters[1]. Refugees are not very welcome in the new places they move to and will in some cases face many livelihood complications in adjusting to their new environments.

[1] Definition for Forced Migrants by the Forced Migration Review publication. http://www.fmreview.org/

According to the 2013 UNHCR statistics on refugees and asylum seekers, South Africa continues to be the recipient of the highest number of asylum seekers in the world, with 106,904 applications in 2011.[2] With globalization, the movement of refugees to urban areas is irreversible and refugees are joining the steady move to the urban centres. They, like citizens of their host countries, especially the poor, are 'voting with their feet', and leaving the rural areas in the search for resources and opportunities such as safety and the search for employment opportunities, while some are in the search of access to international links and the option for resettlement (Fabos and Kibreab, 2007). They are however seen as undeserving to partake of the 'national cake' by both governments and citizens of host countries. As Fabos and Kibreab point out, national policies are at most times designed to segregate, control and contain them (*ibid*).

Livelihoods are only as sustainable as an individual's security and access to resources. In shanty towns and inner cities, host country nationals and refugees alike are faced with the structural problems of urban poverty. Amongst them, there is a common struggle for resources such as housing, food and employment. In 1997, the UNHCR issued the 'Policy on Refugees in Urban Areas' which places an emphasis on protection, promotion of self-reliance and an avoidance of dependency[3]. In 1999, the 1997 policy was evaluated with a call for clarity on the policy and its implementation, arguing in Sec.22 under 'Self-Reliance and Solutions' that refugees experiencing systemic legal discrimination, turning to illicit ways of making money or relying on their social networks for support could not be termed as self-reliant [4]. Self-reliance approaches and strategies were also recommended in the revised policy. Such approaches

[2] See http://www.unhcr.org/pages/49e485aa6.html
[3] http://www.unhcr.org/4ab356ab6.html
[4] The Evaluation and Policy Analysis Unit (EPAU) at the UNHCR evaluated the 1997 UNHCR Policy on Urban Refugees calling for more clarity on the initial policy and calling for long-term self-sustaining solutions for urban refugees.It also calls for more partnerships between governments and NGOs assisting refugees. http://urban-refugees.org/wp-content/uploads/2012/09/Evaluation-of-UNHCR-policy.pdf

include vocational training for refugees preparing them for the market, language skills training and in some cases grants and loans for them to set up businesses.

Jacobsen (2004), argues that support for refugees and other forcefully displaced people is a challenge for aid agencies. Research shows that compared to nationals of the host country, refugees, asylum seekers and other forcefully displaced people often find themselves in situations of emotional, social and financial vulnerability which require immediate solutions(*ibid*).

1.2 Asylum in South Africa

South Africa's responsibility to refugees and asylum seekers is described in its domestic as well as the international law. As a signatory of the 1951 United Nations Refugee Convention and its 1967 Protocol, as well as the 1969 Organization of Africa Unity (OAU) Refugee Convention, South Africa has by law accepted the responsibility of hosting and supporting refugees according to the terms of the various policies. The South African Refugees Act (No, 130) and its 2000 accompanying regulations is the domestic legislation that gives effect to these international laws. This domestic legislation governs the reception, status determination and treatment of asylum seekers (Amit, 2012). According to the UNHCR Statistical Yearbook 2010[5], South Africa is the largest recipient of individuals applying for asylum in the world. In Section 33 of the 1969 OAU Refugees Convention, there is a Constitutional guarantee of just administrative action requiring that there is fair administration action for all individual seeking asylum.

[5] UNHCR Statistical Yearbook 2010, p.42 at http://www.unhcr.org/4ef9c8d10.html-

Once an asylum seeker gets to a refugee reception office, they fill in an eligibility form that outlines their personal details and their reasons for seeking asylum. A reception officer then issues the asylum seeker with a Section 22 Asylum Seeker permit. The Refugee Status Determination Officer (RSDO) is responsible for assessing the asylum claim and issuing the Section 22 permit if the individual is found eligible for asylum *(*Amit, 2012). This, as will later be shown in this study is rarely the case. Amit (*ibid*) in her report "No Way In", quotes a respondent:

> "All I can say is that this process of asylum permits and refugee status is very corrupt. There have been so many people like you here: students, researchers, NGOs. But there is nothing you can do to change the situation. Nothing changes here." (Amit, 2012. Pg 15).

1.3 Urban Refugees

Unlike closed camps, cities provide opportunities for refugees to make money with the possibility of staying anonymous. This means that it is possible for them to integrate in the society and they do not necessarily distinctly stand out as 'refugees'. Consequently, migrants are increasingly living in urban areas, usually in slums and informal settlements alongside the poor of the host communities. Maharaj (2009), points out that there is dual exclusion for refugees by host countries. On the one hand, there is the restriction of human movement, with an example of camp settings where refugees are not allowed in and out of the camps freely; while on the other there is the emphasis on resources being reserved for citizens on the basis of nativism; resources such as jobs, economic and trading opportunities and facilities like health care and education. Urban areas are impacted by unemployment, overcrowding, crime, poverty and inadequate basic services and they present a danger to refugees in that they expose

them to state agents like the police who might be out to extort money from them. Excluding people from a state on the basis of them not being born there is not the mandate of the state, as Carens (1987), argues. Most host governments however still restrict forced migrants from accessing the labour market in the name of putting their citizens first. Other factors, such as language barrier and xenophobic attitudes by the host community also contribute to this lack of access to the labour market.

Research done in Johannesburg and cities such as Nairobi and Kampala shows that refugees are statistically less likely than host citizens to access loans and credit services (Bhattacharya, 2009). The arrival of refugees threatens the social fabric of the host country making it hard for them to integrate in society (Mutebi, 2004; Amisi, 2006), with them being accused of the rot in society, with vices such as social decay, diseases, crime, prostitution and joblessness blamed on them (van Nierkerk, 1995; Colyn, 1996; Salmon, 1996; Swanepoel, 1996; cited in McDonald et al. 1998). They are viewed by host citizens as a threat to economic success, national security and social order (Misago, Manson and Landau, 2008; Neocosmos, 2008; Nyamnjoh, 2005; and Raijman, Semyonov and Schimdt, 2003). Immigration and labour policies have consequently been tightened making it not only difficult for migration but also making it difficult for refugees already in the country to get employment.

Forced migrants however still engage in economic practices, some of which place them at risk, thus showing autonomy and agency in economic coping strategies (Buscher, 2013). Cases of forced migrants as agents of social change have been documented by various scholars around the world, for example, in Uganda (Jacobson, 1999; Maggiano, 2006; Macchiavello, 2003), and South Africa (Bagula, 2011; Amisi, 2005). As such, forced migrants are not exempt from trying to improve their livelihoods and microfinance as a service is one of the avenues that has been established to help them achieve this livelihoods goal. Jacobsen (2004), states that the growth of forced migrants is far exceeding the growth in humanitarian financial assistance as

refugee situations become more protracted, and as Buscher (2013), points out, the ability of forced migrants to provide for themselves not only enhances their protection by reducing their reliance on irregular and sometimes criminal activities, but allows them to address their own needs without necessarily relying on humanitarian aid which as pointed out is not so readily available.

Most research undertaken in Africa on microfinance and refugees has been in camp settings, explored in camp situations by scholars such as Brees (2008), Cavaglieri (2008), Jacobsen (2002, 2004, 2006, 2012), and Phillips (2004). This study therefore aims to contribute to information on microfinance for urban refugees.

1.4 Definition of Terms

The South Africa Refugees Act (No. 130, 1998)[6] defines a refugee as an individual who has fled a well-founded fear of persecution for the reasons of race, tribe, religion, nationality, political opinion, sexual preference or membership in a particular social group. It also defines a refugee as an individual who has been forced to flee their residence due to disruptions to the public order in the whole or part of their country (Amit, 2012). An individual must therefore meet the above criteria in order to be granted asylum or/and refugee status in South Africa.

An asylum seeker, according to the Act is one who is seeking recognition in the Republic as a refugee and is issued with a Section 22, Asylum Seeker Permit while refugee means one who has been granted asylum according to this act[7] and is issued with a Section 24 Refugee Status document.

[6] Refugees Act Section 3.
[7] Whereas South Africa is a signatory to the 1951 Convention Relating to the Status of Refugees, the 1967 Protocol Relating to the Status of Refugees and the 1969 Organization of Africa Unity Convention Governing

The UNHCR Handbook for Self-Reliance[8] defines livelihoods as the combination of resources used and the activities undertaken in order to live. Resources comprise of individual skills, land or natural capital, financial capital such as savings and equipment which is physical capital as well as formal support groups and informal networks. Self-reliance is defined as the social and economic ability of an individual, household or community to meet essential needs (protection, food, water, shelter, personal safety, health and education) in a sustainable and dignified manner. Microfinance on the other hand is defined as the provision of financial services in a sustainable way to individuals with low income who do not have access to other financial assistance or avenues.

1.5 The Research Problem

1.5.1 Research Questions

The study aims to answer the below question and the subsequent sub-questions:

Is Microfinance accessible to Forced Migrants in Johannesburg?

- *How do social and economic conditions in Johannesburg affect the provision and impact of micro-financing?*
- *What are the goals of MFI providing MFI services to forced migrants and refugees in Johannesburg?*
- *What is the socio-economic structure of forced migrants receiving services from MFI?*

the Specific Aspects of Refugee Problems in Africa as well as other Human Rights Instruments, it established the domestic 1998 Refugees Act- http://www.info.gov.za/view/DownloadFileAction?id=70666

[8] The UNHCR Handbook for Self-Reliance developed against the backdrop that the protection provided to refugees and other displaced persons by UNHCR and its partners can be effective only if material assistance is directed towards enhancing self-reliance. http://www.unhcr.org/44bf7b012.pdf

- *Is microfinance a livelihood strategy for forced migrants and refugees in Johannesburg?*

1.5.2 Research Objectives

- To explore the socio-economic factors that determine who receives microfinance services.
- To explore the goals of microfinance organizations.
- To explore the effectiveness of MFI in reaching refugee populations in Johannesburg.

The purpose of this study is to understand the factors that influence the access to microfinance by forced migrants living in Johannesburg. It questions whether microfinance is a livelihood strategy used by forced migrants for their survival in Johannesburg and also compares those who receive microfinance services with those who do not.

By understanding the livelihoods of forced migrants who receive microfinancingservices, the study aims to establish whether the livelihood concerns and issues of these forced migrants are met by microfinance. The study attempts to answer the research questions by examining the objectives that microfinance institutions set out with, their target groups, their policies and the implementation of their programs. This is done through interviewing key participants within JRS and their beneficiaries. Forced migrants not receiving microfinance services are also interviewed in an attempt to understand the socio-political and socio-economic factors that influence who receives microfinance services.

1.5.3 Rationale

Though much has been written on refugee livelihoods and the role of microfinance in improving them, there remains a gap in the literature and research done on the provision of microfinance to urban refugees especially in Johannesburg. This study does not claim to fully

explore and fill this gap, but it aims to make a contribution to the existing study of microfinance as a durable solution for creating self-reliance and improving the livelihoods of refugees and other forced migrants. This is through exploring the socio-political and socio-economic factors that influence and determine the provision of microfinance to forced migrants living in Johannesburg. By uncovering these factors, it is hoped that microfinance institutions will have a better understanding into policy-making and in establishing whether they are reaching their intended clientele and achieving their intended goals. On a scholarly front, this study will contribute to the already existing work on microfinance and refugee livelihoods. For forced migrants, this study hopes to give them a voice in the industry of microfinancing. As such, they cease being non-participating recipients of a service that is structured for them and it is hoped that they can feel involved in helping to develop services and policies that are meant for them.

1.6 Structure of the Report

Following the introduction where a background to the livelihood strategies of forced migrants in Johannesburg is outlined, the research questions are stated and the research objectives outlined. Chapter 2 discusses the literature review, examining literature on vulnerability amongst forced migrants, urban refugees living in Johannesburg, wider literature on microfinance and the services offered by microfinance institutions. In Chapter 3 the study looks at the methodological approach and the research design used for this study. Chapter 4 discusses the findings from the research while chapter 5 looks at the conclusions and recommendations. The tools used to conduct the research of this study are in the appendices section of the report.

2 LITERATURE REVIEW

2.1 Vulnerability and Forced Migrants

Vulnerability is a way of conceptualizing what might happen to a population under certain risks and hazards. There is a basic uncertainty that surrounds the capacity of poor people to meet their needs regularly and on an assured basis. It may reflect the exposure to short term and idiosyncratic risks or may be a product of long-term structural factors (Kabeer, 2005). Jacobsen (2004), argues that the context under which forced migrants are exposed to vulnerabilities is determined by the laws and practices of the host government. This combined with attitudes of xenophobia and discrimination by the host communities has a significant impact on vulnerability and access to opportunities for forced migrants.

According to Buscher (2013), research shows that migrants categorized as 'very poor' are by far the largest group of refugees in urban centres. Some of their characteristics are that they are found in marginal neighbourhoods, they can barely afford food and thus often skip meals, they rarely access health care services and also that they are often in debt as their income is erratic and unpredictable. This research by Buscher(*ibid),* however ignores research done by other scholars in Johannesburg (Misago et al. 2010, Vearey et al. 2010), whose research shows that the livelihoods of urban refugees in South Africa are 'richer' than those of poor South African nationals. Research done by the Women's Refugee Commission (2011), and Madhavan and Landau (2011), also shows that vulnerability differs by nationality- Somali refugees, unlike refugees of other nationalities, have strong social networks that help them in adjusting both socially and financially to the urban setting. This can however not be generalized to Somalis only as Congolese refugees living in Johannesburg have strong social networks that help them in gaining information through networks such as church. Gender inequality, as Kabeer (2005) notes cuts across different strata of society. Dominant cultural norms and values in Africa for example, stress male responsibility for protecting and providing for household members and

construct women as their life-long dependants. A failure to fulfil these gender-ascribed roles, especially for poorer men, and to live up to social expectations can lead to considerable stress that can result in violence against their spouses and abandonment of their families and responsibilities. As Kabeer (*ibid*) notes, it is necessary to have a dynamic approach to poverty and vulnerability that allows for the possibility that meeting one's needs today does not guarantee that they will be met tomorrow or in the near future. It is in the context of insecure livelihoods and limited options that a need for financial services amongst those vulnerable in society is required; a service that according to Rutherford (2001), allows for small money generated to be translated into big money. Institutional exclusion from formal financial provisions such as banks leaves poor households dependant on informal financial services that do not have set or pre-determined interest rates and can leave these poor households spiralling in debt. MFI serve to address this phenomenon of institutional exclusion and adverse incorporation (*ibid*).

2.2 Documentation of Refugees

Amit (2012), has done extensive research on 'documentation for refugees'. One of the largest problems faced by urban refugees and other forced migrants in South Africa in service provision is the lack of proper documentation. Services such as banking, enrolling children in school and access to medical care require that one has proper documentation. With the delay faced by forced migrants in accessing asylum seeker permits and refugee permits, these services become inaccessible to them. With the relocation of Refugee Reception Offices (RROs) from the cities to border towns, documentation becomes a problem for forced migrants. Once asylum seekers get to South Africa, they must report to a Refugee Reception Office (RRO). After the passage of the 1998 Refugees Act, five refugee reception offices were opened in South Africa. These were in the cities of Johannesburg, Pretoria, Cape Town, Durban and

Port Elizabeth. Two additional offices were opened in Pretoria and the northern border town of Musina due to the backlog caused by the high number of asylum seekers. Following a change in the immigration policy, the Department of Home Affairs (DHA) initiated the close of some of its RROs in Johannesburg (May 2011), Port Elizabeth (October 2011), Cape Town (June 2012) and eventually in Port Elizabeth (Shortly before September 2012). This meant operations were left only in the Durban, Pretoria and Musina offices (Amit, 2012; CoRMSA, 2013)[9].

The Consortium for Refugees and Migrants in South Africa (CoRMSA) states that through systematic design and practice of improper documentation, foreign nationals face institutional discrimination and are in many cases excluded from accessing education, housing and health care. This means that for the poor cohorts of the foreign nationals the cost of accessing this is higher than for South Africans and in many instances leaves them vulnerable and in an even poorer economic state (CoRMSA, 2012)

Ngwato & Jinnah (2013), suggest that the discrimination of refugees and non-nationals by South Africans is enabled through the bureaucratic systems. At DHA and other bureaucratic organizations for example, the computer systems that allow for the processing of services use only the thirteen digit ID number which only citizens and permanent residents have. As such, non-nationals with identification passport numbers which usually have eight digits face a problem as the DHA computers cannot process their requests. This has been confirmed by the refugees interviewed in this study.

[9] According to the Consortium for Refugees and Migrants in South Africa (CoRMSA), there are now three Refugee Reception Offices in South Africa. These are located in Pretoria (Marabastad and Tirro), Durban (Greyville) and Musina. http://www.cormsa.org.za/applying-for-refugee-status-in-south-africa/

2.3 Microfinance

Mahajan (2007), in his article 'From Microcredit to Livelihood Finance', notes that there is a huge demand for microfinance in communities, a sentiment shared by other scholars such as Johnson and Sharma (2007). Microfinance as a tool for development was introduced in 1976 by the Nobel Prize winner Professor Muhammad Yunus. He begun by lending small amounts of money to the poor women of the Jobra Village so that they could expand their businesses. Seeing the success of this lending, he started the Grameen Bank in 1983 in Bangladesh with the idea of lending to poor rural women. The lending was based on the principle of group borrowing and group lending and unlike commercial banking, lending was on a no-collateral principle. The concept of group borrowing and lending is a breeding ground for the development of social networks where information, support and advice can be sought and exchanged. This group borrowing and lending is however criticized by some scholars as being coercive and manipulative and only beneficial to the MFI and not the borrowers (Harper, 2007; Ghate, 2007; Johnson and Sharma, 2007). The many meetings for beneficiaries is also reported to be a strain on the borrowers as they feel that they spend valuable time in the group meetings as opposed to being in money-making operations that will enable them repay loans. What this fails to take into account, as Rouf (2012), points out, is that there are forms of capital that are created by the process of microfinance provision: where social capital is created through the new trust based social contracts; network capital creates new hopes and aspirations and also brings people together within a new culture of responsibilities and reciprocities; and from the ability of microfinance to provide institutions with the capability to manage large scale delivery systems, institutional capital emerges. Most MFI beneficiaries also complain of the strain in getting to the meetings as they say the little profits they make end up being used in transport to the weekly meetings, a phenomenon shared by the JRS beneficiaries. The development of MFI was based on the focus on the entrepreneurial spirit of the poor that seemed only curtailed by

their lack of capital to start businesses. The success of the Grameen Bank shows that the poor only remain poor because they lack access to productive capital to get themselves out of this poverty (Yunus, 2000; Counts, 2008; Chowdhury, 2009; Muhammad, 2009). This however ignores the fact that not all refugees and forced migrants are entrepreneurial or interested in business ventures. This Grameen Bank concept has been replicated around the world and copied in attempts to fight poverty by development banks, organizations and microfinance institutions. The former UN Secretary General, Kofi Anan (2004) says that microfinance has been tried and tested and proven its value as a tool to fight poverty. Some scholars, (S.M. Rahman, 2007; Houghton and Gryzywinski 2007; Ellerman, 2007 and Mahajan, 2007) argue that microfinance serves the poor and enables vulnerable people to be self-reliant leading to their integration into society. What this fails to put into account though is that that replicating the system that has worked in Asia may not necessarily produce the same or positive results for Africa as economic, cultural and social factors influence the difference in outcomes.

Though microfinance has proven to be an effective tool for poverty reduction, it is argued that it has insufficiently penetrated the poorer strata of society with the poorest forming the highest group of those without access to services such as health care and basic education. They are also the majority of those without access to microfinance. In order to access the reach of microfinance to the poor, a number of studies have been done and the results are that:

- Excellent financial performance of the MFI does not imply excellence in outreach to the poor.
- Programs that make poverty reduction their primary goal above good financial performance are far more successful at reaching poor households.

On the impact of microfinance on poverty reduction, the scholarly evidence shows that microfinance addresses the first six goals of the seven millennium development goals and

therefore has a positive impact on poverty reduction. Research (UNICEF, 1996; Wright, 2000; Khandker, 1997 and 2001), shows an increase in income amongst those who get microfinance, a reduction in vulnerability (Zaman, 1999; Wright, 2000), and positive evidence on improved health, nutritional status and an increase in the number of dependants attending primary school (Wright, 2000). Savings, which are vital for the survival of those with seasonal financial flows, such as most forced migrants, are enhanced by microfinance. Savings by themselves however have a minor development impact if there is no credit or loans available (Morduch, 2002). Microfinance participants do better than non-participants in per capita income, per capita expenditure and household net worth (Khandker, 2001; Remenyi, Joe and Quinones, Benjamin, 2000), with the food they consume at home being of higher nutritional value than that consumed by those without MFI assistance. They also do better in terms of health as microfinance provided to women has a big significant impact on the health of both male and female children, though more on female children (Pitt, Khandker, Chowdhury and Millimet, 2003). These findings do not, however, specify whether it is in urban, rural or camp settings.

Empirical evidence by Zaman (2000), suggests that MFI that focus on savings more than on credit tend to reach a smaller proportion of the poorest, and thus have a slower impact on poverty reduction. However, research shows that these institutions get more financial assistance from donor agencies. The poorest can therefore benefit from microfinance without jeopardizing the financial sustainability of the MFI. The critique by scholars such as Wilson (2007), on MFI only lending money ignores the other services that are offered by MFI- which include exchange of information, formation of social networks, creation of support groups and the empowerment aspect of financial independence that is not necessarily monetary but also emotional, especially for women beneficiaries.

Hossain (1998) and Zaman (2000), discuss how microcredit contributes to mitigating a number of factors that contribute to vulnerability by building assets, providing emergency assistance

during natural disasters and contributing to female empowerment. It also strengthens crisis coping mechanisms and diversifies income-earning mechanisms. Most MFI work on the notion that if women are exposed to different development programs through the MFI services and receive loans, empowerment, leadership and cooperation is natured and strengthened amongst them (Rouf, 2012). Health factors within families also show an increase when there is microfinancing (MkNelly, Barbara and Dunford, 1999). Credit and education services provided together to groups of women empowers them and within the group settings, women discuss family issues such as improving child care.

2.3.1 Impact Analysis and Outreach

Bagula (2011), looks at the broadening of microfinancial services for and to the poor in the Western Cape of South Africa. Different aspects are measured in determining outreach and these include; the number of people now served and previously denied access to financial services, and these people, according to Meyer (2002), are the very poor who are considered too risky to serve and who impose high transaction costs for MFI. The number of women served, as Bangula (2011), points out is also a criteria to measuring the outreach of MFI. It is assumed that women face greater problems than men in accessing financial services. The final criteria in measuring outreach is the number and variety of services offered by the different MFI, showing that the services required by the poor include a need for secure savings, insurance and remittance transfers in addition to the loans offered by most MFI. The article "*Microfinance: Some Conceptual and Methodological Problems*"-Ellerman (2007), shows that MFI measure their impact in terms of poverty eradication instead of providing quality services to the clients. Houghton & Grzywinski (2007), and Bateman (2007), accuse MFI of placing emphasis on financial return instead of on social return. Microfinance services are classified

into five main groups (Bagula, 2011), which influence their functioning and their reach to clients. These five groups are:

- Formal Financial Institutions (FFIs), which with respect to microfinance services,
- Co-operative Financial Institutions (CFIs) cover two types of cooperatives:
- Non-Governmental Organizations (NGO-MFI)
- Community Based Financial Organizations (CBFOs)
- Informal Village Based Providers

2.3.2 Microfinance in Post Conflict Situation Situations

Forcefully displaced people are considered a risky population for microfinance, with unique features that set them apart from non-displaced populations (Jacobsen, 2004; Sylvester, 2011). Some of these features, as Jacobsen (2004), outlines, include the creation of instability with repayment due to cases of resettlement and onward migration and incidents of repatriation.

Refugees are often exposed to violent conflicts, even after they have left their home countries. This conflict sometimes spills over the border, as seen with Burundian refugees living in camps in Tanzania (Turner, 2005). The social and geographic marginalization of refugees, their links to their home countries and sometimes the weakness of the legal system protecting them puts them at greater risk than the host community. Xenophobia and discrimination from the local community also aids to this vulnerability. The possibility of further displacement or movement also makes refugees a risky population to invest in. Most refugees, especially in protracted conflict situations, use cities and urban centres as stop points before they either go back to their countries of origin or move on to other places (Massey, Arango, Hugo, Kouaouci, Pellegrino and Taylor, 1993; Jacobsen, 2004; Collinson, Tollman, Kahn, Clark and Garenne, 2006). The lack of legal rights created by host governments in some situations, such as the right to work

and the difficulties to get business licences also make refugees a risky population to give credit to.

Heen (2004), demonstrates with research done in Cameroun, greater availability and access to credit helps resolve conflicts and tensions at three different levels. First, credit provision supports economic projects that could directly alleviate economic pressures. Second, in communities where conflicts are fuelled by scarcity of resources and revenue, microfinancing indirectly contributes to poverty alleviation. And finally, mutual prejudice can be reduced by facilitating contact between groups that have tensions through meetings held for beneficiaries of microfinance. Larson (2001), also argues that through inter-ethnic microfinance institutions and the solidarity built in group lending, trust, peace and reconciliation is built in communities.

Losses of property, livelihoods and lives in times of conflict and displacement are experienced (Avery, 2005). Relatively small investments have been evidenced to increase women's production and consumption of food, improve their access to health care and education for their children, thus generating empowerment, healthcare, security and safety for the women and their families. In 2011, the Microcredit Summit Campaign reported that 21.2 million poor women are served by microcredit, a figure that accounts for nearly seventy-nine percent of the 26.8 million of the world's poorest clients who now have access to financial services[10]. Kibreab (1995), shows that when women are forced to flee or take drastic measures to survive, the education of their children takes a big hit. Children are deprived of schooling and formal education, perpetuating the cycle of uneducated generations mostly of women. Less educated and less skilled women are naturally less prepared to compete for jobs. Efforts by some

[10]Launched in 1997, the Microcredit Summit Campaign leads, supports and guides the microfinance field to address failures in reaching the very poor-especially women http://www.microcreditsummit.org/resource/47/state-of-the-microcredit-summit.html, http://www.microcreditsummit.org/

organizations are underway in refugee camps such as Daadab Refugee Camp in Northern Kenya to give tertiary education to qualified refugees[11]. Unfortunately, similar efforts have not been realized for urban refugees and secondly, most of those students who qualify for university education even amongst refugees are men. Moreover, most women will fear to participate in microfinance ventures due to the fear of repaying loans (Avery, 2005).

2.3.3 Gaps in Microfinance

Most of the research on microfinancing has been done in Asia and many of the evaluations on microfinancing also emanate from practices and studies done there. Theory, however, suggests that microfinance works differently in different regions all dependent on the population density, attitudes to debt, group-cohesion, enterprise development and financial literacy (Morduch, 1999; Aghion and Morduch, 2004). Despite the documented successes of microfinance in improving the livelihoods of the poor and the vulnerable, empirical research reveals that microfinance has gaps in reaching the very poor, for whom it is intended for (Hulme and Mosley, 1998; Morduch and Haley, 2002). Other studies (Bateman and Chang, 2009) allude to microfinance having negative impacts such as exploitation of women, creation of dependency, increased income inequality, and barriers to sustainable local economic and social development. It has also been blamed for creating a culture of in indebtedness amongst the beneficiaries. An increase in the commercialization of microfinancing has also led to the questioning of 'making money off the poor and their misfortune' and has questioned the ethics of microfinancing (Yunus, 2011). Ditcher and Harper (2007), also show how the commercialization of MFI combined with its engagement with mainstream financial sectors contributes to creating a burden for borrowers arguing that not all poor people have an

[11] http://www.nytimes.com/2013/10/07/world/africa/bringing-universities-to-refugee-camps-in-kenya.html?pagewanted=1&_r=2&

entrepreneurial spirit. Consequently the money they borrow from MFI or grants that they receive rarely goes to starting up businesses and will most times go to helping them survive on their day to day requirements. Moreover, it is argued by scholars like Hulme (2007), that even with an entrepreneurial spirit, not all poor people are able to repay loans that they get from MFI. He also argues that most MFI do not concentrate on those who need their services the most-these being the elderly, the destitute, the disabled and refugees (*ibid*).

Some of the failings of microfinance institutions that have been observed in the past included low repayment rates, subsidized interest rates, high costs of running the schemes and high supervision costs due to many cases of defaulting (Johnson, 2004). The sustainability of MFI is questioned, especially when they make no profits as there is the fear that they might forgo the poverty focus and opt to increase their profits. On social relationships, on-going debate in the North suggests that they are being destroyed by systems of economic interaction (ibid), where people become balance sheets of assets and liabilities instead of being observed as creative individuals contributing to society as a whole with their talents and capabilities. Gender inequality occurs in most developing nations and as Mayoux and Hartl (2009), observe, it can only be addressed by microfinance institutions if these institutions implement gender policies in their programs such as conditions which are flexible enough to meet women's needs, complementary services which address gender differences and providing a means through which women can participate at the decision making level of strategies on the interventions.

Gobezie (2005), shows that, in cases of failure, microfinance institutions blame the governments and donor organizations that are involved in microfinancing as they weaken the social capital of shared norms required to facilitate the service. Demand for MFI services are also not met as there are fewer MFI operating than there are needy people. The lending methodology applied by most microfinance institutions also leaves a lot to be desired. Most microfinance institutions replicate methodologies and products used in other successful

programs without carefully analysing the preferences of their potential clients and understanding what services they require. The reliability on the application of group lending and group liability that is the approach of most microfinance institutions also raises questions in practice as Ghatak and Guinnane (1999) point out. Evidence also shows that this group formation tends to exclude the poorest yet most economically active members of society. It has also been noted that beyond the rhetoric of social capital that is supposedly strengthened by the weekly meetings of the borrowing groups, many members feel that these are a waste of time as they would rather be doing something more productive. Cultural reasons also contribute to the lack of successes reported by microfinance institutions. Some cultures, for example Muslims, do not take credit or save in banks or microfinance institutions because it is forbidden by religion (Gobezie, 2005). Although there is evidence on the role of microfinance as a tool for empowering women in sub-Saharan Africa, for example, (Lakwo, 2006), evidence across some regions shows that this is not consistent (Wakoko, 2003; Rooyen, Stewart and De Wet, 2012). The role microfinance plays in terms of empowering women includes extrinsic measures such as increasing control over resources and increasing savings. Intrinsic measures include an increase in self-esteem, consciousness, motivation and empowerment, attributes that cannot be measured.

Microfinance as a tool of combating poverty and improving livelihoods is not new to South Africa. Most of the organizations in South Africa however target the rural poor and not the poor in urban areas. Some of these organizations include;

- Phakamani Foundation- which targets rural and peri-urban areas with high unemployment levels with a high interest in microfinancing women.
- The Kuyasa Fund- Which microfinances individuals to build better homes. Its services are provided to local home owners who are excluded from formal finance.

- Marang' Financial Services- Which provides microcredit services in predominantly rural areas.
- The Small Enterprise Foundation-Which creates a supportive environment where credit and savings services foster sustainable income generation for the poor.
- Women's Development Business- Which targets rural, black South African women and offers microfinance services to impoverished women in the rural areas.
- Ithala Development Finance Cooperation- Which manages business activities providing financial services including microfinance in the KwaZulu Natal province.
- Africa Development Bank- Which provides technical assistance and capacity building programs for Microfinance Institutions.
- Stokvels- Which is a club of approximately twelve members, all of whom invite each other where members contribute fixed amounts of money on a weekly, fortnightly or monthly basis and from which members can borrow loans.
- Jesuit Refugee Services- Which offers microfinance services to the urban poor and is one of the organizations who work with forced migrants.

Literature on microfinance has also failed to highlight the other services offered by MFI beyond microcredit.

2.4 Jesuit Refugee Services (JRS)

JRS was started as a spiritual and practical response to the plight of refugees. It carries its mission of accompanying, serving and advocating for refugees and other displaced people in more than fifty one countries, including Islamic and non-Christian countries. Amongst these countries is South Africa, where JRS has offices in both cities of Pretoria and Johannesburg. JRS opened its offices in South Africa in 1998, and in 1999 became an implementing partner

of the UNHCR. JRS' vision is to restore the human dignity of refugees, including restoring and nurturing hope. Its main areas of work of services are in the fields of education, emergency assistance, livelihood and social services. Priority is given to refugees and asylum seekers who have been in South Africa for less than two years and those from vulnerable groups such as those with serious illnesses, those with disabilities and children. The organization's objectives beyond enabling refugees to be self-sufficient is to promote integration in the host country. As such, JRS has opened its doors to very poor and very vulnerable South African citizens.

Before giving any assistance, JRS does a full assessment of the needs of the refugee in question. Emergency Assistance includes assistance regarding shelter and food depending on the outcome of the assessment done by the assessment officers. New-comers, unaccompanied children, victims of xenophobia, those with medical, educational and social needs are all assisted. For educational assistance, the refugee parents are responsible for their children's education. In some special cases though, the organization will assist with stationary and partial school fees for refugee children in public schools. Refugees and asylum seekers are also assisted in obtaining international qualifications.

Subject to assessment, JRS also assists refugees and asylum seekers in becoming self-reliant through setting up their own small businesses. Candidates are assessed and the successful ones are helped in developing small business plans/ proposals. The beneficiaries are subject to site monitoring visits once they start the businesses. On noticing that some, especially women, were falling through the cracks after failing to meet the required marks to qualify for a small business loan, the vocational skills program was introduced. The JRS officers work with these women to develop an agreed training and employment plan. Total fee support is offered at the JRS training centre in Johannesburg's Yeoville and in Pretoria. However, transport and food fees are not offered for the four-month training period. The skills taught at the centre include skills in beadwork, making table clothes and table mats and tailoring. English courses are also offered

for the four month duration. These skills are intended to prepare the refugees for self-employment possibilities.

On completion of the four-month training program, the beneficiaries are given a start-up kit to equip them to start their own businesses. The start-up kit consists of a sewing machine currently valued at R1,600 and beads, needles and string for the art work, the total of which is valued at R2,800. At the time of my research, the group in training was the second group since the vocational training centre in Johannesburg was opened. They were nineteen in total, with the previous group having been of twenty three participants. During the period of the research, many refugee women not in the program came to make enquiries about it and were advised to leave their contact details. Since the centre can only accommodate about twenty beneficiaries at a time and on a first come-basis, some were listed to be enrolled late in the year 2014.

2.5 Conclusion

This chapter has given a literary review on scholarly work done by different researchers on vulnerability, refugee documentation and microfinance and also looked at the main organization researched in the study, the Jesuit Refugee Services. Microfinance, as described, is the provision of savings, credit and insurance services to low income earners by MFI, and in this case, to urban refugees. The issues that contribute to the vulnerability of refugees are explored and so is the documentation process in South Africa. Finally, focus is given to the work done by Jesuit Refugee Services in assisting vulnerable urban refugees living in Johannesburg.

Below are some pictures I took of some of the work done at the JRS vocational centre.

The next chapter gives an outline of the methodology and the research tools used in this study.



Figure 2.4.i- JRS Poster at the centre

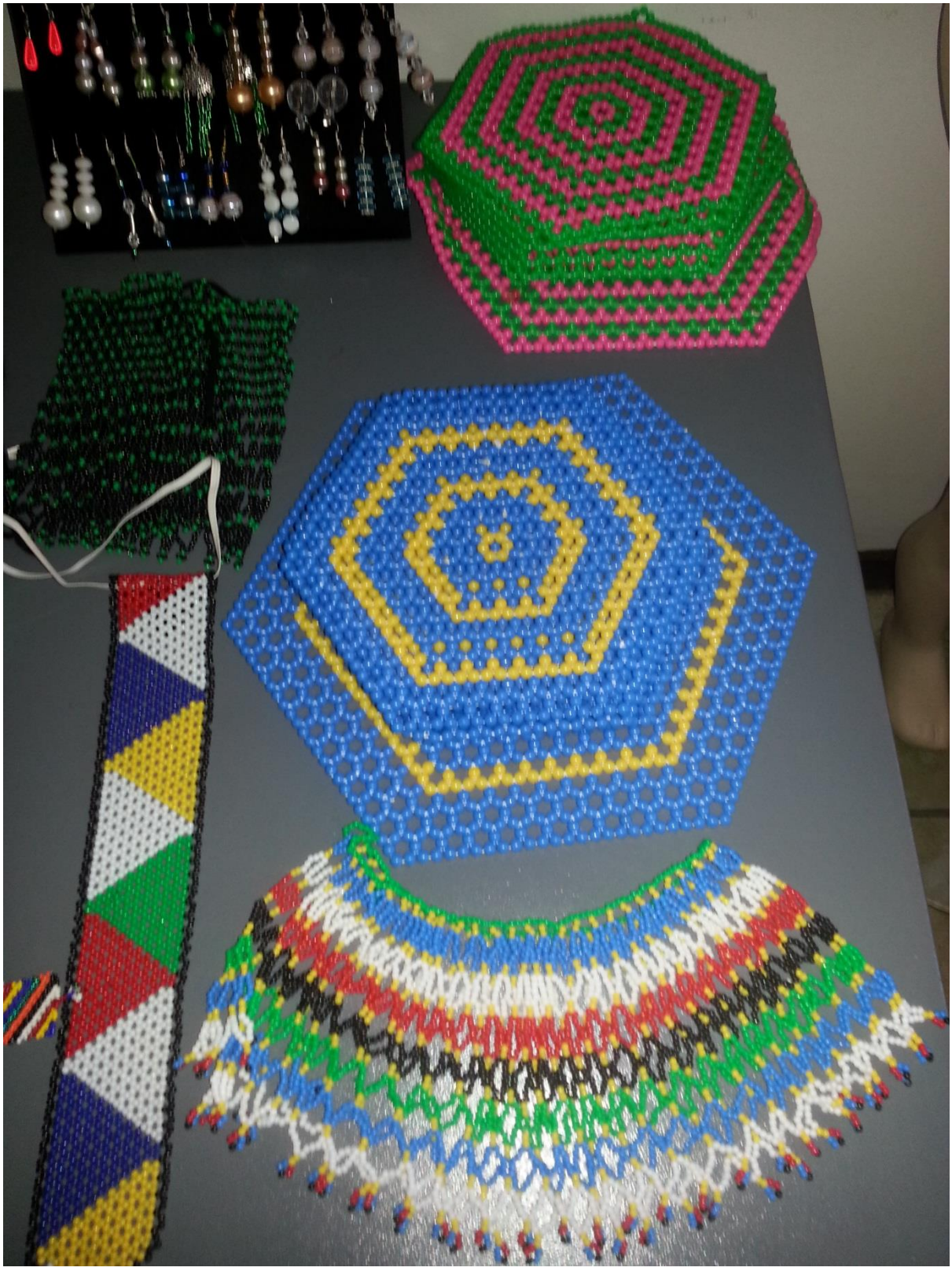


Figure 2.4. ii- JRS Beadwork



Figure 2.4.iii- JRS Beadwork, Necklaces



Figure 2.4. iv- JRS Beadwork, Earrings



Figure 2.4.v- JRS Tailoring Class

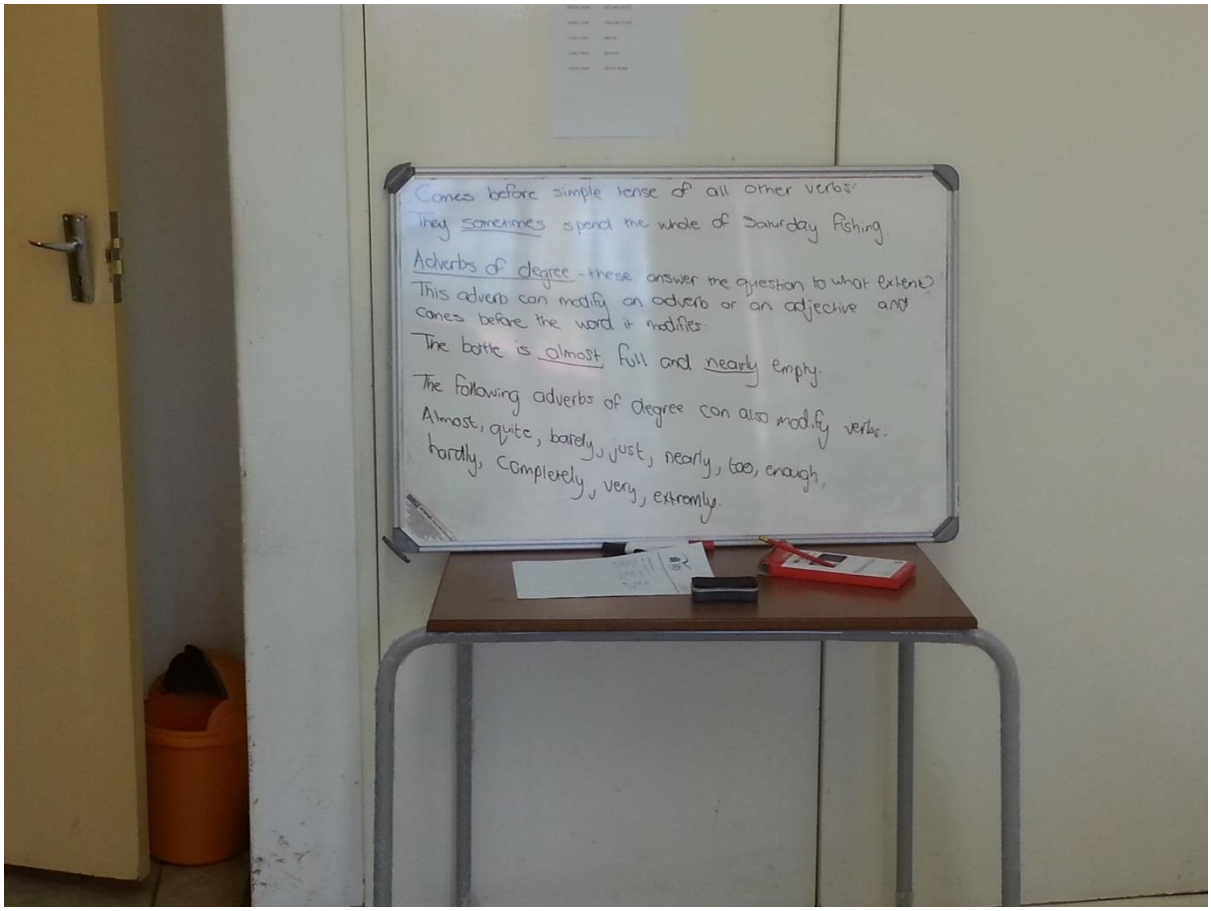


Figure 2.4.vi- JRS English Class

3 METHODOLOGY

3.1 Introduction

This section outlines the process of conducting the study, with focus on the research strategy, the research design, the research procedure used, the targeted population, the location of the study, ethical considerations while conducting the study, limitations faced during research, the data collected and how the data was analysed and processed. Reasons for the methods used are also justified in this section.

3.2 Research Strategy

The study adopts a qualitative research approach which Neuman (2011), defines as research that seeks to bring closer the theory to the research by focusing on soft data such as words and the unspoken-such as body language and symbols, in data collection. Silverman (1993), notes that qualitative research encompasses many techniques that describe and analyse people's individual beliefs, thoughts and actions. It offers insight into human behaviour, something that cannot be achieved without understanding the reference to meanings and experiences and for this reason was the best approach for this study (Guba and Lincoln, 1994). Instead of merely testing theories or trying to understand the world in terms of natural science, qualitative research seeks to uncover the ever changing social reaction based on how individuals interpret their social world (Bryman, 2006, 2012).

The use of qualitative research is based on lessons from literature which supports it as a method of conducting social science research. Dudwick et al. (2006), state that qualitative research can refer to standardised questionnaires that are administered to households and individuals through various sampling methods. The benefits of using qualitative surveys in social research include the fact that it allows for correlations between different variables to be established and

allows for the validation of findings through analysis replication (*ibid*). According to Patton (2005), qualitative methods include in-depth open ended interviews, direct observation and written documents, which are open-ended written responses to questionnaires and surveys. The data is typically from field work where the researcher spends time with the participants, making first hand observations of activities and interactions. The researcher talks with people about their experiences and perceptions and also conducts individual or group interviews. Through these observations and interviews, extensive filed notes are collected to later be evaluated and analysed. The findings, understandings and insights that emerge from the field work and the field notes form the conclusion of the study. This method has previously been used by Amit (2012), in her report "No Way In". It proved very useful in getting data from two sets of participants in a way that enabled comparison of the results with questions that targeted specific groups.

This study employs a number of data collection methods which compose a qualitative research. These methods are the use of questionnaires, open-ended interviews and focus group sessions. The advantage of qualitative research, as Patton (2005), shows is in its production of a wealth of detailed information about a small number of people or cases- a sample population that is a representative of the whole population. It increases understanding of the cases and situations studied but reduces generalizability.

3.3 Research Design

According to Brynman (2012), research design is defined as the framework for collection and analysis of data. The aim of a research design is to explain the causal connections between the identified variables, to understand behaviour within a particular social context and to allow for the generalization of the results within a larger group (*ibid*). Research designs used in the social

sciences include: experimental designs, quasi-experiments, cross-sectional or survey designs, longitudinal designs, case study designs and comparative designs.

Several research instruments can be used in qualitative research and they include informal conversations, interviews, general interview guide approach, standardised open-ended and close-ended interviews and fixed response interviews (Onwuegbuzie & Turner, 2007).This study employed the cross sectional survey design which included the use of open-ended semi-structured interviews (See Appendix ii and iii), and also employed questionnaires (see Appendix iv and v) administered to more than one case/participant at a time to allow for a determination of patterns of association (*ibid*).

Focus group interviews were also used. Marshall and Rossman (2010), demonstrate that this is the best method to use when groups share certain characteristics as they do in microfinance groups. The assumption is that the individual's attitudes and beliefs are socially constructed and people form their opinions based on listening to others' opinions and ideas. The method not only encourages the participants to engage positively in the process of the research due to being in their 'natural' and relaxed habitat, (Thomas et al. 1995), but also fosters the development of social ties, necessary within microfinance groups.

3.4 Research Procedure and Methods

3.4.1 Introduction

This subsection focuses on the procedures and methods used in this research, providing the definitions, descriptions and discussions of the chosen methods and procedures.

The study started by reading and reviewing the literature on refugee livelihood issues in urban areas and also reviewing the literature on the financial assistance offered to them for their independence and self-sustainability-thus concentrating on Microfinance as a tool for this. It

involved reviewing national South African newspapers so as to get a recent/up-to-date angle on refugee issues and also to delimit the research topic (Mathias and Gale, 1991).

Pilot interviews were initially conducted with refugees running businesses in the Bramfontein area of Johannesburg[12]. The purpose of conducting this was three-fold. First, as a new student to research, I needed a feel of the research experience before embarking on what would be the 'real' research. As Baum (1998; p112) observes, "Most published research presents a sanitized view of the research process. A new-comer to research would gain the impression from published accounts that research is generally a smooth, logical process in which little goes wrong". Second, I wanted to understand how refugees got the initial capital to start up and run their businesses. Finally, the pilot interviews, as Wilson et al. (1998), point out, helped me decide on the research design to implement based on the response rates I got, the quality of the responses and the implementation problems.

The participants in the main interviews were, JRS staff members as key participants, refugees who were beneficiaries of JRS and other refugees who were not receiving any kind of financial support from any organization. Prior to commencement of the interviews, I as the researcher, clearly informed participants of the purpose of the study and also requested for their voluntary participation in it. Questionnaires had first been handed out to all nineteen JRS beneficiaries and to eleven other refugees not receiving assistance from JRS and identified through the use of the snow ball technique. From the questionnaires, I was able to narrow down to the participants to interview, based on the information given in the questionnaires and also on language proficiency. From the nineteen JRS beneficiaries, I narrowed down to twelve to be interviewed. The other seven participated in the focus group sessions but due to their poor

[12] Bramfontein is a central suburb of Johannesburg near the CBD. It is right next to The University of the Witwatersrand and the cultural arc of Newton. Many businesses running in Bramfontein are sustained by the presence of many students from both the universities of Johannesburg and Witwatersrand.

English language proficiency I did not interview them because one-on-one interviews with them would not have been possible without the assistance of a translator. Due to time and budget limitations on the study, I decided to conduct one-on-one interviews with those proficient in English. Out of the eleven refugees not receiving JRS assistance, eight were selected to be interviewed. The three that were not interviewed were below the age of eighteen and as such were minors. Permission from their parents or guardians would be required before interviews were conducted and this would take a longer time as I would need to first identify these parents/guardians. Once again, time was a limiting factor that led to them not being interviewed. Their absence however did not affect the outcome of the study.

The choice of using JRS as the organization to conduct the study from came from their conspicuousness as an organization actively involved in funding refugees and also from the fact that they are the organization with the highest UNHCR funding[13]. From research through reading and internet research, JRS is the organization in South Africa that most actively advertises its assistance to refugees in Johannesburg. Though other organizations are doing similar work around South Africa and also in Johannesburg, they were difficult to contact as any information given on the internet seemed to lead to dead ends.

3.4.2 The Target Population and Sampling

A target population is a specific collection of elements under study within which a sample is drawn (Neuman, 2011). The identification of the target population involves the identification of the people to be interviewed, with factors such as location, age, socio-economic status and those to be excluded from the sample considered.

[13] JRS is the partner organization that receives the highest funding from UNHCR to assist urban refugees. This information is from a key respondent at UNHCR.

Convenience sampling was used for the JRS beneficiaries. As Calder (1998), points out, they are selected on the basis of their availability. In this study, I had access to the vocational training centre through JRS and therefore interviewed the JRS beneficiaries at the centre. .

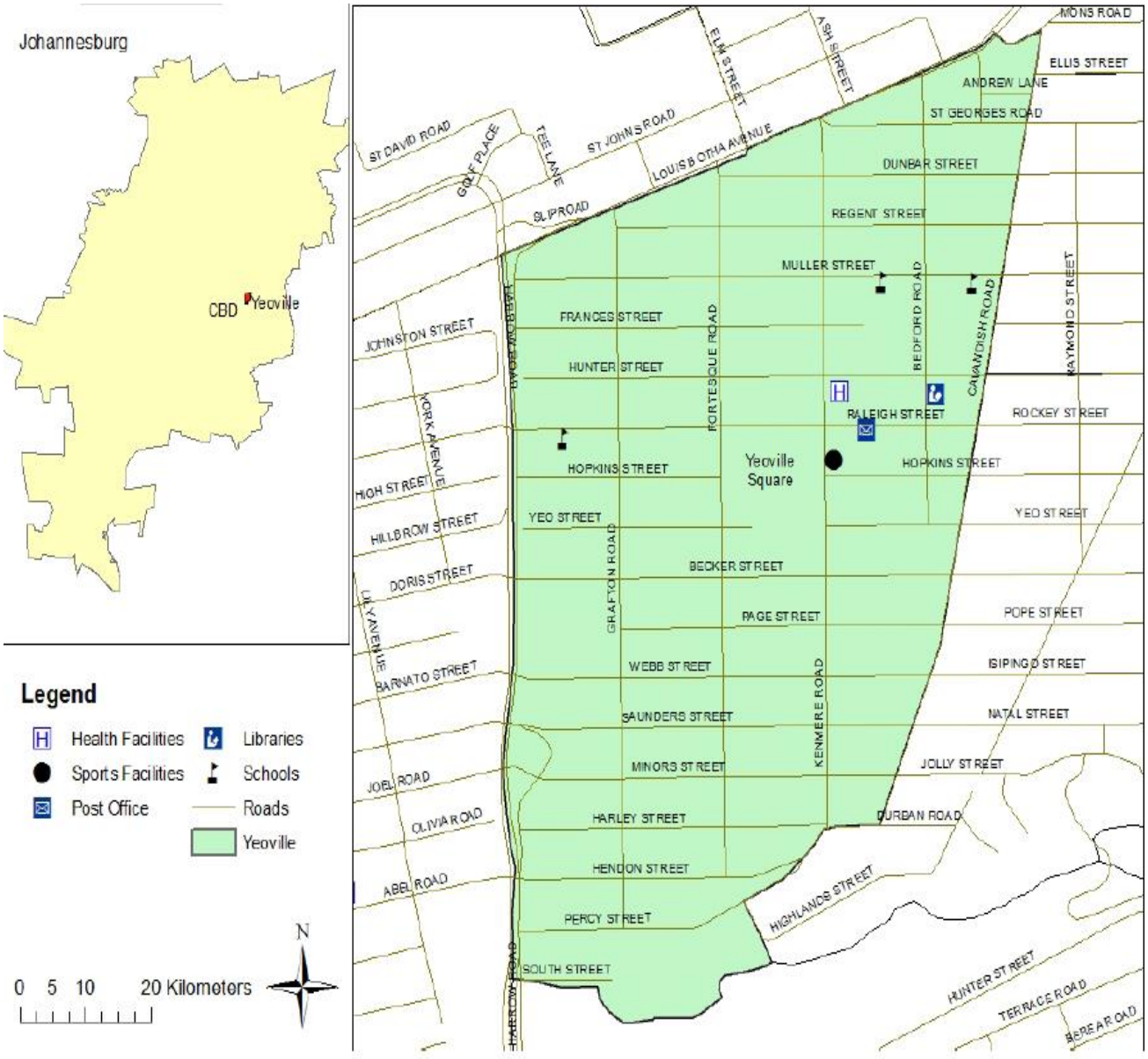
For the refugees not receiving JRS/MFI support, a non-probability design of snowball sampling, was used (Calder, 1998). As Calder (*ibid*) explains, the sample is built up from the contacts of a few initial people, in this case one person, and the contacts of these contacts. It was the most appropriate method to use to trace a group that is otherwise generally hard to identify. Through one refugee who worked as a domestic worker for one of my friends living in Johannesburg, I was able to get access to a number of others who she connected me with on the basis of them being her neighbors where she lived.

3.4.3 Location

The study was carried out in three locations in Johannesburg; Yeoville, Berea and Jeppestown. [14]The focus on refugees living in Johannesburg stemmed from the fact that most refugees migrating to South Africa from the rest of Africa choose to settle in Johannesburg as it is considered the economic hub of Africa. (Jinnah, 2010). The Yeoville and Jappestown areas were conveniently selected as Yeoville is where the JRS vocational training centre is located while the JRS office is in Jappestown. The refugees not receiving financial assistance from JRS or any other organization came from Berea. The area became the focus point after the snowball selection of participants revealed that all of them lived in this area. The other reason for concentrating on Johannesburg was based on my financial limitations as the researcher in

[14] Yeoville, Berea and Jeppestown are suburbs in Johannesburg, located to the northeast of the Johannesburg central business district (CBD) and all in region F in accordance with the Gauteng province mapping. Though initially intended for the wealthier residents of Johannesburg, these suburbs are now home to a black lower-middle class population, hosting a large migrant community from the rest of Africa.

conducting the study. As a student living in the area of Johannesburg, I could easily gain access to these interview locations.



3.4.3. i Map of Yeoville

(Source http://www.s4.brown.edu/southafrica/Reports/Johannesburg/Yeoville.pdf)

3.4.4 Ethical Considerations

Although research on vulnerable groups is considered to give a voice to the 'vulnerable people' and although most researchers justify it by using terms such as 'empowering' and 'illuminating', it raises many ethical issues when the participants are drawn from societies considered vulnerable and are the focus of 'investigation' (Swain et al. 1998). Leaning (2001), points out the tension that exists between the need to develop evidence-based care and the need for the protection of vulnerable groups who are at risk of exploitation and points to the fact that researching on a population that is most times desperately poor and sometimes frightened raises questions about the ethics of carrying out the study in the first place. As Mackenzie, McDowell and Pittaway (2007), also point out, there can be many challenges while undertaking research within a refugee community; ranging from issues of representation, risks and benefits, cultural differences, gender, human rights and social justice, oppression and exploitation. These are challenges that were considered in this study, paying careful attention to ensure that consent was obtained from all the participants before research was conducted.

From a point of the JRS officials, there was the justified fear that their beneficiaries were at a risk of being exposed, stemming from the fact that many researchers from different universities and organizations had, like me, been granted permission to interview them. We therefore came to the agreement that I would not take any photographs that would show the faces of the JRS beneficiaries or identify them by name in the report. Another fear raised by the organization was the fear that the beneficiaries/refugees would feel obliged to participate, thinking they owed it to JRS on the basis of feeling indebted to the organization, and by extension any person/researcher granted permission by the organization to be in the vocational centre. In response to this, I as the researcher employed full disclosure as to the purpose of the study, and constantly reminded the participants that they had a right to not participate or to pull out of the research if they felt like they wanted to.

In the study and research, the Code of Ethics as outlined by the University of the Witwatersrand and the British Psychological Society (Robson, 2002), was adhered to as best as possible to limit possible harm to the participants. Informed consent, as Gehan et al. (1995), point out, is arguably a safeguard which protects the rights of participants while also fulfilling the responsibility of the researcher. After informing the participants of the study, its purpose and their role in it, verbal consent was sought and granted (See appendix VIII). Written consent was also requested through the issue of participant information sheets and consent forms which both the researcher and participants signed (See appendices VI and VII). A copy of the signed participant sheet was given to each participant, thus ensuring that they felt like partial owners of the process of the study. Throughout the research process, consent was reaffirmed with the participants and they were reminded that they had a right to pull out of the study at their own will. One participant pulled out of the study on the grounds of wanting to maintain complete anonymity, having even officially changed her names for this purpose. The omission of her data fortunately did not affect the findings of the study. This however speaks to the issue of exploitation in research which Swain et al. (1998), speak about. The researcher wants a 'good', and smooth sailing research report irrespective of the vulnerability of the participants and as Finch is quoted by Swain et al. (*ibid,* p13), stating: "I have emerged from interviews with the feeling that many interviewees need to know how to protect themselves from people like me." (1984, p.80). This was an issue that constantly made me reflect on my position as the interviewer. Due to some of the refugees assuming that as a university student I could be able to help them out of their situation or influence JRS to assist them with renewing their asylum seeker permits after they expired, I had to often and continuously employ self-disclosure, constantly reminding them the purpose of my study and my role in it, explaining to them clearly that I was not in a position to influence any changes in the organization. My presence at the training centre also raised issues of reactivity. In one incident at the beginning of my research,

a training tool belonging to the institution went missing and it was assumed that it had been stolen by one of the beneficiaries, upon which one of the trainers said "How can people steal when there is a visitor around? What will she report about us?" This made me realise that the participants may try to present themselves in a certain way and say the supposedly correct things in an effort to be presented as 'good people' in the report. This initially was a limitation as I feared it could compromise the research findings. Fortunately, within a short while and with a few more visits the participants stopped noticing my 'newness' in their environment.

Within the focus groups, full confidentiality and anonymity could not be guaranteed due to the nature and method of data collection chosen for the study-focus groups, an issue demonstrated by Gibbs (1997). This is one of the limitations of using focus groups. As Snyder (2002), points out, the cloak of anonymity cannot necessarily be maintained especially with insiders who can be able to easily identify the individuals described and involved. The group was however informed about this, and constantly requested to secretly guard issues discussed in the sessions and most of all to not publicly discuss or name the participants who had raised certain points. Anonymity was however maintained in the report by using pseudonyms to represent participants. Confidentiality for the one-on-one interviews was ensured each time before the interviews. I however noted that there was some ambivalence with the participants as some wanted their story told as it was and did not want to have pseudonyms used in the report as they argued that it ceased being their story that was told but an anonymous story thus making them feel un-represented. I however had to inform them that adherence to the Code of Ethics as outlined by the University of the Witwatersrand was required of me. The participants were informed that the final report would be shared with my supervisor, the ACMS department and the University of the Witwatersrand. They were also informed that the data they provided would be safely stored in a password secured computer to be destroyed five years after the research. A copy of the report would also be availed to JRS on request.

3.4.5 Limitations

As anticipated by Jacobsen and Landau (2003), researching a refugee community as a first time researcher in an unfamiliar environment presents some challenges. The study was confronted by a host of potential and real limitations.

Finding an organization that dealt with microfinance for refugees was initially difficult as although most are listed on the internet, the contact details available on their websites led to dead ends. Time therefore became limited as the time initially allocated to research had to be shortened. This also restricted the amount of time I had to acquaint myself with the respondents and create rapport enough for them to not hold back information. A limited budget was also a constraint, and this, combined with the time constraint limited the sample population and location thus the number of respondents. I was unable to include other refugee populations outside the inner city suburbs of Johannesburg or to look at other organizations offering microfinance services. This would have been useful in helping to reach a more general conclusion on microfinance practices across South Africa.

Access to the refugee sample population also proved to be a challenge. It is a big problem identifying refugees and other forced migrants living in urban areas, unlike those in camps who are located in a specific setting. It is assumed that urban refugees try their best to remain hidden and anonymous- especially in Johannesburg where fears of xenophobic attacks are great amongst the refugees[15]. I therefore settled for the snowballing technique of data collection to access refugees not receiving microfinance services from JRS. This resulted in me having a sample population of only Zimbabwean refugees. As such, it was a problem as this sample population being from a particular segment of the community and sharing similar social networks provided generally similar information on their experiences. As a result, the findings

[15] Some of the participants in the JRS vocational Centre discussed how they are afraid of being recognized as *foreinyas* for fear of being singled out by xenophobic South Africans.

only reflect this particular population, and not the whole urban refugee population in Johannesburg. Further research is therefore needed so as to understand access to microfinance services to the larger urban refugee population.

Within the focus group sessions, there were challenges of power dynamics. Some of the vocal participants overshadowed the shy and quiet ones. Language was also a barrier here as those who did not speak English fluently were embarrassed to air their views in what they termed as 'broken English'. As such, as the moderator I requested the facilitator to ensure everyone got a chance to speak (Marshall & Rossman, 2010). The facilitator in these sessions was the JRS social worker who had been working within the vocational centre with the beneficiaries. She constantly encouraged those fluent in English to help in translating for the five who could not entirely follow the discussions on some occasions. This resulted in the sessions taking more time than initially expected, causing some friction and hostility with and from some of the trainers at the facility who felt that the research was 'eating into' the time they had for their daily activities and that they had to stay some extra minutes due to the sessions. In another incident, the group had to for-go one of the day's lessons so as to fit in the focus group session. An agreement was reached with the trainers at the facility to ensure that the interview and focus group sessions would be held after the training activities to ensure none of the activities conflicted with the timing of the other. Financial problems and getting fare for *taxis* was hard for most of the beneficiaries as they did not have jobs and relied on the good will of their family members to give them money to attend the sessions[16]. This resulted in some participants not

[16] In one incident, one of the ladies was unable to come to the Centre for 3 days in a row. When she finally came, she said that she relied on money from her daughter, who in turn relied on money from her husband. The husband did not see the benefit of the vocational training and therefore refused to give his wife money.

In another case, one of the ladies talked of her husband terming the training as 'useless' as she had been a nurse in DRC. He constantly asked her to register as a nurse and therefore refused to give her money for any other form of activity

being able to attend training for days, and this also meant that at times, the participants were not enough to form a group for the focus group sessions.

3.4.6 Data Collection and Storage

The study is a cross-sectional study conducted over a period of eight weeks, (between October and November 2013). As the researcher, I was the instrument of the research (Patton, 2005), and as such, the validity of the study was hinged on my competence and rigor.

All participants gave informed consent before being interviewed (see Appendix VII). Due to the fact that all the beneficiaries at the JRS vocational centre were women, the larger sample of the interviewed population ended up being women. This was attributed to the fact that JRS noticed that most women were failing to pass the business test that allowed them to be granted the cash grant of R10,000 for small business start-up. They realized that vulnerable women were being left out of the radar of their services and hence opened the vocational training centre.

During the piloting phase of the research, survey research was conducted via open-ended questionnaires (surveys) distributed to two sets of refugees, with eleven being the refugees who did not receive MFI assistance and nineteen being those that did and were JRS beneficiaries. From these questionnaires, eight out of the eleven refugees not receiving JRS assistance were selected for interviews and from the JRS beneficiaries, twelve were selected. (The reasons and criteria for the selection have been outlined in Chapter 3.4.1 ‘Introduction’). The term survey is normally used to refer to any activity which is undertaken for the express purpose of gathering information about a particular population in order to draw reliable conclusions about this population (Calder, 1998). The first set of participants was the group that was benefiting from the services offered by JRS while the other was the set that was not receiving services

from JRS. To avoid losing information that was necessary to contextualize the results of the study, both sets of questionnaires had a number of similar questions. The first survey however had additional questions geared towards refugees receiving microfinance from JRS; with questions directed towards information on how they learned about the services offered by JRS and what their future aspirations were. The second survey was geared towards the refugees not receiving microfinance and had additional questions directed towards the money making strategies used by the refugees. As earlier pointed out, this is a method that has previously been used by Amit (2012), in her report *'No Way In'*. It proved very useful in getting data from two sets of participants in a way that enabled comparison of the results with questions that targeted specific groups. As Malhotra and Grover (1998) show, survey research is the collection of information by asking people for information in a structured format, gathering information via a sample. One of the reasons for carrying out a survey to collect data was so as to access inaccessible records (Calder, 1998). Most of this data had been collected but was in the offices of JRS and since they had just relocated to a new office, the data was not immediately accessible within the time frame of the study. With the group that was not receiving microfinance, this was a method to collect new data, with the purpose of the study being to guide strategic planning (*ibid).*

Focus group sessions were also conducted so as to collect data. The rationale behind using focus groups was based on the reasoning that microfinancing and vocational training is done within group settings. The focus group sessions were held in the JRS training centre where the beneficiaries met for all their other activities daily. This was done so as to ensure that the atmosphere was conducive to facilitating trust as this was essential for participation (White & Thomson, 1995; Dilorio et al. 1994).

Although there has been much debate by scholars on the size of focus groups, with some like Fern (1982), arguing that the perfect group size is made up of eight participants, other scholars,

(Carey, 1994; Morgan, 1996), argue against this, arguing that smaller groups are both easier to manage and also encourage interaction amongst the members thus leading to much more contribution and depth in the data provided. This study had three focus groups each with six members. The sizes of the groups were therefore large enough for the study to get a variety of perspectives but small enough to avoid disorderly and fragmented behaviour during the hourly sessions (Burrows & Kendall,1997). Four focus group sessions were held, following Nyamathi & Shuler's (1990), argument that this is a sufficient number of times to get enough information as there is usually saturation of information after the third session and also so as to identify common trends in perceptions and opinions expressed (Krueger & Casey, 2008). The group was heterogeneous in that it consisted of women from different nationalities and age groups, resulting in deeper and richer data collected due to the diversity of their experiences (Thomas et al. 1995). With ethical consideration, simplistic assumptions of cultural homogeneity within groups were not made and the questions asked within the focus groups were structured to ensure cultural sensitivity. The synergy of the groups, as Green et al. (2003) point out also aided to the richness of the data collected. The groups had however only known each other for approximately one month by the time we started our sessions, and this relative newness and unfamiliarity with each other was positive for the study in that many felt free to discuss some issues they would otherwise not discuss in the presence of people who knew them from home (Krueger & Casey, 1994). Data was collected by audio-tape recording and later transcribed by typing it for record keeping and future reference. This was on the basis that a tape recorded information can be kept as a validity check as the raw data remains available for scrutiny even after the research is over (Polgar & Thomas, 2008). It also allows for the data to be reviewed as often as is necessary (Bottorf, 1994). A journal was also maintained during the meetings so as to record non-verbal communication observed during the discussions so as to enable a fuller

analysis of the data (Kitzinger, 1994, 1995), as qualitative data involves analysing symbols and body language that are more than just words. .

Just as it is demonstrated by Sofaer (2002), the focus groups illuminated not only the basic issues such as lack of money for the refugees, but also subtle and surprising issues such as the empowerment factor that a skill gave them as women, and their future plans after the four months training period. The sessions were structured around the timetable of the vocational centre. This was because the beneficiaries came in daily from Monday to Thursday and so these were the appropriate days to ensure there was quorum to have the sessions. The disadvantage with this approach was that on some days, some of the group members would not turn up due to sudden commitments or lack of money for transport. In other cases, there was the issue of other activities within the institutions running into the time for the meetings and as the session was not required for them to graduate from the training centre, they did not find it necessary to attend. The other disadvantage as pointed out by Kitzinger (*ibid*), is that individual voices can easily be silenced when you have some loud people in the group. As the researcher and since I had found the group already in existence, I acted in the role of moderator and not facilitator. Though I found it tempting to facilitate and contribute, I chose to take a back seat and only talk when seeking clarification on answers (Reiskin, 1992). This is where one-on-one interviews become important in ensuring that these voices were not drowned.

Interviews with open-ended semi-structured questions were therefore also used. Turner (2010), shows how this method is intended to ensure that the same areas of information are collected from each participant. This was conducted in an informal manner allowing for the interviewer to be flexible and adaptable to the interviewee's nature of answering questions. Open-ended interviews add depth, detail and meaning at a personal level of experience for participants (Patton, 2005). Different interview schedules were prepared for the key participants from JRS and for both the JRS beneficiaries/refugees and the refugees not receiving financial assistance

from any organization. As Atkinson & Silverman (1997), point out, interviewing is the central resource through which society engages with issues that concern it. These interview schedules had both open-ended and close-ended questions. The advantage of open-ended interviews is the flexibility it gives both the interviewer and the participant in that the interviewer can direct how the interview will be carried out by asking specific questions but the participant is not restricted to 'yes' or 'no' answers and can answer questions to their own satisfaction. As Swain et al. (1998), point out, it also allows for data collection to be constructed between the interviewer and the participants. The interviewer is able to give control to the participants to control the conversation by not limiting their answers and they can also enable them to talk freely and openly by employing the listening technique. Patton (2005), also points out that open-ended interviews enable the researcher to capture and understand the point of view of the respondents without predetermining these points of view through prior selection of questions. Just like with the focus group sessions, the interviews were conducted in the vocational centre which was a familiar and comfortable location for the participants.

3.4.7 Data Processing and Analysis

"Data from qualitative research are typically suggestive, rarely if ever conclusive." (Sofaer, 2002, pg. 334). Though qualitative findings are longer, more detailed and variable in content compared to quantitative findings, they permit one to understand the world as perceived and seen by the respondent (Patton, 2005).

The findings of the study were analysed through the use of thematic analysis, using thematic networks as a tool.

"Applying thematic networks is simply a way of organizing a thematic analysis of qualitative data. Thematic analyses seek to unearth the themes salient in a text at different levels, and

thematic networks aim to facilitate the structuring and depiction of these themes." (Stirling, 2001, pg. 387)

By breaking up the transcribed text into clearly defined clusters of themes, I was able to unravel data I had and make sense of my respondents' sense making, using more than intuition. As Altheide and Johnson (1994), demonstrate, the main reason why this method is appropriate is because it brings to light the meaning, richness and magnitude of the subjective experience of social life (Stirling, 2001). The information collected from the respondents was first transcribed and then coded using a coded framework I devised for the study. From this, themes were identified and then thematic networks created. The networks were then explored and eventually summarized and interpreted. Global themes were extracted from the text to reach conclusions. As Stirling (*ibid*) explains, global themes are derived from sets of organizing themes which together present an argument from which a claim is made. They tell us what the text as a whole is about within the context of the given analysis. Basic themes were derived and classified according to their story and together they formed the organizing themes. From the organizing themes, conclusions were drawn based on their re-interpretation. These conclusions thus became my findings for the study.

3.5 Conclusion

The section summarizes the methods used, justifying why the methods were particularly appropriate for this study. Interviews and focus groups were used for data collection. The data was recorded using a tape recorder then transcribed and finally analysed using thematic analysis. The findings are outlined in chapter 4 below.

4 FINDINGS

4.1 Introduction

The findings suggest that social networks play the biggest role in helping refugees know about the provision of microfinance. From these findings, it is apparent that refugees and other forced migrants receiving microfinance from JRS had heard about this opportunity from their social networks of their church[17], where JRS had advertised their services, and other social networks of family and friends. Those who had never heard about JRS or any other organization offering microfinance services on the other hand, were in completely different social networks to those who did receive services and also differed in terms of nationality, language and place of residence from the beneficiaries. As such, the question of accessibility to microfinance is linked to availability of information through social networks. Language also proved to influence the livelihoods strategies adapted by the different refugees. Refugees who could speak English and other South African languages were in employment or in trade ventures as they could communicate with host nationals. This is unlike those refugees who only spoke French and Lingala, languages not spoken by South Africans. As such, they needed language training so as to enable them to communicate with South African nationals who they would encounter in the different stages of trade; such as in the government licensing offices for business licences, local government officials such as the town council and the metro police and also with the buyers who would be a mixture of South Africans and other nationalities. They got this language training from JRS.

The study found that access to microfinance services was linked to four main factors:

- Social networks

[17] All the Congolese ladies in the JRS vocational Centre were members of the St.Francis of Asisi Catholic Church in Yeoville. This is one of the locations where JRS advertised their services through putting up their posters. The ladies who had not learned about JRS first-hand from the church learned about it from their family and friends who were members of the congregation at the church.

- Language
- Access to knowledge on available MFI
- Number of MFI operating in Johannesburg and their capacity

The study also found that the main problems facing refugees in Johannesburg are:

- Lack of Employment
- Accommodation/ Shelter
- Children's Education
- Lack of access to Social Services[18]

The interviews conducted focused on attributes of forced migrants that are discussed below. They include the forced migrants' bio data, livelihoods strategies such as employment and informal trade, social services such as access to education for children, health care and state actors such as the police, life in Johannesburg, the nationality of the beneficiaries, language and the skills gained at the JRS vocational centre. The purpose of focusing on these particular attributes was so as to establish whether they played any significant role in determining access to microfinance services.

The livelihoods of urban refugees are interlinked and interdependent on local relationships and processes with the host community. They are economically, culturally and socially tied to the larger urban community (De Vriese, 2006). Though they face similar livelihood difficulties as the urban poor host nationals, their insecure legal status and xenophobia make them more

[18] Though the South African Social Security Agency (SASSA) 's policy is to provide social grants and social assistance to refugees as well as South African nationals, most refugees and other forced migrants are ignorant of this service, and very few therefore know about it and seek assistance from SASSA. Moreover, the study found that of the nineteen JRS beneficiaries, only one was a refugee, with three being South African nationals and the other fifteen being asylum seekers. As such, they would not qualify for assistance from SASSA.

vulnerable. When asked why they chose to live in Yeoville in particular, most refugees responded that it was because Yeoville's population was mainly of foreign migrants and this made it more secure as they were safe from xenophobic attacks by local South Africans. They argued that although it was more expensive than other suburbs such as Hillbrow and Bearea and townships such as Alexandra, as rent cost them between R1000 and R2000 a month for a single room, they were able to conduct their every- day business without fear of xenophobic attacks.

4.2 Variables and Attributes of Forced Migrants in Johannesburg

As Ngwato & Jinnah (2013) argue, South Africa has one of the most progressive constitutions that grant most socio-economic rights to everyone, nationals and non-nationals alike. From a legal perspective, it could therefore be assumed and argued that non-nationals would follow the same strategies as South African nationals to attain these common constitutional rights. In practice however, public services such as housing, employment, education, health and banking services are still regulated in the private market, in which South Africans sometimes have an advantage, and in which non-nationals face discrimination in accessing these services at times. A legal framework, as they argue, is not enough on its own to help in understanding how refugees and forced migrants mobilize around socio-economic rights. Based on the lack of reliability on legal norms of attaining socio-economic rights, non-nationals find that they require alternative means of attaining these services in order to cope. Seeking microfinance services becomes one of the strategies employed by nationals and non-nationals of South Africa so as to sustain livelihoods. This study focuses on the use of microfinance by non-national forced migrants as a way of sustaining livelihoods.

On a daily basis, forced migrants interact with the private service-providers who are act in various capacities in providing social services. These are usually South African nationals and the services they provide are in sectors such as banking, acting as employers, being in government offices that issue work permits and business licenses, being health providers, as school administrators and as landlords where forced migrants need housing. A combination of institutional and socio-political factors constrain the ability of forced migrants from accessing these resources. The assumption of many South African nationals, based on their lack of knowledge for the law, is that non-nationals are not entitled to these services (Ngwato & Jinnah, *ibid*). It may therefore be necessary that both nationals and non-nations are educated on the rights of refugees and other forced migrants as this would mitigate the problem of exclusion, and also that there are available institutions that can step in to assist refugees and forced migrants in accessing the services they are unable to access.

The outcomes of the survey are discussed in this section. Interviews were conducted focusing on aspects of the livelihoods of forced migration that are discussed here and include:

- Bio-data
    - Age of the forced migrants
    - Sex
    - Marital status
    - Nationality of the forced migrants
    - Type of permit held (legal status)
- Livelihood Strategies
    - Informal employment
    - Sources of income/Economic activities
- Social Networks
- Social Services

  - Education and Healthcare
  - State actors such as the police
  - Gender Based Violence and Family life
- Nationality of beneficiaries
  - South African beneficiaries
- Language
- Living in Johannesburg
  - How long forced migrants had been in South Africa and in Johannesburg in particular
  - Where they lived (area, household structure and composition)
- Banking and Saving Services
- Skills gained in JRS
- Future plans after JRS

4.2.1 Bio Data (Age and Documentation)

The age of the interviewed respondents ranged from 19 to 65. Of the total twenty seven respondents, there were twenty two females (81%) and five males (19%). All the JRS beneficiaries were female. As shown in figure 4.21.1.i below, the refugees not receiving microfinance services had a mean age of 27.12 compared to the JRS beneficiaries whose mean age was 37.94. Refugees not receiving microfinance assistance were therefore relatively young compared to the JRS beneficiaries.

All participants had legal documentation- Of the sampled population, ten out of the twenty seven (37%) were refugees with the Section 24 permit. Of these, only one was a JRS beneficiary. The other seventeen (62%) were asylum seekers with the Section 22 permit. All of them were JRS beneficiaries. All the respondents not receiving JRS support were therefore refugees while of the JRS beneficiaries all but one were on an asylum seeker permit. This was an interesting observation as refugees in South Africa

can access social security from the state while asylum seekers cannot[19]. Documented forced migrants were specifically selected.(JRS only assists documented forced migrants and as such, the study chose to select documented forced migrants from those not receiving support from JRS as the sample population. This helped in making the comparison in access to MFI.)

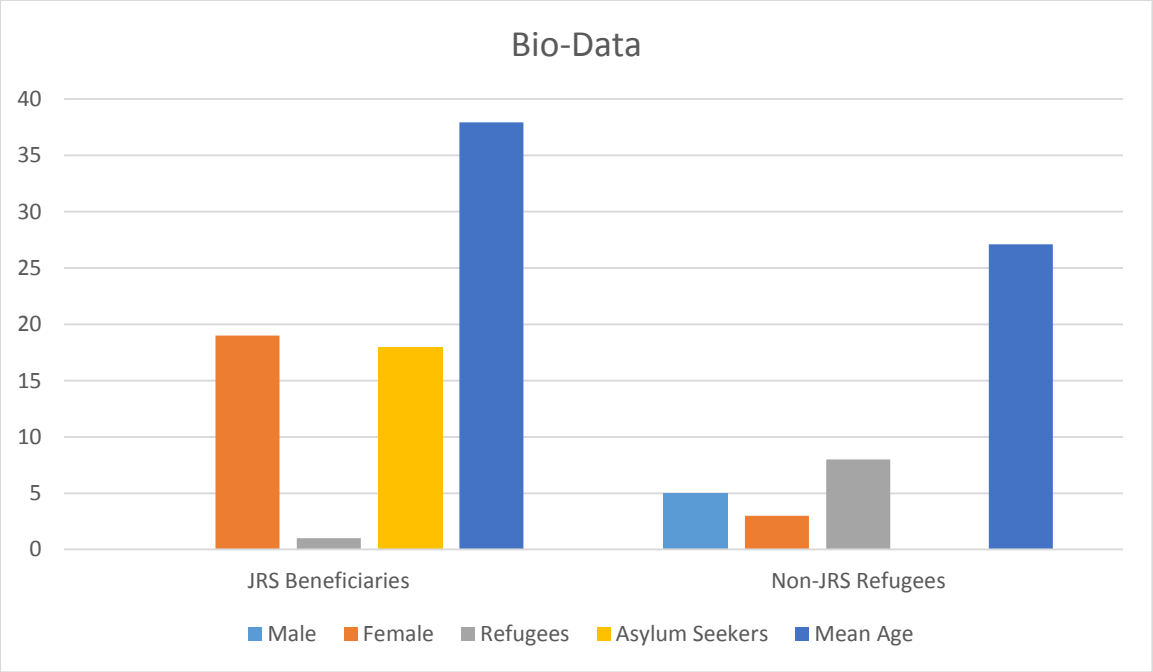


Figure 4.2.1 i- Bio Data of Refugees

4.2.2 Nationality of the respondents

Of the nineteen JRS beneficiaries, there was one Somali national (5%), one Zimbabwean (5%), three South Africans (16%) and the other fourteen were DRC nationals (73%). Of the interviewed participants not receiving services from JRS or any other MFI, all eight (100%) were Zimbabwean nationals. The fact that they were all Zimbabwean was not due to purposeful selection but due to the

[19] The South African Social Security Agency (SASSA), offers social assistance in the form of social grants to refugees in South Africa so long as they are documented (having been granted formal refugee status by DHA). This is in accordance with the Social Assistance Act-2004. - http://www.info.gov.za/view/DownloadFileAction?id=67950

snow ball technique used to select the participants-that resulted in one leading to the other and eventually to all eight of them. The high number of JRS beneficiaries from DRC could be attributed to the fact that DRC is one of the largest sending countries of refugees according to UNHCR (See table 4.1.2 below). Of interest is the fact that Somalia has the highest number of refugees in South Africa (as seen in the table below), but there was only one Somali national receiving JRS assistance. Studies by scholars like Amisi (2005), and Jinnah (2013), suggest that strong social networks amongst Somali refugees in South Africa are their key livelihood strategy.

	Start-2011			End-2011			Change (total)	
UNHCR regions	Refugees	People in refugee-like situations	Total refugees	Refugees	People in refugee-like situations	Total refugees	Absolute	%
- Central Africa and Great Lakes	628,400	-	628,400	635,100	-	635,100	6,700	1.1%
- East and Horn of Africa	1,206,100	34,300	1,240,400	1,606,900	26,000	1,632,900	392,500	31.6%
- Southern Africa	146,200	-	146,200	144,900	-	144,900	-1,300	-0.9%
- West Africa	168,300	-	168,300	280,500	-	280,500	112,200	66.7%
Total Africa*	2,149,000	34,300	2,183,300	2,667,400	26,000	2,693,400	510,100	23.4%
Americas	513,500	290,500	804,000	516,600	290,800	807,400	3,400	0.4%
Asia and Pacific	3,793,900	220,200	4,014,100	3,390,900	216,300	3,607,200	-406,900	-10.1%
Europe	1,605,500	1,000	1,606,500	1,556,600	900	1,557,500	-49,000	-3.1%
Middle East and North Africa	1,889,900	50,800	1,940,700	1,669,400	69,900	1,739,300	-201,400	-10.4%
Total	9,951,800	596,800	10,548,600	9,800,900	603,900	10,404,800	-143,800	-1.4%

Note

* Excluding North Africa.

UNHCR 2013 planning figures for South Africa					
TYPE OF POPULATION	ORIGIN	JAN 2013		DEC 2013	
		TOTAL IN COUNTRY	OF WHOM ASSISTED BY UNHCR	TOTAL IN COUNTRY	OF WHOM ASSISTED BY UNHCR
Refugees	Angola	5,810	1,300	5,810	1,300
	DRC	16,970	2,630	18,970	2,760
	Somalia	26,190	5,000	29,190	5,250
	Various	35,550	3,720	40,550	3,910
Asylum-seekers	Ethiopia	25,000	4,860	20,000	5,350
	Malawi	20,000	5,510	10,000	6,060
	Zimbabwe	261,000	50,830	361,000	55,910
	Various	90,000	20,500	80,000	22,550
Total		480,520	94,350	565,520	103,090

Table 4.2.2.i[20]

Monopoly of information and knowledge through social networks could also be a reason as to why most JRS beneficiaries are from DRC. When asked how they learnt about the vocational training centre, they said they heard about it either from their friends or from the church which they all attended (which is one of the places JRS advertises its services.) This, as Amisi (2005), suggests is again one of the positive aspects of social networks especially amongst Congolese refugees. The eight Zimbabwe nationals not receiving microfinance services had never heard of JRS nor of any other organization offering MFI services to refugees and other forced migrants. The one Zimbabwean national who was a JRS beneficiary had however been informed about JRS by the Methodist church which offered her daily accommodation (another place where JRS had advertised its services). Nationality in this study seemed to play a role interlinked to social networks and how they influenced knowledge dissemination.

[20] Source: http://www.unhcr.org/pages/49e485aa6.html

4.2.3 Livelihoods Strategies

The concept 'Refugee Livelihoods' is hard to define. However, attempts have been made by many scholars and one commonly used is by Chambers and Conway (1992), who define the concept as the capabilities, assets and activities required to make a living. A sustainable livelihood therefore enables one to be able to recover from the shocks and stresses of migration, enabling one to sustain life.

Studies of survival and coping strategies amongst refugees (Cekan, 1992; Hamid, 1992; Jiggins, 1986), show that people adopt a variety of coping methods to construct and maintain their livelihoods. These, according to Mutebi (2004), include some listed below that are also incorporated by the refugees and forced migrants interviewed in this study:

- *Sale of assets*
- *Credit from shop keepers for needs such as food*
- *Inter-house and inter-family loans and borrowing*
- *Hawking and Petty trading*
- *Employment as Domestic Workers*

Sale of Assets (Such as TV, Radio or furniture)

Of the interviewed refugees and forced migrants within JRS, fifteen (79%) had assets they could sell in case of an emergency. Four (21%) did not have any assets they could sell in case of an emergency for survival. Of the refugees not receiving any MFI assistance, the eight interviewed participants (100%) had assets they could sell in case of an emergency. This ability to own property one could sell to survive in case of an emergency or a need for fast cash could be attributed to the fact that all the refugees not receiving assistance from any MFI were in employment and therefore had a source of income. They had gone into economic ventures once they migrated to Johannesburg from Zimbabwe.

Credit from Shops

None of the interviewed participants in the survey had received credit from any shop. When asked why, they said that it was difficult for shop keepers to give credit for basic needs as even they were trying to make money and provide for their families. One therefore only bought goods when they had cash to buy them.

Inter-house and inter-family loans and borrowing

Most of the refugees interviewed in the survey had borrowed money and small loans from family members. When asked if they owed any money to any family member in the last six months, twelve of the nineteen (63%), interviewed participants in JRS said they had. Reasons for borrowing money ranged from needing money to send back home to their children left there, needing to pay school fees or buy uniforms for children in school, money for rent and in some cases money for food. Surprisingly, of the eight refugees not receiving assistance from JRS, none had borrowed money from a family member. When asked why, most said they had not had any pressing needs requiring them to borrow money from family members.

Hawking and Petty Trading

Without work permits and with formal employment being hard to get for both migrants and host citizens, urban refugees turn to trade in the informal economy. They engage in trading activities that include selling fruits and vegetables by the side of the road and selling toys and beauty products in town. Livelihoods pursued on the margins of urban society present risks especially to women. These risks include the risk of exploitation, sexual abuse, rape, theft and harassment. As one respondent points out:

> "I was selling combs and powder and beauty products in town. But one day the metro police just came and started demolishing our stands and put us in a police truck and we were taken to the station. They broke all my goods and the others got lost so I even made a loss and had to pay for that."

Some of the women said they run small businesses in their homes with money provided by their husbands and partners, with some selling food and snacks prepared at home, sweets, fruits and vegetables and old clothes from their houses. With this money, most women were able to buy uniforms for their school going children and also pay for school fees. The money was also used to pay for services in medical centres.

Employment as Domestic Workers

Of the refugees not receiving microfinance services, five out of the eight (62%), were domestic workers. As domestic workers, they said they could be sure of a constant and steady cash flow from their monthly salaries which was a safety net for them. Of those receiving microfinance services from JRS, two out of the nineteen (10%), said they had previously worked as domestic workers but were not comfortable in the homes they worked. The extracts below are from two different respondents who previously worked as domestic workers:

> "I worked there for a month but the lady was very mean and would sometimes come home very late, after seven in the evening. I could not leave her children alone and she did not allow me to sleep in her house. Taxis (minibuses) would be finished by the time I left her house and she could not agree to pay for a private cab to take me home. After this happened three times I left her children and never went back."

> "I liked working there but these South Africans do not like foreigners. It was a nice house and I could eat there but they only spoke to me in Xhosa and refused to speak English. I could not understand their language and they could not understand mine as I speak Lingala and some English. After a few months I left as I did not feel welcome there. Their child was very small and so it was okay as we did not have to talk but it was hard with the employers as we could not communicate."

4.2.4 South Africans in JRS

Amongst beneficiaries of JRS, three out of the nineteen (15%), were South African nationals. The three all lived in the informal settlement of Alexandra. Considering JRS is a refugee organization, it is expected to cater exclusively to refugees. However, interviews with JRS stakeholders revealed that they could not lock out their services to 'very needy' South Africans. With integration being one of the goals of JRS, they realized that catering only to non-nationals was likely to lead to apathy from South African nationals and create animosity amongst them, and would also not help in achieving their gaol. They therefore did not turn away any South African nationals who sought their assistance in the vocational centre. They also argued that the Johannesburg townships were home not only to international migrants and refugees but also to poor local migrants who had moved to Johannesburg from other provinces in South Africa. This finding also reflects and supports earlier studies carried out by ACMS alluding to the fact that poor South African nationals do not have better livelihoods than non-nationals. The Vulnerability Study carried out by ACMS in inner-city Johannesburg and the informal settlement of Alexandra shows that foreigners have similar, and sometimes better livelihoods than long-term South African residents at the same location (Misago et al. 2010, Vearey et al. 2010). (The livelihoods measures used in ACMS's Vulnerability Study are health, nutrition, shelter and employment status)

In terms of nutrition and access to food, the study found that non-nationals have similar or better access to food than South African nationals in the same area. (see figure 4.1.4.i)[21]. (Misago et al. 2010).

	Alexandra	Inner city	Combined
South African recent internal migrants	17.11	22.85	19.55
South African long-term residents	17.51	22.16	19.22
Foreign born	17.76	22.05	20.69*
Aggregate by location	17.50**	22.25**	

Note: This index is based on data from the FMSP Vulnerability Study (Misago et al, 2010). It shows the mean number of times per week in each migration grouping and location that people consume aggregated portions of bread, meat, fish, milk, and vegetables. See Misago et al (2010) for further discussion.
*$p < .01$. **$p \leq .001$.

Figure 4.2.4.i Nutrition and Access to Food Index Mean

The outcome relating to shelter also showed that foreign born people had better shelter than South African nationals- with most South African nationals living in shacks without running water, proper sanitation or electricity. (see figure 4.1.4.ii).

Geographical unit	Year and data source (all StatsSA)	Population group	Low-standard shelter (black population only)
South Africa	2001 census	National born	85%
		Foreign born	76%
	2007 Community Survey	National born	74%
		Foreign born	63%
Johannesburg district municipality	2001 census	National born	67%
		Foreign born	58%
	2007 Community survey	National born	44%
		Foreign born	40%

Figure 4.2.4.ii Shelter Status

[21] The table on nutrition index mean is from the FMSP Vulnerability Study carried out in 2010 by Misago et al. it shows the mean number of times per week in each migration grouping and location that people ate bread, meat, fish, milk and vegetables.

In terms of employment, statistics showed that only thirty percent of South Africans had paying jobs while sixty three percent of non-nationals living in these studied locations had paid activities. In terms of health status, the ACMS data (Misago et al. 2010; Veary & Palmary, 2008; Veary et al. 2010), shows that foreigners were likely to report better health status than South Africans. This, as Ngwato & Jinnah (2013), point out, may be attributed to the 'healthy migrant effect' where migrants are most often young and healthy people.

4.2.5 Social Networks

Jinnah (2013), points out that refugees and migrants in South Africa lack social security mechanisms and face structural and xenophobic constraints associated with service delivery and this impedes their ability to access social services. Most non-nationals therefore rely on social networks for entry and access to markets for social goods and services. Social networks amongst refugees are also praised by Jacobsen (2002), who argues that communication and ties with relatives who live abroad has helped refugees not only with financial assistance but also with social networks that provide social support systems such as increased communication channels that enable trade and relocation. As one respondent shows:

> Mama Ty: "I have tried to move to London and Sweden four times but I have been caught at the airport every time and lost my money."
>
> Interviewer: "Why London and Sweden in particular?"
>
> Mama Ty: "I have my brother in Sweden and my cousin is in London. They told me that because they are refugees their children get free education and they also get free houses and the government tries to get them a job. The government also gives them money before they can get a job so they do not suffer like us here."
>
> Interviewer: "Did you have a visa to go to Europe?"

> Mama Ty: "Yes. I know the people who make these documents for refugees like us. My cousin here introduced me to them and they have helped many other people. I was just unlucky to be caught because others we went with were able to go to Europe and were not caught."

Social networks in this case are important for the dissemination of knowledge about secondary countries, and as Nielsen's study in Jinnah (2010), shows are important in influencing the decision-making of migrants.

As shown by research done by Golooba- Mutebi (2004), on Mozambican refugees in South Africa, most move to join family members who are already there and have established businesses. Most refugees interviewed said they moved to Johannesburg in particular because they had relatives living there and therefore could get accommodation on arrival as they established themselves in the city. Two of the women interviewed had moved to Johannesburg to join their husbands who had moved to the city earlier. Most however did not feel comfortable living with their relatives as it led to many problems for the hosting relative including physical and emotional abuse by their partners. As pointed out by some of the respondents:

> Valerie: "When I arrived in Johannesburg I lived with my sister and her husband. My other sister was also living with us so we were four in the house. At night we could hear my sister being insulted and beaten by her husband as he said that she was filling the house with her relatives and he refused to pay rent or buy food because he said my sister should pay for it as her family were the most in the house. After a few weeks she asked us to move out to save her marriage. I could never live with a relative again."

> Mama Y: "I have three daughters in Johannesburg. They are all married to local men. I live one week with one, the next week with the other and the third week with the other. I do not like it as it makes them fight with their husbands. My daughters have to borrow money from their husbands to help me with transport to get here (to the vocational centre in Yeoville). Sometimes their husbands refuse and I cannot attend the training. It is bad because I am behind in most activities because of this. "

Though remittances supplement income earned and seem to be the regular source of cash especially for women who have young children and are therefore unable to work, Mutebi (2004), borrowing money from social networks such as family and friends seems to prove hard. When asked if any of the respondents received money from relatives outside South Africa or within South Africa, the respondents replied:

> Mama Y: "I cannot borrow money from my family and friends. Look at me. I am poor, all the people I know are poor. I ask them for money but they tell me even them they have their own problems. I cannot get annoyed as it is true. "
>
> Mama Cas: "Here it is not like DRC. In DRC everyone acts like they are family and they open their doors to you, they share their food, they help their neighbours. Here in Johannesburg people, even those from DRC are selfish. When you visit them they lie they do not have food. When you ask for money they cannot give you even five rands. They say even them they do not have money. Here you can die and not even your neighbour who is from DRC will help you. Everyone is for themselves in Johannesburg."

Life in urban areas consists of occasional casual employment and income generating sources. These generate meagre earnings that are only sufficient for individual household consumption with little to share with friends and relatives.

Social networks can however not be ruled out as an advantage to refugee populations. Of the beneficiaries in the vocational training centre, twelve of the seventeen learnt about JRS and the services it offered from their church.

4.2.6 Social Services

Health Care

Six out of the nineteen JRS beneficiaries (32%), had sought medical services from a public hospital. Five (26%), had sought medical services from private clinics and doctors while eight (42%), had not had a need to seek medical assistance. Of the six who had sought public medical services, three were South African while the other three were of foreign nationality. When asked of their experiences with the public medical service providers, they responded:

> Mama S: "I have a unique medical problem and when I went to the hospital I was told that I could not get a specialist to see me without me paying R600 for the service. I did not have that money on me and so I had to save and wait until I could afford it. When I had enough money I went back and paid and then I was told that I had to wait until the specialist doctor was available. I waited for three months and they never called me for the appointment. My condition was just getting worse and eventually I decided to go and see a herbalist instead of waiting."

> Mama Cas: "My child got sick when I was here in the training centre and my sister called me and told me they had gone to the clinic. I went there and found that his fever was very high and they needed to admit him. I could not afford it as I did not have money and had to pay. I called JRS and told them the situation and they assisted by paying that fee for me.

Of the eight non-JRS beneficiaries interviewed, five (62.5%), had sought medical services from private clinics and hospitals either for them or their children, but the other three (37.5%), had not needed to seek any medical attention. Of those who saw doctors, all paid for the services even though they were refugees.

Children's Education

Of the JRS beneficiaries, two of the South Africans had school going children. Nine of the foreign beneficiaries had school going children while three had left their children behind in their home countries. Two did not have children. Of the nine JRS beneficiaries with school going children, two had children who did not go to school due to lack of school fees. Though the South African 1998 Refugee Act states that refugees can attend public school for free, there are still other administrative costs that they incur captured below:

> Mama Naomi: "My children are not in school because every time you go to the school, they tell you that there is a new requirement to pay. I have four children and three of them should be in school but when I took them we were told that even though school is free , I had to pay R200 every term for each of them for administration. I cannot afford that as I do not have a job and my husband does not have a job either."

Of the eight refugees not receiving support from JRS or any MFI, two had children in South Africa and both had their children attending school. Two had children but had left them back in Zimbabwe and the other four did not have children. The children of the refugees not receiving services from JRS or any other MFI were able to attend school as their parents were employed or had a source of income unlike those in JRS who did not have any source of income.

Banking and Saving Services

Interviews with the refugees and forced migrants revealed that 65% of them did not have bank accounts. They however had 'informal' places where they could save their money such as brother's accounts, spouses' accounts or saving at home. The major reason for not getting a bank account was because they did not have a permanent address and this was required by the bank so as to open a bank account. Others said that they did not require bank accounts as they had no money to put in these accounts.

Accommodation and Residence

The eight refugees not receiving support from JRS or any MFI all lived in Berea. Of the JRS beneficiaries, the three South Africans lived in the Alexandra township, the Somali national lived in Mayfair, the DRC nationals all resided within the inner-city suburb of Yeoville while the Zimbabwean national got accommodation in the Methodist church in Johannesburg. The information gathered when the respondents were questioned on their choice of residence supports studies previously carried out by

other scholars including Jinnah (2010)[22]. When asked why they chose to live in the inner-city suburb of Yeoville though it was relatively expensive[23], the DRC refugees argued that they were safe from xenophobic attacks as the area had more foreigners than South Africans. They therefore felt relatively safe.

The choice of residence speaks to the theory of social networks. The refugees and forced migrants seem to all live in areas where their fellow country-men live; with the Zimbabweans living in Berea, the Congolese living in Yeoville and the Somali national living in Mayfair where many other Somali nationals live. This pattern could explain the concentration of knowledge and information about certain resources within the different national and residential clusters, which could further be one reason as to why the Congolese were the majority in the vocational centre which was located in Yeoville.

4.2.7 Language

On the issue of language, it emerged that of the refugees not receiving support from JRS or any other MFI, all eight were fluent in English and also spoke fluently in either Ndebele or Shona while three spoke Zulu in addition to the English and Ndebele.

Of the JRS beneficiaries, four out of the nineteen (21%) spoke fluently in English and in addition also spoke Zulu while one of them also spoke Shona. It is interesting to note that of these, three were South African nationals while one was Zimbabwean. Of the rest, thirteen (68%) spoke Lingala and French while the other two spoke Kinyarwanda and French as their first languages, and were all in the processes of learning English. Of these, two could barely communicate in English and needed translators to help them communicate.

[22] Making Home in a Hostile Land (Jinnah, 2010), examines the livelihoods of Somali nationals living in Johannesburg. Jinnah describes how Somali nationals upon migration to South Africa chose to settle in Mayfair and Fordsburg which are trading hubs , close to the city Centre and in close proximity to Mosques.

[23] Rent in the inner-city suburb of Yeoville was relatively high compared to areas such as Alexandra. In Yeoville, tenants paid rent of between R1500-R2400 for a single room while in Alexandra they paid between R700-R800 for a single room.

This finding is useful in explaining and understanding the reason as to why the percentage of Congolese nationals was very high in JRS. It can be argued that language was a great barrier to achieving sustainable livelihoods as the non-English speaking refugees were not able to trade with nationals of the host country in the market place or gain employment. This might explain why those not receiving JRS support were self-reliant and were either employed or in trade. Through learning English at the vocational centre, the JRS beneficiaries were better equipped for the creation of sustainable livelihoods.

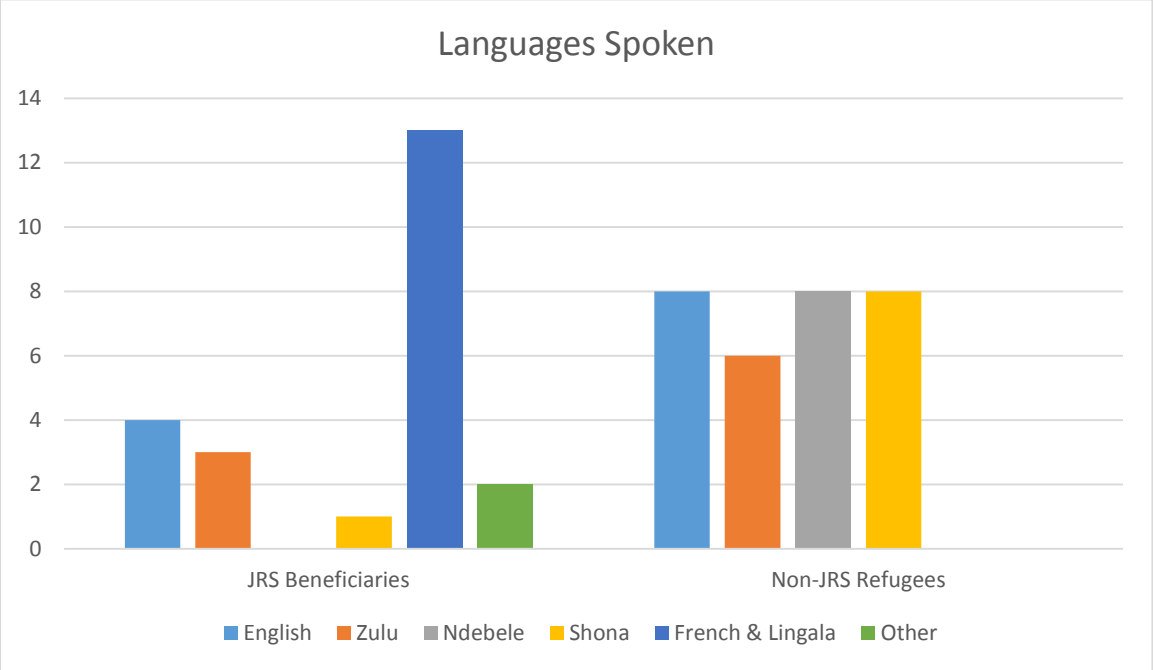


Figure 4.2.7.i

4.2.8 Life after JRS

Accessing jobs after the vocational training is an issue that was discussed with the participants. Are the beneficiaries able to get jobs equivalent to their training? This question remains hard to answer as employment opportunities for both South Africans and forced migrants are meagre. Employment therefore does not seem to be the solution to a livelihoods issue. Entrepreneurship seems to be a better approach. The JRS beneficiaries said they wanted to start their own businesses in Johannesburg after gaining the vocational skills in JRS. Out of the nineteen beneficiaries however, one planned to go back to DRC to set up her business there, arguing that her skills would be better utilized there. Discussions

of the difficulty around setting up a business in Johannesburg were held and each participant strategized around how they would overcome these difficulties, including measures such as partnering with other beneficiaries, selling their products in the flea markets and advertising their work in their churches and amongst their other social groups.

4.2.9 Conclusion

This section has looked at the findings of the study reached at by analysing various attributes of forced migrants in Johannesburg. The findings suggest that social networks play the biggest role in determining the provision of microfinance as through them, knowledge of organizations offering microfinance services are disseminated. Documentation did not play a major role in determining access to microfinance as though one of the goals and target groups of JRS is refugees, all but one refugees interviewed were not JRS beneficiaries[24]. The beneficiaries were however required to be legally in South Africa and this they proved by showing their legal documents. Language also seemed to play a role in determining access to microfinance in that the population not receiving MFI services could all speak English and one or more South African languages while all JRS beneficiaries had to undergo English language training (though they were at different proficiency levels). As such, it came across that language was important in helping the forced migrants attain and sustain livelihoods in Johannesburg.

Though JRS was able to achieve some of its goals in reaching vulnerable forced migrants, some challenges were observed and are discussed below.

[24] Refugees in this case refers specifically to migrants who have been issued a Section 24 document by DHA.

4.3 Challenges of Microfinance in Urban Settings

1. The mobility of urban populations is the largest problem faced while trying to provide microfinance to urban populations. Even within the JRS vocational centre, it was not uncommon to find beneficiaries who had signed up for the training 'disappearing' after two months of training, having moved away from Johannesburg.
2. Determining beneficiaries for interventions and assistance is particularly difficult in cities as it is difficult to distinguish the vulnerable from the urban poor. This especially becomes a problem when the MFI organization, (JRS in this case), has limited funding. Moreover, in a country like South Africa where the promotion of integration is the primary goal of most humanitarian interventions, it is difficult to close the door on the poor SA nationals.
3. Employing camp-like intervention whereas the setting is different results in the MFI not achieving its set goals.
4. Employing a method and approach that does not quite match the needs of the beneficiaries is also a problem. As such, cases have been reported of beneficiaries completing the training and getting their start-up packages[25] only to go sell them for cash for survival.

5 CONCLUSIONS AND RECOMMENDATIONS

Urban refugees are characterized by a mobile population, safety threats, distrust, lack of most social services and increased dependence on the informal sector. Though most MFI start off having targeted specific groups such as women or refugees, the Johannesburg case study suggests that it makes more sense to have an approach of assisting all that can be categorized as very poor and vulnerable.

[25] The start-up package given for the previous group, which was also the first group at the vocational Centre, was a sewing machine, cloth/material and beads so as to match their training.

This is especially necessary in a country like South Africa where integration is a key goal for the post-apartheid government. MFI and other organizations aimed at rebuilding livelihoods should therefore open their services to local populations as well as refugees.

JRS provides some good examples of best practices and offers recommendations on methods which if employed would improve the provision of MFI services to urban refugees. These include;

- A clear defined link between micro-financial services and economic growth should be established.
- Services offered should correspond to the local needs. This should be done through conducting research on the gaps in the local market.
- MFI should ensure that the very basic needs for survival (food and shelter) for refugees are met before embarking on skill training. This would minimize cases of refugees selling their start-up skills so as to raise money for these needs.
- In order to prevent apathy and xenophobic attitudes, MFI should ensure that their services are available to both refugees and locals.
- From the findings of this study, social networks play a very crucial role in knowledge dissemination. As a result, most of the JRS beneficiaries had learnt about the JRS opportunity from their social networks. It would therefore be recommended that organizations such as the UNHCR and MFI institutions trying to reach forced migrants and other vulnerable members of the community do so through advertising their services at locations where these vulnerable as likely to be, such as local churches and community groups.
- Refugees and other forced migrants also require education on their rights, by law, and where they can access services that benefit them and improve their livelihoods.

- JRS should also aim to arrange for a market for the goods that are produced in the vocational centre. As such, the service becomes beneficial to both the beneficiaries and to the MFI organization.
- Basic social services such as health care and education should be first met before other services are offered to refugees and other forced migrants. This would ensure sustainability of the program.

As Mutebi's (2004), case study report shows, there is a lesson to be learned by UNHCR, its partners and other humanitarian organizations together with host governments. While it makes a lot of sense for refugees to be provided with humanitarian assistance, it seems to make more sense to proactively encourage efforts at self-reliance especially with the nature of refugee situations in Africa, which are often times protracted. There is a need to enable refugees, especially in urban settings, to be both self-reliant and self-sufficient.

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APPENDICES

Appendix I

Interview Questions for Key-participants

Exploring the history of JRS and determining its functions and objectives to microfinance and forced migrants living in Johannesburg

1. How long has JRS been working with microfinance for forced migrants?
2. What is the objective of the NGO towards forced migrants?
3. What services does JRS offer?
4. Who are JRS' target population?

Examining how the Microfinance Institute selects who to offer services to.

1. How do you determine who to offer microfinance services to?
2. How do you determine the livelihood issues facing migrants?
3. Does JRS consider the legal status of the forced migrant in determining whether to offer their services to them?

How the service of microfinance is offered

1. How long has the vocational Centre been running?
2. What services are offered at the Centre?
3. How often do the beneficiaries meet?
4. Do you feel the microfinance NGO reflects the interests of the forced migrants?
5. What communities/nationalities are represented by the group receiving microfinance services?

6. How does the NGO measure the success or impact of its services on the forced migrants?

Appendix II

Guiding Questions for JRS Beneficiaries

1. What is your name?

2. When did you move to Johannesburg?
    - Where do you come from? (Country)
    - Do you have a family here in Johannesburg?

3. What livelihood issues are of important concerns to you?

4. How did you learn about JRS?
    - Is it the first/only organization you have gained services from?
    - What does microfinance mean to you?
    - When did you join the vocational training programme?

5. How many times in a week do you come in?

6. What has your experience been of your participation within this NGO?
    - What, if any, changes do you feel have come as an outcome of you being in JRS?
    - Do you feel JRS addresses your livelihood issues as a forced migrant?

7. How have the social and economic experiences of your life in Johannesburg affected your receiving microfinance?

8. Does JRS help you access other services?
    - If yes, what services?
    - What benefit do you feel these services are to you?

9. Has being a JRS beneficiary aided to your livelihood survival in Johannesburg?

Appendix III

Guiding Questions for Refugees Not Receiving JRS/MFI Assistance

1. What is your name?

2. When did you move to Johannesburg?
    - Where do you come from? (Country)
    - Do you have a family here in Johannesburg?

3. How do you earn a living?
    - Is your current occupation/job what you have done since your arrival in Johannesburg?
    - If not, what other money making activities have you been involved in?

4. What livelihood issues are of important concerns to you?

5. Do you have children and if so, how many?
    - What are their ages?
    - Do they go to school?

6. Have you heard about any organization offering MFI services to refugees in Johannesburg?

7. What are the social and economic experiences of your life in Johannesburg?

8. What would you say has aided to your livelihood survival in Johannesburg?

Appendix IV

History and Functioning Assessment JRS Beneficiaries (Questionnaire):

1. Participants Name:

2. Sex: Male/ Female?

3. Age:

4. Where in Johannesburg do you live?

Are you the landlord of your household? (Yes/No)

Are you a tenant? (Yes/No)

a. If a tenant, how much rent to you pay?

b. Is your rent fixed or does it change often? (Fixed/Changes Often)

5. Are you the breadwinner (the one who provides for your family)? (Yes/No)

a. If you are not the breadwinner, what is your relationship to the breadwinner?

- Souse (Husband/Wife)
- Child(Son/Daughter)
- Brother/Sister

6. Including yourself, how many people live in your household?

7. Of this number, how many people are you financially responsible for?

8. Are you married? (Yes/No)

a. If yes, are you a widow/separated/divorced?

b. Do you live with your spouse? (Yes/No)

9. Do you have children? (Yes/No)

a. If Yes, how many children do you have?

b. Do you live with them? (yes/No)

c. If No, do you support them financially? (Yes/No)

d. Are you responsible for any other children beside your own? (Yes/No)

If yes to ‘d’, how many are you responsible for?

10. What level of education have you attained?
    a. No School
    b. Primary School
    c. Secondary School
    d. University
    e. Training in a skill

11. What is the first language spoken in your household?

    What other languages do you speak?

12. What country were you born in?

    What is your nationality?

13. Are you involved in any community groups in your neighbourhood? (Yes/No)

    If yes, which ones? (List them)

14. Are you currently receiving assistance from another organization (other than JRS for JRS beneficiaries)? (Yes/No)

    a. If yes, which organization? (Name)
    b. What is the nature of the assistance you are receiving?

c. How long have you been receiving this service?

d. How long will you be receiving this service?

15. When did you arrive in South Africa? (Indicate the year)

a. Where was the 1st place you stayed when you moved to South Africa before moving to Johannesburg (if you have moved from another town)?

b. How long did you stay there?

c. Why did you move from there?

16. Why did you move to South Africa? (Give a brief explanation of the Reason)

Why did you choose to move to Johannesburg?

17. What type of Permit do you hold? (Asylum Seeker Permit or Refugee Status)

18. What type of job did you have before coming to South Africa?

19. What job have you held while in South Africa?

    a. Is this the only job you have held while in South Africa? (Yes/No)

    b. If No, what other jobs have you had? (List them)

    c. Do you still work?

d. If not, why did you leave the job you had?

20. Have you or any member of your household been employed in the last six months?

21. Do you or anyone in your household receive money from an external source such as friend or other family members?

22. If you had an emergency? Do you have any assets or property you could sell for cash quickly? (Eg TV, Radio, Furniture)

23. In the past 6 months, have you received financial help or borrowed money from any family member of friends living in Johannesburg or any other part of South Africa or living abroad?

24. Do you owe any money to anyone that you will need to pay back?

25. In the past 6 months, have you given financial help to any family member or friends living in Johannesburg or any other part of South Africa or living outside South Africa?

26. In the past year, have you received any training, legal assistance or advise from an organization or agency? (Yes/No)

    If yes, which organization?

27. Do you have a bank account? (Yes/No)
    a. If yes, which bank?

    b. If no, why not?

28. Do you have access to a place to save your money? (Yes/No)

If yes, where?

29. Do you have access to credit or loans? (Yes/No)

    a. If yes, where? (eg group, microfinancing organization, money lender, individuals)

    b. If yes, what do you use this credit or loan money for? (List the reasons)

30. How do you plan to make money after you finish training with JRS?

Appendix V

History and Functioning Assessment- for Refugees Not Receiving JRS/MFI Assistance (Questionnaire):

1. Participants Name:

2. Sex: Male/ Female?

3. Age:

4. Where in Johannesburg do you live?
    a. Are you the landlord of your household? (Yes/No)
    b. Are you a tenant? (Yes/No)
    c. If a tenant, how much rent to you pay?
    d. Is your rent fixed or does it change often? (Fixed/Changes Often)

5. Are you the breadwinner (the one who provides for your family)? (Yes/No)
    a. If you are not the breadwinner, what is your relationship to the breadwinner?

6. Souse (Husband/Wife)

7. Child(Son/Daughter)

8. Brother/Sister

9. Including yourself, how many people live in your household?

10. Of this number, how many people are you financially responsible for?

11. Are you married? (Yes/No)
    a. If yes, are you a widow/separated/divorced?
    b. Do you live with your spouse? (Yes/No)

12. Do you have children? (Yes/No)
    a. If Yes, how many children do you have?
    b. Do you live with them? (yes/No)
    c. If No, do you support them financially? (Yes/No)
    d. Are you responsible for any other children beside your own? (Yes/No)
        i. If yes to 'd', how many are you responsible for?

13. What level of education have you attained?
    a. No School
    b. Primary School
    c. Secondary School
    d. University
    e. Training in a skill

14. What is the first language spoken in your household?

        i. What other languages do you speak?

15. What country were you born in?

        i. What is your nationality?

16. Are you involved in any community groups in your neighbourhood? (Yes/No)

i. If yes, which ones? (List them)

17. Are you currently receiving assistance from another organization (other than JRS for JRS beneficiaries)? (Yes/No)

    a. If yes, which organization? (Name)
    b. What is the nature of the assistance you are receiving?
    c. How long have you been receiving this service?
    d. How long will you be receiving this service?

18. When did you arrive in South Africa? (Indicate the year)

    a. Where was the 1st place you stayed when you moved to South Africa before moving to Johannesburg (if you have moved from another town)?
    b. How long did you stay there?
    c. Why did you move from there?

19. Why did you move to South Africa? (Give a brief explanation of the Reason)

    i. Why did you choose to move to Johannesburg?

20. What type of Permit do you hold? (Asylum Seeker Permit or Refugee Status)

21. What type of job did you have before coming to South Africa?

22. What job have you held while in South Africa?

    a. Is this the only job you have held while in South Africa? (Yes/No)

    b. If No, what other jobs have you had? (List them)

    c. Do you still work?

    d. If not, why did you leave the job you had?

23. Have you or any member of your household been employed in the last six months?

24. Do you or anyone in your household receive money from an external source such as friend or other family members?

25. If you had an emergency? Do you have any assets or property you could sell for cash quickly? (Eg TV, Radio, Furniture)

26. In the past 6 months, have you received financial help or borrowed money from any family member of friends living in Johannesburg or any other part of South Africa or living abroad?

27. Do you owe any money to anyone that you will need to pay back?

28. In the past 6 months, have you given financial help to any family member or friends living in Johannesburg or any other part of South Africa or living outside South Africa?

29. In the past year, have you received any training, legal assistance or advise from an organization or agency? (Yes/No)
    i. If yes, which organization?

30. Do you have a bank account? (Yes/No)
    a. If yes, which bank?

    b. If no, why not?

31. Do you have access to a place to save your money? (Yes/No)
    i. If yes, where?

32. Do you have access to credit or loans? (Yes/No)

    a. If yes, where? (eg group, microfinancing organization, money lender, individuals)

    b. If yes, what do you use this credit or loan money for? (List the reasons)

33. How do you plan to make money after you finish training with JRS?

34. Have you heard of any organization in Johannesburg offering loans or credit to? (Yes/No)
    i. If yes, which one? (List them)

35. Would you consider taking a loan or borrowing money from such an organization? (Yes/No)

a. (*Please give a short reason for your answer)*

b. What would you use that money for? (*Please give a list of things you would require the loan for)*

Appendix VI

Participant Information Sheet

Who Am I and What am I doing?

Hi, my name is Watetu Kamugi and I am a student at the University of the Witwatersrand doing my masters in Forced Migration. For my dissertation, I am doing a research on the impact of microfinancingon the livelihoods of forced migrants. I aim to understand what meaning is attached to microfinancingby both the forced migrants and by the institutes that offer micro-financing. I would like to know what the service of microfinance means to you, as an expert in the field of microfinance.

Your Participation

I am inviting you to be a part of this study as a key participant as your contribution will help in making this assessment. I plan to ask you some questions about microfinancingin an informal interview setting when you are available. As this cannot be completed within a day, I might require to visit with you more than once. Each session will take us about one hour. Your participation is however voluntary and is entirely up to you and you are free to withdraw from participating if you no longer feel comfortable doing so.

Confidentiality

I will not include your name in my report but will instead use pseudonyms so as to protect your identity. Any information that could be used to identify you will be altered or changed too. The information you give will be shared with the people responsible to ensure this research is done, including the staff and faculty at the African Centre for Migration and Society(ACMS) and the Ethics Committee at the university of the Witwatersrand. All these people are however also

obliged to keep this information confidential. Upon your request, I will share with you my report when I am done with my study. This information will be shared with the faculty at the university and will be available online as all MA dissertations, once published, and accessible on the internet. It will also be saved in a password-secured computer for protection.

Contact Information

I am available with any queries concerning this research on email- watetukamugi@gmail.com and on phone – 0740667668. You can also contact my supervisor on email- zaheera.jinnah@wits.ac.ke or the African Centre for Migration Studies (ACMS) at the University of The Witwatersrand.

If you are happy to be involved with the research, I will provide you with a consent form for you to sign.

Thank you for your time.

Kind Regards,

Watetu Kamugi

Appendix VII

Consent Form

African Centre for Migration Studies (ACMS)

I confirm that I have read and understood the information sheet for the above project and the researcher has answered any queries to my satisfaction.

I understand that my participation is voluntary and that I am free to withdraw from the project at any time, without having to give a reason and without any consequences.

I understand that I can withdraw my data from the study at any time.

I understand that any information recorded in the investigation will remain confidential and no information that identifies me will be made publicly available.

I consent to being a participant in the project

I Hearby agree to take part in the above Project

Name of Participant **Date**

…… ……

Signature of Participant

……

I understand that the information I have provided will be stored electronically and will be used for research purposes now and at a later stage if need arises.

Name of Participant **Date**

…… ……

Signature of Participant

……

Appendix VIII

Verbal Consent Form

Title of research project: The Impact of Microfinance on the Livelihoods of Forced Migrants in Johannesburg

Names of principal researchers:

Watetu Kamugi

Department/research group address:

African Centre for Migration and Society (ACMS), Wits University, 1 Jan Smuts Avenue, Braamfontein, Johannesburg

Telephone: +277 40667668

Email: watetukamugi@gmail.com

Researcher: please read through this carefully with the participant

- I agree to participate in this research project.
- **I do / I do not*** give permission for the researcher to take photographs of me while I participate in the photo project.
- I have read/been read this consent form and the information it contains and had the opportunity to ask questions about them.
- I agree to my responses being used for research on condition my privacy is respected, subject to the following:
- I understand that my personal details will be used in aggregate form only, so that I will not be personally identifiable.
- I understand that I am under no obligation to take part in this project.
- I understand I have the right to withdraw from this project at any stage.

PARTICIPANT:

Printed Name of Participant Date

Person who sought consent

I (*Name of Researcher*), herewith confirm that the above participant has been fully informed about the above study and has given verbal consent to participate in the study.

Printed Name	Signature/Mark or Thumbprint	Date

Appendix IX

Referral Information

1.POWA- People Opposing Women Abuse

Head Office:Berea

PO Box 93416, Yeoville 2143 Johannesburg

POWA Legal Advice:- priscilla@powa.co.za

Telephone: 011 642 4345/6

Services Offered:

- Court preparation for women due to appear as witnesses in court in cases of abuse
- Maintenance and interdict assistance which entails assisting women to access the courts to provide them with the legal avenues to circumvent economic and physical vulnerability to abuse
- Training Services for women in local community projects and support of community based women initiatives.

Referral Process:

One has to call the office line provided to get transferred through the switch board

For Direct Contact: Nhlanhla Mokwena, Director; nhlanhla@powa.co.za; 0827852116; other contacts - http://www.powa.co.za/contact.html

2.South Africa Human Rights Commission

2nd Floor, Braampark Forum 3, 33 Hoofd Street, Braamfontein

Telephone: 0118773750

Services Offered:

- Advocacy for Human Rights

Referral Process:

Contact Person: Nthabiseng Kwaza, nvkwaza@sahrc.org.za

3.CSVR- Centre for The Study of Violence and Reconciliation

4th Floor, Braamfontein Centre, 23 Jorissen Street, Johannesburg

P O Box 30778, Braamfontein, JHB, 2017

Telephone: +27 (11) 403-5650

Email Address: info@csvr.org.za

4.Amnesty International South Africa (AISA)

10th Floor, Braamfontein Centre, 23 Jorissen Street, Braamfontein, Johannesburg

Telephone: +2711 3395505

Email Address: info@amnesty.org.za ; http://www.amnesty.org.za

Services Offered:

- Monitoring hate crimes in SA and delivering the information to the Hate Crimes Working Group

Referral Process:

Contact Person: Jacqui Khumalo, Campaign Coordinator (LGBTI program; Economic, Social and Cultural Rights; and International Solidarity) : jacqueline.khumalo@amnesty.org.za; 0769263096

5. SAPS

Available in the main police stations in the country.

6. Usindiso Ministries

Telephone: (011) 334-1143/4

Email Address: contact@usindisoministries.co.za

Services Offered:

- Accomodation, food, toiletries and clothing
- Counselling:- Individual and group therapy
- Assistance with Documentation: Assist women to apply for ID cards and grants where necessary
- Training programs on lifeskills, handcrafts and assisting women get employment

Referral Process:

By police, hospitals or word of mouth. They can be contacted directly.

Appendix X

Transcript from Interview (JRS Beneficiary)

Start Time: 2.15pm

Date: November 12 2013

Interviewer: Good Afternoon and how are you?

Mama Y: Good afternoon. I am fine.

Interviewer: My name Watetu Kamugi and I am from the University of the Witwatersrand.

I am studying my master's degree in Forced Migration at the ACMS centre. Before we quite begin, I would like feel very comfortable and relaxed. I would also like to remind you that I am very grateful that you have allowed me to interview you, and also to let you know that you should please feel free to pull out of the interview if you are not comfortable with it. It is your right to do so. I will also not publish your name in the report of give any information about you that would make anyone reading it know who you are. The data is purposefully for my school report and I will not sure it with anyone other than the university, my supervisor and the ACMS centre. I have this printed document that reassures you of that and I would like you to have this copy of it. Both of us will sign it and each of us will keep a copy of it.

(*Participant Information sheet and Consent form shared with the participant)*

Mama Y: Thank you. I am happy to do the interview. I am happy that you will not use my real name in the report as I do not want people out there knowing where I am.

Interviewer: Thank you. I reassure you of this. I would also like you to know that I will

record this interview on this recorder. Once again, I would like you to know that this information will not be made public. Infact the reason I am recording it is because I will need to go through the interviews more carefully when I get back to school so that I can be able to write my report. You know with so many interviews I will not be able to remember everything precisely so it helps me to record the information.

Mama Y: I am okay with you recording the information. But are you sure people will not know it is me by my voice?

Interviewer: No, I reassure you that this will not be made public. And because you are not comfortable with me saying your name, I will write it down so that I can remember, but I will not write it in the report.

Mama Y: Thank you.

Interviewer: What is your nationality?

Mama Y: I am not comfortable saying it on record as people would easily identify me.

Interviewer: Oh that is understandable. I will not put that on record.

Interviewer: So how old are you?

Mama Y: I am fifty years old.

Interviewer: Oh that is amazing- you look much younger.

How long have you lived in Johannesburg?

Mama Y: I came here three years ago.

Interviewer: Okay, so who do you live with in Johannesburg?

Mama Y: I live in two places- I have two daughters so I live one week with one and the

other week with the other.

Interviewer: Oh I see. Atleast it is nice that you have your family here with you.

I know we had discussed this in the focus group but I would like to ask again, are you married? Is your husband here with you in Johannesburg?

Mama Y: No I am not married. We left each other.

Interviewer: So you are separated or divorced?

Mama Y: Divorced? What does that mean? He is not dead if that is what you are asking

but we are not together. He left us.

Interviewer: Oh I am sorry to hear that.

I will now ask about your refugee status. Are you a refugee or an asylum seeker?

Mama Y: I am an asylum seeker but mine is for four years.

Interviewer: Four years? I thought they give it for a shorter time and then you renew.

Mama Y: (*Shows hand signal of having paid a bribe*)…you know it can be easy if you

know what they want. So I just gave them that.

Interviewer: I know what you mean. So do you support the people in your family? Your

daughters?

Mama Y: (*Laughs)* … How can I support anyone and I am so poor? They support me when

they can but it is hard as they are married and they do not work. They are married

to South African men and you know how these people are. They do not want

my daughters to help me so they even beat them when they give me money.

Interviewer: So they do not work. Yes, it must be hard.

Mama Y: Yes, it's hard but what do we do? You survive.

Interviewer: That is true. What languages do you speak at home?

Mama Y: With my family we speak Kiswahili and English, though their children speak Zulu.

Interviewer: So have you ever had a job in Johannesburg?

Mama Y: Yes- I once worked cooking in a restaurant but it was hard as I did not speak Zulu but the employer would only speak to me in Zulu. And they used to make me work every day, even on Sunday without any break. It was too hard as you need a break. I also worked in the shopping mall, in the fitting room of a place where they sold clothes. But even this one was hard as you work every day for a year and they do not pay you enough because I did not even have the right documents.

Interviewer: Yes, that is hard. How else have you been able to make money?

Mama Y: It is hard. It is only my daughters who have helped but you know all of us are poor and sometimes some friends will give me money, like one hundred rand, but you see we are all poor so there is no help from any person.

Interviewer: I can imagine. It does get very hard. I hope JRS has filled in that gap. How did You learn about JRS?

Mama Y: JRS has really helped because now atleast I am learning something and when I am through with the training I can sell my goods and make money. I will

also be able to make uniforms for my grandchildren when we are through.

Interviewer: That is true. How did you learn about it?

Mama Y: I was told about it where I used to go for food. In was in the Methodist church when we had no food in the house for a long time. So they told me to come here and find out about it and when I came I was allowed to start.

Interviewer: That is very nice. It is nice that you learned about it and are now here.

Mama Y: Yes it is but sometimes it is still difficult. Because we are not making any money and there is no time to go and do a job or business. And some days when my daughters do not have money then I cannot come to the centre as I am not able to afford the transport. So sometimes I wish we would just stay here in the centre like in boarding school until we are done with the training after four months.

Interviewer: I know what you mean. It would be cheaper to stay here. I also have to come from Braamfontein everyday and it can be quite a strain.

Mama Y: But would there be opportunities for me to go to university there in your school in your department? It sounds very interesting what you are doing and it would help me as a refugee to study.

Interviewer: I am not very sure. I would have to ask around and know if that is possible.

Mama Y: Thank you. I would like to know as I would like to go back to school very much.

Interviewer: I will find out and let you know. And please remind me if I forget as I am here

four days in a week so I am sure we shall see each other.

Mama Y: I will do that.

Interviewer: I think we are almost done with the interview, I can hear the others praying so they must be locking up. But before we go, I would like to know if you have any questions for me or would like any clarification on something.

Mama Y: No- I have no questions…but if I remember anything I would want to ask I will ask you when I see you here at the centre.

Interviewer: That is okay. Thank you so much for taking time to be interviewed. I assure you again that none of the information is for the public. And if you would like a copy of the report I can avail it to you once I submit it to the school. My contact details are in the consent form and so is my supervisor's number so you can reach any of us with any questions.

I am truly grateful for your time. And I wish you well with the training and with everything else.

End Time: 3.47pm

Appendix XI

Transcript from Interview (Non Beneficiary)

Start Time: 10.00am

Date: October 31 2013

Interviewer: Good Afternoon and how are you?

Participant: Good afternoon. I am fine.

Interviewer: My name Watetu Kamugi and I am from the University of the Witwatersrand.

I am studying my master's degree in Forced Migration at the ACMS centre. Before we quite begin, I would like feel very comfortable and relaxed. I would also like to remind you that I am very grateful that you have allowed me to interview you, and also to let you know that you should please feel free to pull out of the interview if you are not comfortable with it. It is your right to do so. I will also not publish your name in the report of give any information about you that would make anyone reading it know who you are. The data is purposefully for my school report and I will not sure it with anyone other than the university, my supervisor and the ACMS centre. I have this printed document that reassures you of that and I would like you to have this copy of it. Both of us will sign it and each of us will keep a copy of it.

(*Participant Information sheet and Consent form shared with the participant)*

Interviewer: What is your name?

Participant: Valerie

Interviewer: Thank you for taking time to do this interview. I will use a tape recorder for the Interview and I hope you will be comfortable with this. This information we share

will not be made public information. It is for the purpose of writing my report. I will also share this information with my supervisor at school and with the ACMS department, where I am a student. They too will however not share this information further.

Valerie: Thank you. I am comfortable with that.

Interviewer: Thank you Valerie. So we can begin. What is your nationality?

Valerie: I am from Zimbabwe.

Interviewer: How long have you been in Johannesburg?

Valerie: Oh I came here four years ago. I was however in Polakwane before moving to Johannesburg. There I lived with my sisters but it was very hard as I could not get a job because most people there do not speak English so it was hard for us to communicate. That is why I moved to Johannesburg.

Interviewer: Oh okay….

Valerie: When I arrived in Johannesburg I lived with my sister and her husband. My other sister was also living with us so we were four in the house. At night we could hear my sister being insulted and beaten by her husband as he said that she was filling the house with her relatives and he refused to pay rent or buy food because he said my sister should pay for it as her family were the most in the house. After a few weeks she asked us to move out to save her marriage. I could never live with a relative again.

Interviewer: So where do you live now?

Valerie: I live in Berea. But I share the house with another Zimbabwean lady. It is very expensive to live alone as we are charged eight hundred rand for one room.

Interviewer: Yes that is very expensive. And what work do you do?

Valerie: I am a domestic helper. That is all I have done since coming to Johannesburg.

Interviewer: And do you make a good salary as a domestic helper?

Valerie: Yes I do. Infact people laugh when I tell them that is what I do as I have a diploma so they think I should sell insurance, but this money is what has helped me help my family and my son back in Zimbabwe.

Interviewer: Have you ever heard of JRS?

Valerie: No

Interviewer: Have you heard of any organization helping refugees in South Africa?

Valerie: I have never heard of any. That is why I work as I do not know any organization that helps refugees. I would like to know of one.

Interviewer: Do you know about Microfinance?

Valerie: No, please explain it to me.

Interviewer: It involves getting small loans from an organization which you then pay back in weekly or biweekly instalments. It helps people run businesses.

Valerie: I do not know if I would want that. What if I am unable to pay the loan? Do they charge me?

Interviewer: No, they do not charge you and they do not give you a lot of money.

Valerie: I would want to know about such a place. I will ask around.

Interviewer: Do you know anybody of your friends who is getting help from any organization?

Valerie: No we all work. All my friends are employed. We got jobs when we came here.

Interviewer: Thank you so much for your time. I think that is all. I am very grateful for you taking your time. Do you have any questions for me?

Valerie: No, I think I am okay. I have understood everything. Thank you.