



## CASE STUDY

# Adapting the Graduation Approach for Refugees in Zambia

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Front cover:

During a Focus Group Discussion with Trickle Up staff, refugees from Meheba Settlement in Zambia reflect on their experience in graduation thus far. (January 2019)

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# Background

Globally, some 70 million people have been forced to flee their homes to escape persecution, conflict, violence, or human rights violations and the figure continues an upward trend.<sup>1</sup> Forced displacements are not only increasing in number but also in length of time. The percentage of refugees in protracted situations, which include camp-based and urban settings, increased from 66 percent in 2017 to 78 percent in 2018.<sup>2</sup> This is happening alongside a widening funding gap, leading the global community to call for sustainable solutions to the long-term humanitarian crisis. In this context, UNHCR, the UN Refugee Agency, and other humanitarian organizations started supporting refugees and other persons of concern to develop livelihoods through market-based interventions.<sup>3</sup> Core to UNHCR's livelihoods strategy for 2014-2018 was the impetus to "develop and expand proven and innovative ways of supporting refugees' economic self-reliance."<sup>4</sup>

As part of this strategy, in 2013, UNHCR and Trickle Up established the Graduation and Refugees Initiative. Together, they adapted the graduation approach (GA) to serve refugees living in extreme poverty, and launched five pilot programs.<sup>5</sup> The GA has emerged in recent years as an effective approach to transition some of the world's poorest and most vulnerable people into improved and more resilient livelihoods.<sup>6</sup> The GA consists of a carefully sequenced package of services provided in a time-bound fashion that typically combines elements of social protection (including consumption support, coaching, and access to service facilitation), livelihood development (seed capital, technical and vocational skills training) and financial inclusion (savings and financial literacy). Linkages to other services and markets are also an important element. The basic notion behind the graduation approach is that by simultaneously addressing multiple sources of vulnerability, including the lack of or very limited access to livelihood opportunities, lack of assets, low skills, and marginalization, Graduation programs can help households living in extreme poverty transition from being unable to meet basic needs into sustainable livelihoods.

Building on this initial work, in 2016, the US Department of State Bureau of Population, Refugees, and Migration (BPRM) provided a three-year grant for Trickle Up to support UNHCR and a number of international non-governmental organizations to test the design and implementation of Graduation

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<sup>1</sup> Of these, 41.3 million are internally displaced people, 25.9 million are refugees (of which 20.4 million are under UNHCR's mandate) and 3.5 million asylum-seekers (UNHCR, 2018. Accessed 10<sup>th</sup> July 2019 <https://www.unhcr.org/globaltrends2018/>).

<sup>2</sup> "UNHCR defines a protracted refugee situation as one in which 25,000 or more refugees from the same nationality have been in exile for five consecutive years or more in a given host country" (ibid.)

<sup>3</sup> Persons of Concern is a term used by UNHCR to refer to the population groups that are affected by displacement and that fall under the agency's protection mandate, including refugees, asylum-seekers, stateless persons, returnees, and internally displaced people.

<sup>4</sup> Global Strategy for Livelihoods: A UNHCR Strategy 2014-2018 (2014)

<sup>5</sup> Burkina Faso, Costa Rica, Ecuador, Egypt, and Zambia.

<sup>6</sup> Science, "A multifaceted program causes lasting progress for the very poor: Evidence from six countries", May 2015.

programs with refugees in multiple countries.<sup>7</sup> In spring 2019, Trickle Up commissioned an evaluation to assess the results of the program and synthesize the emerging lessons learned.

As part of the evaluation, this case study explores the experience of UNHCR Zambia and its implementing partner Self Help Africa (SHA) adapting and implementing the GA to a UNHCR refugee settlement in North-Western Zambia.

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<sup>7</sup> Through the *Building the Self-Reliance of Refugees project*, Trickle Up has provided technical assistance to and/or supported the design and implementation of Graduation programs to 11 UNHCR operations, including in Argentina, Burkina Faso, Costa Rica, Ecuador, Egypt, Jordan, Malawi, Mozambique, Sudan, Zambia, and Zimbabwe, as well as to AVSI Foundation in Uganda, Caritas Switzerland and Jordan in Jordan, the Norwegian Refugee Council (NRC) in Jordan (forthcoming), and World Vision Iraq.

# Refugees in Zambia

## A history of welcoming refugees

Over the past 50 years, Zambia has been a haven to refugees escaping conflict in surrounding countries, including Angola, Burundi, the Democratic Republic of Congo (DRC), Mozambique, Namibia, Rwanda, Somalia and Zimbabwe. The first significant influx of refugees in Zambia was from Angola, in the late 1960s in response to the anti-colonial liberation struggle from Portugal, and in the 1970s as a result of civil conflict. The next wave of refugees came from Mozambique and Namibia in the 1980s as a result of civil war, and then from Rwanda following the genocide in 1994. Most current refugees arrive as a result of the ongoing conflicts in the DRC. In 2017, some 100,000 Congolese fled to neighboring countries, joining the 585,000 already in exile.<sup>8</sup> Nearly 55 percent are children, many crossing borders unaccompanied or separated. Zambia currently hosts over 76,000 persons of concern, including 50,000 refugees

(83% from the DRC), 23,000 Rwandan and Angolan former refugees who have been given the opportunity for local integration and eventually citizenship, and 3,000 asylum seekers.<sup>9</sup> The vast majority of refugees in Zambia live in one of the three refugee settlements, Mayukwayukwa (established in 1966), Meheba (1971) and the newly established Mantapala settlement. Thousands more live in the capital Lusaka or in other urban centers such as Ndola, and a few thousands have self-settled in five provinces across Zambia.<sup>10</sup>



Figure 1: Refugee settlements & camps in Zambia

<sup>8</sup> The Democratic Republic of the Congo Regional Refugee Response Plan January-December 2018, UNHCR, 23<sup>rd</sup> March 2018.

<sup>9</sup> UNHCR Operational Portal. Figures updated 31 December 2018. <https://data2.unhcr.org/en/country/zmb>

<sup>10</sup> Zambia, Global Compact on Refugees Platform. Accessed 9<sup>th</sup> July 2019. [http://www.globalcrff.org/crff\\_country/zambia/](http://www.globalcrff.org/crff_country/zambia/).

# Meheba Refugee Settlement

## Context

Meheba, the focus of this case-study,<sup>11</sup> covers a vast 720 square kilometres – incongruously, UN often staff make a comparison to the geographic area of Singapore (a city similar in geographic area but poles apart in every other conceivable way).

## Refugee situation

This is a protracted refugee situation, with many families resident in the settlement in Zambia for ten years or more, and an increasing number of young adults knowing little other than life in Zambia. The settlement includes areas designated for refugees as well as an integration area for former refugees from Angola and Burundi. These former refugees have chosen not to be repatriated and have been given the right to remain and eventually become citizens, the assumption being that these households are able to integrate and become self-reliant. Some members of the local Zambian population also live in the local integration area of the settlement, are allocated land to farm, and use the facilities available in the settlement, such as schools, health, and extension services.

The broader political context in Zambia is, in theory, somewhat more favourable to refugees than some other contexts. Zambia has historically been a relatively welcoming environment for refugees and is one of a small number of countries that signed up to pilot the United Nations Comprehensive Framework for Refugees which arose from the 2016 New York declaration that presented a vision of refugees integrated into their host communities and not dependent on humanitarian assistance: *"The Declaration recognizes that when refugees are given the chance, they can support themselves and their families, and make positive contributions to the communities hosting them. In this virtuous cycle, refugees and host communities mutually empower each other, socially and economically."*<sup>12</sup> There are two key barriers to this vision. The first is that refugees are not allowed to get formal employment by law, except by going through the normal process of applying for a work permit in the same way as any non-national coming to Zambia. This is expensive and beyond the reach of most. Many refugees therefore work informally for low wages and are at risk of exploitation. The second constraint is a restriction on mobility outside of the settlement, with refugees needing to apply for a 'gate-pass' for permission to travel outside of Meheba.

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<sup>11</sup> While UNHCR Zambia piloted the graduation approach in both the Meheba and Mayukwayukwa Refugee Settlements, the focus of this case study will be the Meheba Settlement. The case study is based on a four-day visit to Meheba, interviewing participants, implementing partner (SHA) and UNHCR staff, as well as a number of government and NGO partner organizations.

<sup>12</sup> UNHCR Comprehensive Refugee Response Framework. Accessed 9<sup>th</sup> July 2019. <https://www.unhcr.org/uk/comprehensive-refugee-response-framework-crrf.html?query=when%20refugees%20are%20given%20the%20chance>

## Role of UNHCR Zambia

**Protection:** On arrival, refugees are processed in a reception center, where their status, protection and other needs are assessed and they are registered on the UNHCR Zambia *Progress* database. New arrivals then receive 'core relief items,' such as blankets, kitchen equipment, tarpaulins, family-sized tents, plastic sheets, jerry cans, buckets, refugee certificates and other documentation, and are moved to a permanent plot with shelter in the settlement. Refugees are particularly vulnerable to the experience of trauma, intra-household and community conflict, social isolation, lack of assets, and exploitation, both within the settlement and in the host community. UNHCR Zambia places great emphasis on providing for the physical and psychological protection of refugees in the settlement and reducing the risk of exploitation and abuse, with protection staff acting as case-managers to address needs as they arise.



Figure 2: UNHCR Zambia has a strong emphasis on protection within the settlement

**Livelihoods:** UNHCR Zambia also aims to support refugee livelihoods. In addition to addressing their protection needs, new arrivals are given land to farm, implements, seeds, fertiliser, and consumption support (cash-based intervention, CBI) sufficient to achieve a minimum level of subsistence for 18 months. In addition, vulnerable people (youth, women, foster parents) receive seed capital for income generation and training. During this period, it is assumed that new arrivals will build a new life and create the conditions for self-reliance.

## Economic opportunities and constraints for refugees in Meheba

Meheba is located in an area that has opportunities in agriculture and the wider economy. There are however significant constraints to refugees' ability to engage and take advantage of these opportunities.

### Agriculture

While agricultural production in the settlement (and surrounding host communities) is below national average, there is significant potential for agricultural production that requires the use of fertilizer. Conditions are good for rain-fed crops, such as maize and beans, as well as a range of vegetable crops, and Meheba is well supplied by perennial rivers and streams. From the 1970s to the 1990s when more support was available for agriculture in the settlement (provided by the World Food Programme, WFP), Angolan refugees achieved much higher levels of agricultural production; at that time, Meheba was described as the breadbasket of the region, with up to seven trucks per day arriving in the

settlement from as far as Zimbabwe to buy sweet potatoes. Assessments conducted by the International Labour Organization (ILO)<sup>13</sup> suggest potential for market-oriented farming.

Today there are three constraints to agricultural production in Meheba. Firstly, most farmers lack the capital to invest in the inputs needed to achieve good agricultural yields. For most, agriculture is a subsistence activity, producing only a little surplus for sale. Secondly, refugees from the DRC often have little experience in agriculture or lack familiarity with the local crops. Third, there has been little progress in developing agricultural value chains and supporting market-orientated farming.

### **Opportunities in employment and self-employment**

Meheba is located in a rapidly expanding mining area. The nearby town of Solwezi (approximately a one-hour drive) is the fastest growing in the country through in-migration of people seeking employment and business opportunities. Investment in mining has stimulated public investment in economic infrastructure, notably roads and telecommunications. Steps to establish a multi-facility economic zone in the province have begun. There is a well-established economic governance system within the province and the districts, in the form of provincial, district, and area-development committees, with annually updated district development plans.<sup>14</sup>

Despite this and the favourable political commitments, there are significant restrictions on refugees' right to work and on mobility outside of designated settlements. This has both economic and psychological impacts.

#### Box 1. Impressions of Meheba settlement

Leaving Solwezi, a vibrant frontier town, one of the fastest growing in Zambia due to mining activity, the road to Meheba settlement is full of energy and life. The smooth tar road follows the line of the electric pylons, passing through villages with people walking, roadside stalls selling fruit, vegetables, and charcoal, and motorbikes and cars gathered for hire at the junctions.

On entering Meheba settlement, there is a tangible sense of 'something missing.' In many ways the settlement is a typical rural African setting, with small mud-brick thatched or iron roofed houses surrounded by fields of maize and other crops. However, to enter into Meheba entails passing through the gate and check point. The road starts in Block A, unpopular because of its distance from the administrative centre in Block D. It passes through large sections of seemingly abandoned bush, passing an occasional mostly deserted roadside stall and a few derelict single room shops. People are scarce and there is barely a vehicle on the road (other than the gleaming white United Nations 4-wheel drives and trucks). This is a place where the restrictions on mobility and access to work dampen economic opportunity, weakening the economy and depressing both economic opportunity and human interaction. It feels like a vast waiting room, a shadow world where nothing is as sharply formed as life outside the settlement.

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<sup>13</sup> Conducted in 2015 for the UNHCR.

<sup>14</sup> ILO Market Assessment, Value Chain Analysis and Training Needs Assessment, October 2015 report.

Commercial activity is constrained by mobility restrictions, with refugees required to apply in person for a gate pass to be allowed to travel outside of the settlement. Although in theory freely available, they are offered only once per week in each block and often restricted to just one day or one week, although they can be granted for up to 60 days. Sometimes demand is high, and some people are turned away. It is hard to do business from Meheba and those who overstay their passes risk harassment and exploitation.

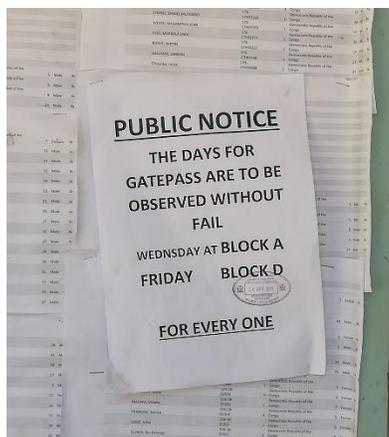


Figure 3: The gate-pass controls refugee movement out of the settlement

The situation for young people is even starker. Most have aspirations other than to be subsistence farmers, but the opportunities for those finishing high school (or even degrees) are almost non-existent, with only a lucky few finding work with the small number of NGOs working in the settlement. Those who do find semi-formal work, such as working for an NGO, find themselves being paid a lower salary than a Zambian would receive due to employment restrictions.

#### Box 2. Hopelessness faced by youth

Maryam, a Somali woman, rejected by her husband's family, lives alone. She arrived in Zambia in 1993 and moved to Meheba in 2008.

Her son, aged 22, was born in Zambia but does not qualify for Zambian nationality. He went to school in Lusaka, lived his whole life in Zambia, considered himself Zambian, until, on leaving school, he discovered that he has no right to work in Zambia, and was living illegally by not being in the settlement. He is now living in limbo, moving from place to place, not knowing how to live.

# Adapting the Graduation Approach to the Zambian refugee context

Trickle Up worked with UNHCR Zambia and implementing partner Self-Help Africa to adapt the Graduation Approach to the specific needs and context of refugees living in Zambia. The following discussion highlights the elements of the program that respond specifically to participants' experiences and status as refugees.

## Targeting

The program focuses on refugees who have been in the settlement for at least 6 months and who have been granted formal refugee status. It was deemed important to ensure that participants in the Graduation program were settled, had regularized their status, and were not likely to leave the camp. Former refugees in the integration areas were not included as they were deemed to have enough support through the integration process.

### Box 3: Targeting criteria used by UNHCR Zambia

- Must be a refugee with valid refugee card and minimum six months residency in the settlement or a host Zambian living within the settlement.
- Vulnerable refugees (or host community members) currently living below the subsistence level (e.g. chronically food insecure, own few or no assets).
- The selected vulnerable household must have capacity (of at least one person in the family) to manage the productive enterprise and livelihoods activities.
- Poor but viable households who can engage in livelihood activities including those with high potential to generate income.
- Willingness to join the program including engaging in group activities and monitoring.
- Depending on casual labour, CBI, subsistence farming or support from others.
- Priority will be given to women headed households, gender-based violence survivors, and households with fostered children.
- Endorsed by the community (in the case of host community members) and Refugee Officer/Commissioner for Refugees (COR) (in the case of refugees).
- Not a current beneficiary of another similar or livelihoods-oriented support program.
- Not participating or eligible for the Local Integration Program.
- Access to adequate size of arable land (for those to be involved in crop production).

Originally, the program intended to utilize UNHCR Zambia lists that identify the most vulnerable refugees to identify and select Graduation participants. However, UNHCR definitions of vulnerability focus on specific groups such as unaccompanied children, disabled, chronically ill, and elderly. These do not align with Graduation's focus on extreme poverty and people with productive capacity. For example, families with large numbers of dependents who are likely to be poorer would not be targeted as vulnerable through UNHCR criteria but would be appropriate for Graduation. The program therefore had to supplement the UNHCR Zambia targeting system with additional household interviews and the input of government ministries and refugee leadership.

A small number of Zambians host community members living in the settlement are also included in the pilot program. By doing so, the program aims to demonstrate to the host community that the program brings benefits to Zambians as well as refugees. Discussions with SHA, UNHCR Zambia and participants highlighted that while there are a lot of Zambians living in extreme poverty in the area, they face fewer work and mobility restrictions and greater economic opportunity than their refugee counterparts. The host community participants who were selected had to meet the same poverty criteria as refugees, as outlined below.

Once selected, participant lists are validated against other lists, in close collaboration with Refugee Officers and the COR, to help avoid future obstacles to implementation. Further verification of selected households is also conducted to confirm eligibility of selected participants.

### **Adapting to a refugee context**

UNHCR Zambia aimed to target people who require a holistic approach to break out of the multiple factors that hold them in extreme poverty. To do so, the program used a mixture of survey data and key informant information from community leaders. A targeting committee made up of UNHCR Zambia, SHA and government ministries active in the camp reviewed inclusion and exclusion criteria, defined poverty indicators, and managed the validation process.

UNHCR Zambia and SHA staff highlight that at first glance, refugees arriving with little or nothing may seem to be materially similar. However, staff and participants point out that there *are* significant differences among refugees living in the Zambian settlement, and these differences are important to consider in the design and implementation of the Graduation program. For example, there can be significant variation in terms of the amount of money and assets with which refugees arrive. In addition, less tangible factors, such as individuals' skillsets, previous experience, and whether they have connections with family and friends already living in the settlement, are important in giving refugees a platform to build and protect a livelihood in their new context. Thus, the refugee context in Meheba, which brings together a variety of nationalities, ethnic groups from the same nationalities, household compositions, and previous livelihood experiences present a complex picture. This has implications both in terms of the factors deemed important and indicators chosen for targeting, as well as for program design.

In Zambia, targeting was also affected by the hope some refugees for resettlement in a third country. A combination of dependency and a lack of prospects for significantly improved lives in the settlement setting leads to a significant number of refugees pinning their hopes on the 'lottery' of resettlement in a third country – usually in Europe or North America. While the numbers being resettled internationally are very small, this remains the dream for many. While participation in the Graduation

program has no direct bearing on a refugee’s eligibility for resettlement, some refugees who were identified as eligible for the Graduation program based on their socioeconomic status opted not to participate as they preferred to maintain their state of vulnerability and poverty rather than risk being deemed not vulnerable enough for resettlement.

## Coaching

Coaching is delivered bi-weekly by a team of 6 coaches, through one-on-one or group sessions with a coach. Regular home visits help ensure participants gain the skills and self-confidence necessary to engage with GA. Coaches play a central role in the Zambian Graduation program, as they do in most contexts.

While the program had a vision for leveraging UNHCR’s caseworkers as coaches, this was not something that could be realized in the Zambia program. In the Meheba settlement, caseworkers are government community development workers under the Ministry of Community Development and Social Welfare (MCDSW), and there are several working in each block of the settlement. Their role is focused on community mobilization, referrals, targeting, and protection. While they are an important resource for participants to draw on post-Graduation, it was not viewed as logistically possible for them to take on the role of coach in addition to their other responsibilities. This is an important aspect to consider in thinking about longer term scale-up and possible integration of the model into government systems.

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“Sometimes, kids are sick; parents are sick... [the participants] will easily tell you they are not OK. You can’t start to coach. You have to help make sure they’re OK [...] sometimes, I go with them to the clinic to make sure they are OK,” says Odette, a Graduation coach and Burundian refugee living in Meheba.

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## Adapting to a refugee context

Two elements related to coaching stand out as especially relevant to the refugee context:

**Coaches are selected from within the refugee community:** There was a clear advantage in terms of trust between coaches and participants built from the empathy that coaches have working with their own community. The SHA coaches in Meheba are striking in their commitment, highlighting the potential value in hiring staff who are invested in the community with whom they work. The coaches articulated how important they felt it was to be building self-reliance amongst their own community, and how they felt that the Graduation program was unique in being effective at making a long-term difference. For example, they explained that although they were being paid part-time, they had made an informal agreement as coaches to work full-time to ensure the success of the program. They also make significantly more visits per participant than required, taking the opportunity to visit both participants and 'in-direct' savings group members when they have the opportunity.

**Program responds to heterogeneity of participants:** Graduation programs, as they evolve, commonly recognize the heterogeneity of participants and the value in more differentiated responses. This may be particularly relevant in a refugee setting where participants are especially diverse in their backgrounds and experience. In Zambia, SHA uses the regular coach visits and weekly discussions of the program team to help understand how participants progress at different rates. Through coaching visits, coaches noted that participants' skills and knowledge, life experience, and mindset, often affected their progress in the program. Some participants were able to quickly make effective use of opportunities offered to them, while others required a much longer process of encouragement and support to make independent decisions and not to rely on the program.

Coaches began to respond to participants' contrasting performance by varying their support provided to different households. For example, they visit struggling participants more often than other participants. In addition, coaches have worked together to help overcome challenges faced by numerous participants. For example, coaches organized group livestock activities, whereby more successful members would work alongside struggling members on activities such as chicken or pig rearing. This builds connections between participants and leads to better performance for the weaker participants.

## Consumption support

Consumption support was provided to participant households to bridge consumption until livelihoods became productive. SHA distributed between K200 (\$21) and K500 (\$40) in cash to each graduation participant monthly for 6 months, although some delays were experienced. Several participants working in agricultural livelihoods faced heavy rainfall, which resulted in a severe loss of production. In response, the program extended consumption support to these participants for an additional 3 months.

## Adapting to a refugee context

UNHCR Zambia provides new arrivals with a CBI for a period of 12 months.<sup>15</sup> As such, some graduation participants were still receiving a CBI during the program intervention, while others were no longer eligible for these benefits. In both cases, assessment findings indicated that additional resources were necessary to support participants until they were able to generate income through their business activities, though at a lesser amount. Moreover, it was assessed that the additional assistance should be provided directly to the graduation participant, rather than necessarily to the head of household. While there is the intention of leveraging UNHCR Zambia's cash distribution system for graduation's consumption support going forward, UNHCR Zambia is in the process of piloting an electronic transfer system, which was not ready to be used during the graduation pilot.

## Savings and financial inclusion

Self Help Africa and the Ministry of Community Development and Social Services engage participants in savings groups and provide them with financial education. They offer bi-monthly reinforcement trainings to assist the group leadership, improve savings group administration, combat low numeracy, and strengthen group savings culture and group dynamics.

The Zambian Graduation program places significant emphasis on developing effective savings groups, which play multiple functions – facilitating savings and credit (financial inclusion), acting as a platform for training, and building cohesion and positive relationships between members (network engagement). While the functions of the groups are similar to those in other graduation settings, they are a particularly critical element in the Zambian settlement setting given their role in helping build connections among refugees and with the wider economy and community outside of the settlement.

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<sup>15</sup> UNHCR offers new arrivals K200 (\$21) cash support per person (distributed through the head of household) for a period of 12 months. UNHCR and UNCDF are currently testing the use of electronic CBI disbursements.

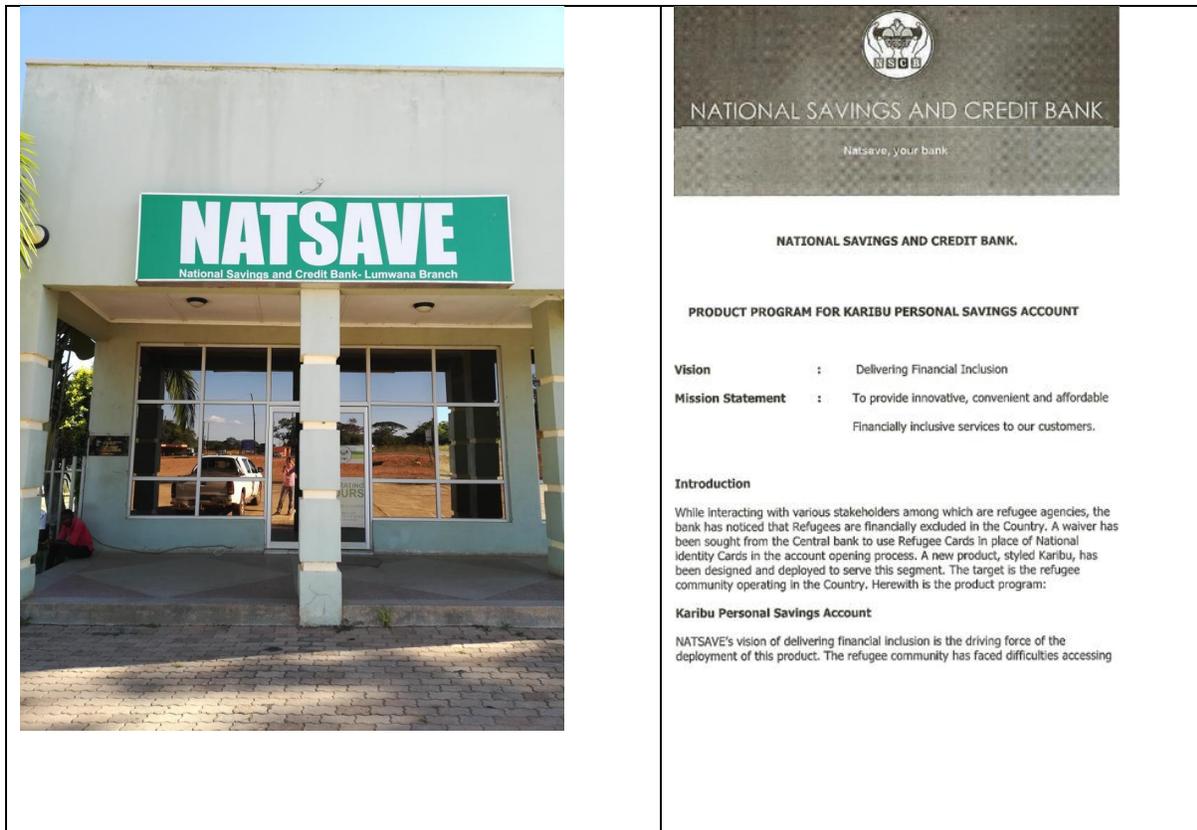


Figure 4: NatSave has developed refugee specific accounts

### Adapting to a refugee context

While the savings groups provide important access to informal savings and loans, refugees remain excluded from accessing formal financial services, as Know Your Client information conditions require a Zambian national identify document. To help overcome this barrier, SHA engaged with NatSave, a government savings and credit bank with a financial inclusion mandate, to lobby for inclusion of refugees. These advocacy efforts resulted in the development of a new product targeted at refugees, which was approved by the National Bank of Zambia. The *Karibu* ('you are welcome' in Swahili) account accepts the refugee identity documentation in place of the national ID. The account offers both individual and group savings, and potential access to loans. This is a significant achievement, but to date, there has been little action to promote the accounts within the settlement to facilitate the uptake.

### Network engagement

Savings groups form an important platform to connect participants to each other and the wider community.

## Adapting to a refugee context

Many refugees arrive in the settlement without family and friends; some know nobody. While Congolese are the majority, there is a mix of ethnic groups and there are refugees from several other countries. When interviewed individually and in a focus group discussion, participants reported having few or no people they could go to for support before participation in the Graduation program. Mechanisms that are often assumed to build social connections may be ineffective in this context. For example, participants explained that they have little contact with people they go to church with, other than at weekly services. Moreover, inequalities and prejudices based on individuals' country of origin have seeped into the settlement's everyday life, resulting in segregation between nationalities and even inter-ethnic conflict amongst Congolese.



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Micheline, a Congolese refugee and graduation participant, explains that she can now go visit other participants in her savings group, even Burundians and other nationalities, as she points at the Somali in her group. "There is trust now," she says with a smile.

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The savings groups play an important role in building social connections, with participants describing a "family-like" support through the savings groups across different tribes, nationalities, and religions. Participants highlighted how savings groups helped create a network of people who can provide advice or comfort when problems are experienced, and highlighted the value of reinforcement of training, which are conducted through savings groups. They talked about asking others if they do not understand or remember something and mentioned that members, at times, remind each other about learning when something relevant happens or there is a need. Evidence of the value of these groups is also seen in the willingness of stronger members to support those who are struggling (as discussed under Coaching).

Importantly the savings groups have been expanded to include members not targeted as part of the original project. These individuals do not benefit from the cash support or coaching visits offered to Graduation participants, but engage as full members of the savings groups. This includes access to savings and loans, group trainings, and group livelihood activities. These so called 'indirect' Graduation participants communicated huge appreciation for the program and seem to have experienced significant benefits. Their inclusion widens the social engagement for members, is supportive for livelihood activities, increases the capital available for lending, and strengthens the group in its engagement with external linkages to entities such as the farmers' associations and NatSave.

#### Box 4. Creating social integration through savings groups

Bria arrived from Congo two years ago with her young son. She knew no one in the settlement when she arrived. She has built new relationships through the savings group. Bria explained that there is almost no one else that she talks to day to day, as she does not speak the settlement *linga franca*, Swahili. Now, even though there are other Congolese around her, there are tensions in the Congolese community, so she goes to the savings group for support rather than her neighbors.

## Livelihoods promotion and asset transfer

The program selected a discrete number of short-term livelihood opportunities that require lower up-front investments and allow for quick returns. Participants received an in-kind or cash asset transfer of K2000 (USD210), depending on the type of activity they had selected. For those engaged in agricultural livelihoods they received seedlings, fertilizers, and small livestock (chickens, pigs, goats); those taking on non-agricultural work received in-kind asset transfers of groceries, sewing machines, phones, accessories etc.



Figure 5 Broiler rearing. A livelihood activity adopted by groups and individuals

### Adapting to a refugee context

While all Graduation programs develop livelihoods options based on an assessment of specific market related constraints and opportunities, the depressed nature of the local economy in the Zambian settlement is particularly challenging. The effect (and response) may be similar to other contexts of weak markets or remoteness, but it is important to highlight that in the refugee context the constraints on mobility and employment are barriers to accessing opportunities that are available to the host community. In this context the network engagement and referral/linkages elements of the program are critical in supporting effective livelihood promotion, providing support to individuals and enhancing potential returns on their enterprise.

Box 5. Maryam. A single older woman from Somalia

Many Somali women arrive alone and of these many travel to nearby Ndola to beg for food from rich Somalis. But Maryam is entrepreneurial and has a strong vision for trading. She listed a broad range of activities that she initiated using the asset transfer provided by the GA. Her first enterprise was to buy honey within the settlement and transport this to Lusaka to sell, utilizing a 60-day gate pass. With the proceeds of the honey sales she would buy various goods such as clothes and shoes and take these to Ndola to sell. With the proceeds she would buy goods in Ndola and take this back to Meheba to sell. When a private company started to come to the settlement to buy honey the supply dried up. So Maryam shifted her supply, taking a loan and traveling several hundred kilometers to a town on the Angolan border to buy 200 liters of honey to sell in Lusaka.

The Graduation program has supported Maryam with the capital to undertake these business activities and built her confidence through the support of the coach and the savings group.

## Referral services and linkages

A variety of services exist in the settlement, such as health, education, and extension services. Coaches are skilled at referring participants to the correct service. In addition, through the graduation approach, groups and individuals are linked to producer groups, suppliers, and buyers outside of the settlement.

### Adapting to a refugee context

As discussed above, the lack of economic opportunities in Meheba refugee settlement highlights the importance of supporting engagement at a system level, rather than just an individual level. SHA has promoted the savings groups as a platform for collective action and has started to support a number of linkages, federating the savings groups and linking them with broader non-refugee groups such as farmers association, producer groups, and NatSave. It is early days for these interventions, but there is enthusiasm amongst the members for such expansion. While participants were positive about the sustainability of the savings groups and the linkages being formed, participants and SHA staff had concerns about the need for some ongoing support to ensure their sustainability.

## Core capacity building and technical skills training

Throughout the program, participants received a variety of core trainings on social issues such as gender-based violence, nutrition, and hygiene. All participants also engaged in a savings a financial literacy capacity building course.

In addition, participants received entrepreneurship and technical skills training. For example, participants engaged in agriculture worked on a demonstration plot in Meheba to learn about land siting and preparation, plant spacing that maximizes land use, plant protection from diseases and insects, plant hygiene, and weeding practices. Those engaged in livestock production received training on how to rear chickens, goats, and pigs with minimum mortality, as well as trainings on improved nutrition, good breeding management, improved health care, record keeping, vaccination routines, and pest and disease control.

## Adapting to a refugee context

Trainings were designed to address both social and economic challenges faced by graduation participants. To do so, the program leveraged UNHCR Zambia's strategic agreements with several government ministries (education, health, community development & social services, extension etc.) to support the provision of training services to refugees. While SHA organized its own training for program participants, it made a concerted effort to work alongside relevant government ministries, building institutional understanding of the graduation approach, involving staff in activities, and leveraging the expertise of government, for example in delivering training on agriculture and livestock.

# Lessons for the Graduation Approach: Building Self-Reliance

The experience of working in the Zambian refugee context highlights a number of key lessons related to the goal of building sustainable and resilient livelihoods in a refugee setting.

## UNHCR assistance does not lead to self-reliance

Graduation for refugees needs to be understood in relation to the formal role of UNHCR. UNHCR Zambia's primary focus is to provide emergency support for refugees when they arrive in a host country. Given the protracted nature of the situation in Zambia, UNHCR Zambia also aims to support refugee livelihoods.

However, a reliance on hand-outs over an extended period creates a culture of dependency. This was highlighted by many people as a critical challenge to implementing Graduation in the Zambian settlements: *"the assumption that the UNHCR support enables refugees to become sustainable is wrong"* (Senior UNHCR Zambia staff). The reality is that for many, assistance alone does not lead to self-reliance. Refugees are left in a state of poverty and vulnerability after the withdrawal of the cash assistance; many households survive through insecure piece work and are very vulnerable to exploitation.



Figure 6: Refugees wait for UNHCR distribution, Meheba settlement

## Mindset is a critical factor in building self-reliance and can be facilitated in a Graduation program

Despite the real limitations created by the economic conditions, there are opportunities for refugees to achieve some degree of self-reliance in the Meheba settlement. A key goal for the GA is to change mindsets and inculcate a positive vision for the future where refugees can exercise agency to improve their own situation. A 'mind-set of self-reliance' is both a program goal and a key factor in driving the achievements of the more successful participants, and something that is actively facilitated within the Zambian program. One SHA staff member highlighted this as an important differentiator of refugees

when they arrive in the settlement: *"Some arrive feeling despondent that life is over; others feel they have reached safety and can rebuild."*

#### Box 6. Taking advantage of the opportunities offered by the Graduation program

Kadima does not have the use of his legs. He and his wife Aida have six children and, when selected by SHA to join the Graduation program, were malnourished and living from hand to mouth, relying on irregular income from Kadima's shoe repair business and his wife's piece work – they couldn't afford to farm due to lack of money to pay for inputs and labor. In the DRC Kadima had a shoe repair business. He attempted to bring his tools – his source of livelihood – with him when he fled to Zambia, but they were "taken by the soldiers". In Meheba, he struggled to build a shoe repair business with make-shift tools, gradually building up small clientele within the settlement and outside.



From his first day in the Graduation program Kadima had a vision and energy which is manifest in talking with him.

Rather than consuming the CBI, he bought rubber for his shoe repair business, and was able to start generating more income. He received inputs for farming, and the family started agricultural work. He also took the opportunity to start pig production, using the cement given by SHA to build a piggery from local materials based on the design of someone in the neighborhood who had successfully been keeping pigs. He received 3 pigs, two to fatten and from which to generate short term income, and one to breed as a longer-term investment. The pig business has flourished, and he is able to continue to rear four pigs at a time. He later used the profits to start a broiler chicken business, first as part of a group and now as an individual. The day before our visit he had bought 92, day-old chicks that will grow over the next 36 days to a point where they can be sold for USD5 each. Their farming has also continued to develop, using hired labour.

With their diversified income, savings in the savings group (both the husband and wife are now members) the family feels positive about the future and is confident that they are now self-reliant. Kadima continues to have a vision for improvement and plans at last to replace his stolen tools and build the shoe business, as well as to diversify into keeping chickens for eggs – he plans to build a new house and to use their current single room house for the chickens.

SHA staff report that a focus on creating a positive mindset is something that is built in from the start of the program. For example, coaches highlight that they encourage refugees to use the CBI not just

as a cash hand out for consumption, but something that can be saved or invested productively.<sup>16</sup> They also support participants to recognize that the consumption support is temporary and to plan for how they will be able to manage when it stops. This focus on self-reliance is also a key part of the messaging in core training provided to groups and through the regular support of coaches.

The success of Graduation participants in building their own livelihoods and becoming self-reliant sets a powerful example for others and was highlighted as driving the growth of the savings groups, which opened to include non-graduation participants.

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<sup>16</sup> This messaging was in part a response to delays in distributing the consumption support payments.

# Conclusions

The experience of implementing the Graduation Approach in the context of the protracted refugee settlement setting in Zambia provides useful learning with respect to the applicability of the approach to a refugee setting. Three key conclusions arise from the evaluation of this program.

## Graduation can be effective in the context of a Zambian settlement

Despite the lack of economic opportunity in Meheba settlement, the GA provides a holistic package that strengthens livelihoods and builds resilience, thus demonstrating that the approach is suitable for addressing extreme poverty amongst refugees in Zambia. Preliminary results show positive changes for most participants in relation to the graduation indicators.<sup>17</sup>

There was a strong sense from staff that participants were experiencing a step change in the strength and resilience of their livelihoods. Participants also reported significant improvements in their livelihoods and a confidence in their future.<sup>18</sup> One participant talked about how she could now work with other refugees as she is 'safe'. Another reached a point where he could assist others by donating livestock. Others were positive but less upbeat, stressing the challenging economic context of the settlement with restricted movement and no right to work.

## Specific factors need to be considered for the Graduation Approach in the Zambian refugee setting to be most effective

The process of bringing the GA to a refugee context involves the same process of adaptation required in any new Graduation setting, and the broad elements, sequencing and structure of the program remain true to the approach. However, two key refugee-specific elements stand out, and they require a greater emphasis on facilitating social networks and livelihoods:

- The need to respond to the protection needs of a population vulnerable due to experience of trauma, breakdown of social networks, and lack in social and financial resources to respond to shocks.
- Building economic self-reliance in the context of mobility and employment restrictions and limited engagement in agriculture.

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<sup>17</sup> As at January 2019 54/63 participants have at least 2 meals per day; 49/63 participants declared improvement in living standard; a total of K40,885 (USD3,200) has been saved by the 63 savings group members; 31 participants investing in livestock have accumulated assets with a value of K170,000 (USD13,300).

<sup>18</sup> Four participants were interviewed. These were not intended to be representative, but included different nationalities, ages and livelihoods and were selected by SHA as 'typical'.

## More can be done in market development and advocating for refugee rights

The challenges faced by refugees in marketing their livestock or agriculture or finding enough customers for business activities highlight the limitations of building individualized livelihood responses in a depressed economic environment. The program in Meheba has made important efforts to link participants to services and organizations outside of the camp to facilitate access to services, value chain development, and marketing. These are however at an early stage of development. There are opportunities to engage at a market and systems level, for example by strengthening the economic environment in which refugees operate through market and value chains development, linkages, and advocacy, to reduce the constraints that refugees face.

These elements are typically not seen as core elements to the graduation approach but are increasingly being recognized as important elements to consider and to address through linkages. It may be in a refugee settlement context that a more deliberate focus on the systems level change is required.

## The timeline for Graduation may be unrealistic in the Zambian setting

Much of the work that SHA has been doing at the systems level to federate the savings groups, link them to produce groups, banks, etc., and strengthen value chains and economic linkages is at an early stage and needs further support. It may be that individual self-reliance can be achieved with refugees in the 18 – 36 months duration typical of a Graduation program, but that a focus on collective action and systems change may take more time. Given the complexity of the issues facing refugees in Zambia, there may well be an argument for thinking about the program involving some input over a longer time-period, with support for system-level elements extending beyond individuals.

## Annex: List of people interviewed

### UNHCR Zambia staff in Solwezi

- Lovemore Duma, Livelihoods specialist
- Jean Bosco Ngomoni, Head of Field Office
- Dickson Nyangu, Associate Livelihoods officer
- Maureen, Protection Officer

### SHA staff in Meheba

- Agnes Chama, Project Coordinator
- Ackim A. Chimbalanga, Assistant M&E
- Mangani Phiri, Agricultural Facilitator
- Ndeya Makayi, Enterprise Facilitator
- 4 coaches (1 Burundian, 3 Congolese)

### Caritas staff in Meheba

- Joshua B. Kampamba, Project Coordinator & former Enterprise Facilitator for SHA in Mayukwayukwa

### Participants

- Focus group discussion with savings group

	Angolan	Burundian	Congolese	Zambian	Total
Male	0	6	3	0	9
Female	1	7	9	2	19
Total	1	13	12	2	28

- Participant 1: Man with disability, wife and six children (Congolese)
- Participant 2: Older woman rejected by husband with absent child (Somali)
- Participant 3: Young woman with one son (Congolese)
- Participant 4: Older couple with 23 year old son (Congolese)

### Partners & Government agencies

- Project Manager, Brave Heart (local NGO started by Congolese refugee)
- Solwezi District Farmers Association (discussion with committee)
- NatSave - Mathias Simwanza, Branch Manager
- Ministry of Agriculture. Daniel Chikwanda, Meheba Field Coordinator
- Ministry of Health. Dominic Kamavu, Midwife
- Ministry of Fisheries and Livestock. Teddy Sakazanga, Livestock officer
- Ministry of Community Development and Social Services. Mukelebai Sumbwa Nyambe, District Social Welfare Officer-Kalumbila district

### Telephone interviews

- George Oduor, Senior Livelihoods Officer, UNHCR Lusaka
- Elia Manda (SHA, Lusaka)