

CASE STUDY

Adapting Graduation for Refugees in Zambia

Over the past 50 years, Zambia has been a haven for refugees escaping conflict in surrounding countries. Zambia currently hosts over 76,000 persons of concern (PoCs), including 50,000 refugees, largely from the Democratic Republic of the Congo (DRC).

Twenty-three thousand PoCs in Zambia are former refugees from Rwanda and Angola who have been given the opportunity for local integration and eventually citizenship, and 3,000 are asylum-seekers. With many families having lived in settlements for ten years or more, Zambia represents a protracted refugee situation.

While Zambia has been a relatively welcoming environment, refugees are not allowed to get formal employment by law or move outside of settlements without undergoing expensive and/or onerous permitting processes. Travel outside of settlements is only allowed once a refugee has been granted a 'gate-pass'. To obtain formal employment, refugees must apply for a work permit in the same way as non-nationals coming to Zambia who aren't fleeing persecution and violence. As a result, many refugees work informally for low wages and are at risk of exploitation.

Refugees face additional constraints to market engagement within the refugee settlement. Agriculture

is largely a subsistence activity for most refugees as they lack the capital necessary to invest in seeds and other inputs that would help produce more substantial yields. In addition, refugees from the DRC often have little experience in agriculture or lack familiarity with local crops. Lastly, there has been little progress in developing agricultural value chains and supporting market-orientated farming. Even when there are opportunities to link to these value chains, refugees are often constrained by restrictions on their right to work and on mobility outside of designated settlements.

Adapting Graduation to the Zambian Refugee Context

In 2016, Trickle Up, with support from the US Department of State's Bureau of Population, Refugees, and Migration (PRM), began working with UNHCR

Zambia and implementing partner Self Help Africa (SHA) to design, adapt, and implement an 18-month Graduation Approach (GA) intervention in Meheba, a refugee settlement in Northwestern Zambia. Between September 2017 and April 2019, the pilot reached 105 participants and targeted an additional cohort of 150 in August 2019.

The following elements of the program respond specifically to participants' experiences and status as refugees.

Targeting

The program targeted refugees who have been in the settlement for at least 6 months and have been granted formal refugee status, as they were less likely to leave the camp. While the program had no bearing on an individual's chance for resettlement, some eligible refugees 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. The program also included a small number of Zambians living in the Meheba settlement to demonstrate the extended benefits of the program to the host community.

Coaching

Coaches were selected from within the refugee community to help build trust and empathy. They delivered bi-weekly one-on-one or group sessions with participants and conducted regular home visits to help ensure refugees gained the skills and self-confidence necessary to engage with GA. Coaching allowed the program to respond to participants' diverse backgrounds and experiences, varying coaching responses based on participants' needs. While the program envisioned leveraging UNHCR's caseworkers — government community development workers — as coaches, it was not able to negotiate a way for them to take on this additional responsibility. This would be an important consideration for future scale-up and possible integration of the model into government systems.

Consumption support

While many Graduation programs leverage UNHCR's cash-based interventions (CBIs) for consumption support, in Zambia only new arrivals receive a CBI. As such, Graduation participants were no longer eligible. Instead, through the GA, each participant received an additional \$USD 21 to \$USD 40 in cash monthly for six months to help meet basic needs until livelihoods became productive. Going forward, the program aims to leverage an electronic transfer system currently being piloted by UNHCR Zambia.

Savings and financial inclusion

Refugees in Zambia are excluded from accessing formal financial services, as Know Your Client conditions require a Zambian national identification. In response, Self Help Africa and the Ministry of Community Development and Social Services engaged participants in savings groups (VSLA) and provided them with financial education. The groups expanded to include members not originally targeted by the Graduation project, resulting in greater social engagement and livelihoods support for members, increased capital available for lending, and stronger engagements with external entities like farmers' associations. To facilitate more formal financial linkages, SHA is engaging NatSave, a government savings and credit bank mandated to improve financial inclusion, to develop a bank account product for refugees called *Karibu* ('You are welcome' in Swahili).

Network engagement

Many refugees arrive in the settlement without family or friends; some know nobody. 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. Savings groups form an important platform to overcome these challenges and to connect participants to each other and the wider community. Participants describe "family-like" support through the savings groups across different tribes, nationalities, and religions.

Livelihoods promotion and asset transfer

The program selected a discrete number of short-term livelihood opportunities that require lower up-front investments and provide quick returns. Participants received an in-kind or cash asset transfer of \$USD 210, depending on activity type. Given the challenging economic environment in the settlement, coupled with restrictions on mobility and employment for refugees, network engagement and linkages were critical in promoting effective livelihoods.

Referral services and linkages

Coaches are skilled at referring participants to a variety of services available in the settlement, including health, education, and extension services. Groups and individuals were also linked to producers, suppliers, and buyers outside of the settlement. SHA promoted savings groups as a platform for collective action, federating and linking them with broader groups such as farmers associations, producer groups, and NatSave.

Core capacity building and technical skills training

Self Help Africa worked closely with, and leveraged the expertise of, several government ministries to develop training curricula, build government buy-in, and establish institutional understanding of the Graduation Approach. All participants received a variety of core skills trainings on social issues such as gender-based violence, nutrition, and hygiene, as well as on savings and financial literacy. In addition, participants received entrepreneurship and technical skills training related to their income generating activity.

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:

UNHCR's primary focus is to provide emergency support for refugees when they arrive in a host country. Given the protracted situation in Zambia, UNHCR Zambia also aims to support refugee livelihoods. However, a reliance on hand-outs over an extended period has created a culture of dependency. "The assumption that the UNHCR support enables refugees to become sustainable is wrong," reported one Senior UNHCR Zambia staff-person. 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 CBI and many households survive through insecure piece work and are very vulnerable to exploitation. This is where holistic interventions such as the Graduation Approach can offer sustainable solutions.

Mindset is a critical factor in building self-reliance and can be facilitated in a Graduation program: A key goal for the GA is to inculcate a positive vision for the future, where refugees can exercise agency to improve their own situation. A 'mindset of self-reliance' was a key factor in driving the achievements of more successful participants and was actively facilitated within the Zambian program. A focus on self-reliance was a cross-cutting key message highlighted through group trainings and regularly reinforced by coaches. For example, coaches encouraged refugees to use the CBI not just as a cash hand out for consumption, but as an asset that could be saved or invested

productively. They also supported participants in recognizing that consumption support is temporary and to plan for when it ends. Finally, Graduation participants' successes set a powerful example, which contributed to the growth and expansion of these savings groups to non-GA community members.

Conclusions

The experience of implementing the Graduation Approach in the context of the protracted refugee settlement in Zambia also provides useful lessons in the applicability of the approach to a refugee setting. Four 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 the Meheba settlement, the GA provides a holistic package that strengthens livelihoods and builds resilience, demonstrating that the approach is suitable for addressing extreme poverty among refugees in Zambia. Participants reported significant improvements in their livelihoods and confidence in their future. One participant explained 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 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 of 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.

More can be done in market development and advocating for refugee rights: The challenges faced by refugees in marketing livestock and 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 organizations outside of the camp to facilitate access to services, value chain development, and marketing. There are opportunities to reduce the constraints that refugees face by engaging at a market and systems level through market and value chain development, forming linkages, and advocacy to strengthen the economic environment in which refugees operate. These elements are typically not seen as central to the Graduation Approach but are increasingly recognized as important to consider and address, as a more deliberate focus on systems-level change may be required.

The timeline for Graduation may be unrealistic in the Zambian setting: While individual self-reliance may be achieved with refugees in the 18 – 36 months duration typical of a Graduation program, projects that focus on collective action and systems change may take more time. Given the complexity of the issues facing refugees in Zambia, the program may need to include some inputs over a longer time-period and support system-level elements that extend beyond individuals.

This case study is adapted from an external evaluation by Anton Simanowitz. [Click to view the full study](#), or visit refugees.trickleup.org/resources.