IMPACT OF INCOME GENERATING GROUPS ON REFUGEES: THE CASE OF IFO CAMP IN GARISSA DISTRICT.

M A 1999

BY

SAMSON MBUTHIA GATHUNGU

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DECLARATION

This thesis is my original work and has not been presented for a degree in another University.

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GATHUNGU SAMSON MBUTHIA

(Candidate)

Date 7th, Oct, 1999

This thesis has been submitted for examination with our approval as University supervisors

Signed ..... **Date** 8-10-99

DR. PAUL NYAGA MBATIA

Signed ..... **Date** 8-10-99

MRS. NUNGARI SALIM

DEDICATION

To my parents, David and Dorothy Gathungu, who denied themselves so much to see me through and to my loving wife, Mercy Wairimu, brother and sisters - Kigwa, Wangechi, Wambui, Wanjiku and Wanjiru for their words of encouragement

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ABSTRACT

The study focuses on the impacts of the income generating groups owned and run by refugees. Using the case of income generating groups in Ifo refugee camp, Kenya, it examines the viability of the groups, factors affecting group's performance and sustainability and those influencing their members participatory levels. More specifically, the dissertation focuses on the role played by these groups in helping refugees to adjust to a challenging new environment by engaging them in socio-economic activities that help them to be self reliant.

The study is based on a survey and the ethnographic data of 89 members of income generating groups in Ifo refugee camp, Garissa district. Direct observation of the groups' activities and interviewing of the key respondents was also undertaken. Both the descriptive and inferential statistics were used in the data analysis.

This study has several findings related to policy reforms in dealing with the refugees. For example, the study found that the amount of income earned from the income generating groups does not discourage refugees from repatriation to their country. This study confirms that even refugees who received high income from their group membership still express their willingness to be repatriated when the situation improves in their country.

Further, the study reveals that despite the controversial arguments on the net effects of external assistance to refugees' groups, it's availability is not a significant determinant of the income generated and distributed by the refugees' groups. Importantly, the nature of the group's activity emerged as a significant factor boosting the gains received by the members. In general, the findings of this study suggests that if high-income-generating-activities were emphasized, the refugees' groups studied could successfully improve their members ability to reduce dependence on hand-outs and alleviate the problem of idleness.

At another level, it emerged that most of the members of income generating groups were women refugees. In total. women refugees made up 92.5% of the total membership of the groups studied. This could probably be explained by the fact that they were the majority adult members in the camp. Again. the fact that 89% of the 29 active groups engaged in weaving oriented activities could have contributed greatly to this finding for traditionally. this activity has been dominated by women . This finding suggests that if the group activities were diversified their performance and sustainability levels could be enhanced a great deal.

Based on the study's findings. it is recommended that more male participation in the group affairs should be encouraged. This is because the study established that out of the total 466 group members in Ifo Camp, there were only 35(7.5%) men members. The study therefore, recommends the conducting of research programs on the activities that suits them most. Further. more capital should be invested in these groups in form of the financial and material resources. In general, however. since both males and females engages in different activities. their groups should not be treated as substitutes

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CHAPTER ONE

1.0 Introduction

Today, there is no greater symbol of the challenges that confront the United Nations in its efforts to promote peace, shared prosperity and mutual respect than the plight of the world's displaced people (Ghali. 1995). Most of human history has been marred by wars, famines and persecution. As a result, there have always been people with a need for political asylum. Historically, nations and peoples have given asylum to those in need. During the 20th Century, the number of refugees has soared: in an effort to care for the 1.5 million refugees remaining from World War II, the United Nations High Commissioner for Refugees (U.N.H.C.R.) was established in 1951. It had a projected life span of three years, based on the idea that the existing refugees would soon become integrated into the societies in which they had found asylum. After that, it was thought, the organization could be disbanded. Over the decades, however, the number of refugees rose relentlessly. By 1975, their number had reached 2.4 million: in 1985, the figure was 10.5 million while by 1995, the number of people receiving protection and assistance from UNHCR had soared to 27.4 million (UNCHR,1995; Awake,1996). Of these, 14.7 million (53.6%) were refugees living in asylum countries while the rest were either returnees or the internally displaced people (IDPS), UNHCR,1995).

Today, the African continent is really under the pressure of the refugee crisis (Ayiemba and Oucho, 1995). In April 1967, the continent had about 730,000 refugees most of them in the region south of the Sahara (Hamrel, 1967). In 1972, out of an estimated population of 323 million people in Africa, over 1 million (3%) were refugees (Holborn, 1975). Currently, the available literature indicates that the African continent has about 43.9% of the officially registered world wide refugees (UNCHR, 1995).

The nature and the magnitude of refugee crisis, as reflected by absolute numbers, range not only between but also within countries. Eastern Africa is the principal area of refugee

movement in the African continent. The refugee population in the Sudan, Ethiopia, Somalia, Uganda, Rwanda Burundi and Kenya constitute over 54.2% of the refugee stock in Sub-Saharan Africa (Ayiemba and Oucho, 1995). However, the total number of refugees in the post-independence period has risen drastically as refugee groups in Africa are continuously forming and resolving. For example, Kenya had 1,500 refugees in 1972 (Holburn, 1975) while today, it has some 174,000 refugees (UNHCR)1995.

The flow of refugees in Africa became an acute problem in the 1960s coinciding generally with the struggle for and attainment of independence by most African nations. The process of decolonization brought new and powerful political forces into play and released forces which had been checked or suppressed during the colonial era. Further, the political boundaries inherited by African countries from the colonial period bore little relation to natural regions or to tribal or ethnographic distribution. This is because the newly created African 'states' were drawn in Europe by people who had never been to Africa - hence, traditional rivals were bundled together to make very fragile nations. Thus as independence approached in country after country, national unity remained more of a goal than a reality . The 'colonial legacy' was handed to....or, as the former Zaire fell upon....impatient and inexperienced African Governments (Holborn, 1975).

Rwanda and Burundi stand out most clearly as countries where refugee migrations have resulted from one ethnic group carrying out a systematic cleansing program against another (Melady 1974). Similar levels of persecution were experienced by the Bubi in Equitorial Guinea at the hands of Macia Nguema's fang-dominated armed forces while the civil wars in Nigeria, Chad and Southern Sudan, although attributed to the other causes, also had inter-ethnic tensions, distrust or discrimination associated with them. Likewise, the Northern Uganda conflicts which have produced a flow of refugees into Southern Sudan can be attributed to the inter-ethnic rivalry (Rogge, 1985).

To date, while the population of the refugees has been increasing, the phenomena of forced repatriation by host countries is increasing. For example, Ghana 1972 passed the compliance

order; every refugee was asked to either register as a citizen or leave the country. Tanzania has been forced to check the number of the Burundian refugees entering the country (Ayiemba and Oucho, 1995), while Zaire has been very reluctant to take in new refugees. Kenya has been following the policy of closing the refugee camps particularly the ones near the major towns of Mombasa and Nairobi while repatriation of Somali refugees has also been emphasized. Further, the country has been very reluctant to grant these people the full recognition as refugees, thus, making them asylum seekers, years after their arrival.

These examples clearly demonstrate that the regional hierarchy of safe-haven for refugees has changed drastically during the last decade (Russel, 1993, in Ayiemba and Oucho, 1995). It also signals the accelerating tendency of intolerance between non-refugees and refugees in asylum countries. Conflict usually pivots around access to basic needs, services, employment opportunities and land utilization (Ayiemba and Oucho, 1995).

Meanwhile, it is envisaged that while the population of refugees is increasing phenomenally, international support for refugees is declining rapidly. Most United Nations Agencies and charitable organizations providing aid to refugees have cut back their support because of global recession and restructuring programs. Host countries on the other hand have shown increasing impatience at the continuing presence of the refugees, resulting in their harassment and unprecedented assaults on the asylum regime...(Ayiemba and Oucho, 1995). Holborn (1975) observed that at both the national and local levels, the African countries of asylum all of which fall within the category of developing countries have proved remarkably generous in their response to refugee influxes. However, their national resources have been entirely inadequate to deal with large scale refugee needs. Moreover, existing government services were minimal and overburdened even before the arrival of refugees. For example, the income per capita in Kenya is currently 265 US dollars and this is relatively higher than the other countries in the sub –Saharan Africa .

It is against such a background that the desire to make the refugees more self-reliant has been advanced. In the words of Mucheke (1988), "when you give a refugee a fish, you feed him

for one day but when you teach him how to fish, you feed him for the rest of his life". Refugees therefore should be organized into income generating groups with projects such as tailoring, fishing, tinsmithing, poultry, carpentry, to mention a few so as to render them self-reliant (Muhwezi, 1988). Again, Kristofferson (1995) a UNCHR representative, observed that a refugee with only a tent and a ration card is a frustrated and often hopeless individual but refugees who are given the chance to generate income can exhibit their potential to be productive and useful members of their community.

This study therefore, seeks *inter alia*, to explore the impact that income generating groups have on the status of refugees in Ifo Refugee Camp, Daadab Division, Garissa District in the North Eastern Province of Kenya. The viability of such groups, factors affecting their level of performance and sustainability and, those determining the members participatory levels were examined.

1.1 Statement of the Problem

The existing empirical evidence on refugees participation in development shows that refugees can play a critical role in the development of the area that they settle in semakafu, 1987 and Khasiani, 1985). This has either been through their self-help activities or as providers of labour in Agriculture. In Kenya, however, refugee camps have been set up in marginal areas where agricultural production is low while the Government policy even restricts them from seeking employment in the areas surrounding the camp. In return, this has led to an emergence of a high degree of dependence on handouts by the refugees and a visible situation of open unemployment within these camps.

To deal with this grave concern, refugees have increasingly formed income generating groups. These groups engage in a number of income generating activities such as shoe making, handicraft making especially wood carving and weaving by women, tailoring and even tie and dye. These groups provide the main field of activities for the refugees in these camps as the majority are not engaged in wage employment. However, whether the establishment of these groups has been viable still remains unclear. Some scholars like Nobel *et al*, (1983); Mekuria, (1983)in Muhwezi(1988); and Boesch and Goldschimdt (1983)

view these groups as vehicles of development which assist the refugees by raising their levels of economic productivity and by making them occupied. However, they have not raised the issue of how these groups affect the refugees' willingness to repatriate. On the other hand, scholars like Muhwezi (1988), feels that these groups are undesirable for they detract refugees' commitment to going back to their original countries. This could be so for they tend to concentrate more on income generation which eventually tend to prolong their stay in the asylum countries. To Muhwezi (1988), this could not have been the case if these groups had not been established in the first place. However, he does not address the positive roles played by these groups in the Camps like for example, employment creation and the promotion of self reliance among the members. This study therefore, tries *inter alia*, to determine the viability of the groups in this Camp.

At another level, what determines the level of performance and sustainability of these groups has led to a wide gap of opinion among the scholars of refugee studies. For example, Semakafu, (1987) and Nobel *et al.* (1983) contend that the members' level of education and occupational background correlates very significantly with their group's performance and thus, sustainability. On the other hand, the United Nations High Commission for Refugees (UNHCR) 1995 feels that performance and sustainability of these groups is directly related to the level of external assistance made available to them. The study therefore, tries to establish the major factors influencing the level of these groups performance and sustainability.

This study also examines the social-economic factors determining the level of participation by the refugees in the income generating groups. The aim here is to determine whether it is the material gain or the social-related gains that influence their level of participation bearing in mind that all refugee members of these groups qualify to receive the hand-outs offered by the United Nations High Commissioner for Refugees (UNHCR).

The study thus attempts to answer the following questions:

(i) How viable are the income generating groups to both the refugees and the host country ?

(ii) What are the key socio-economic factors determining performance and sustainability of income generating groups owned by the refugees?

(iii) What are the key factors influencing the level of the refugees' participation in the income generating groups?

1.2 Scope and Objectives of the Study

Fieldwork was carried out in Ifo Camp, Daadab Division in Garissa District, North Eastern Kenya. This is one of the three Refugee Camps in Garissa District mainly hosting Somali refugees and run by the United Nations High Commissioner for Refugees (UNHCR). The study focuses on the refugees who are members of the income generating groups in this Camp. A total of 89 such refugees were interviewed. Details of how sampling was carried out and the area of study will be given in a later chapter.

The study attempts to give a general view of the impact of income generating activities on the refugees in ifo camp. Garissa District. To achieve this. it has four basic objectives

(a) To clarify some controversial issues related to the viability of the income generating groups owned and operated by the refugees such as the groups' influence on the willingness of the refugees desire to repatriate and whether these groups offer employment opportunities to otherwise idle members among other issues.

(b) To generate useful knowledge about the key factors determining the performance and sustainability levels of income generating groups run and owned by refugees.

(c) To examine and investigate into the key factors influencing the level of refugees' participation in the income generating activities.

(d) To recommend some policy measures that can help to make refugees more self-reliant.

1.3 Justification of the Study

It has been noted that as the population of the refugees is steeply increasing. most donor countries and non-governmental organizations (N.G.O's) have drastically reduced the amount of aid. Again. host countries have increasingly shown raising impatience at the continued presence of refugees. resulting to their harassment and unprecedented assaults in the asylum regime (Ayiemba and Oucho, 1995). It has also been noted that incidences of

refugees going back to their homeland is rare even after the return of normalcy in their home countries. Some examples of these are the Eritrean refugees in the Sudan, the Afghanistan refugees in Pakistan and even the Rwandese refugees in Uganda. The performance and sustainability of their income generating groups is therefore an important issue. The argument here is that if these groups are sustainable and with high levels of performance, such incidences like the harassment of refugees could not occur - for they could not be viewed by their host countries as a 'burden' to their economies.

Scholars who have written about the refugees such as Nobel *et al* (1983), Boesch and Goldschmidt (1983), Ayiemba and Oucho (1995) have confirmed and documented the deplorable situation found in refugee camps. They all agree on the high level of unemployment among the refugees which results to a high degree of idleness within these camps. As a measure to this dehumanizing issue, they propose the establishment of income generating groups which in turn should provide the refugees with opportunities of income generation - resulting to a reduction on their level of dependence on hand-outs offered by the donor agencies. However, scholars like Muhwezi (1989) feel that these groups detracts refugees' commitment to going back to their original countries hence defeating the original purpose for their very existence. The issue of whether these groups are viable or not therefore arises. It is the aim of this study to generate useful knowledge about the viability of income generating groups owned and operated by refugees in Ifo Camp.

At another level, the determinants of performance and sustainability levels of these groups have been very controversial. Scholars in the field of Refugee Studies have found themselves in two parallel schools of thought. Some, for example Semakafu (1987) and Nobel *et al* (1983) contend that there is a remarkable correlation between the members' level of education and occupational background to their groups' performance and sustainability levels. On the other hand, the United Nations High Commissioner for Refugees (UNHCR) 1995, feels that the performance and sustainability of these groups is a direct relation to the level of external assistance that is availed to them. The study tries to determine the key factors underlying these crucial issues.

Given the Government's unwillingness to accommodate more refugees and the growing conviction on the Government side that the refugees are a source of insecurity and added pressure on the meager economic resources, many non-governmental organizations such as CARE-Kenya, the Catholic Relief Service, the Kenya-Red Cross Society and even the United Nations High Commission for Refugees (UNHCR), have been investing heavily on these people in terms of various forms of aid. This is always either in the form of direct material assistance or in the form of vocational training on various courses with an aim of making them more productive and hence, more self-reliant. However, an important issue arises on whether it is the economically based motives or the socially-related reasons that determine the willingness of the members to participate in the groups activities - bearing in mind that they all qualify to receive hand-outs offered in the Camp by various donor agencies. The study tries to determine the major factors determining their willingness to participate in these groups.

CHAPTER TWO

LITERATURE REVIEW, THEORETICAL FRAMEWORK AND HYPOTHESES

2.0 LITERATURE REVIEW

The topic of refugees and their role in economic development, has been extensively explored the world over. There is a wide range of literature on the role of refugees and general economic development. These studies have been carried out among the refugee communities in the third world countries. Such researches have been conducted by among others Nobel *et al* (1983), Mekuria (1983) U.N.H.C.R. (1995). Ayiemba and Oucho (1995) Boesch and Goldschimdt (1983). In addition, there is exclusive literature on income generating groups among the refugees. This chapter explores the literature on the viability of these groups on refugees and the host country. The factors affecting the level of performance and sustainability, and those that affect the level of the refugee participation in these groups, and the problems that the groups experience will also be examined.

2.1 Viability of Income Generating Groups on Refugees

Despite the fact that income generating projects/activities has been advocated for by numerous scholars in the refugee camps, major disagreements on their viability have arisen. Whereas studies by Nobel *et al* (1983), Mekuria (1983), UNHCR(1995;1996), Ayiemba and Oucho(1995), Boesch and Goldschimidt, (1983) support the school of thought which emphasized the importance of such projects both to the refugee community and to the host country, some scholars have viewed refugee income generating activities negatively because they adversely influence the refugees' desire to go back home. These are for example, Muhwezi (1989). Further, the current High Commissioner for Refugees, Sadako Ogata (1995), says that to the would-be migrants who do not qualify for immigrant visas, asylum procedures offers a chance to secure admission and improve their lives in a new land. This has been in some cases, through these groups. She says that in the absence of a migration window, job seekers and those who are seeking greener pastures try to get through the asylum door.

Muhwezi (1989) and Semakafu (1987) contend that when the refugees are engaged in income generating groups, their concentration is diverted from working totally on their going

back home to that of raising their gains at that particular moment. The argument here is that most of these refugees will tend to invest the resources at their disposal in these projects particularly if the gains are immediate. Further, the refugees who could be in a position to go back home do not have the initiative to do so for they feel that they stand to lose the benefits derived from such groups.

At another level, the viability of the refugee engagement in economic activities has been questioned on the ground of their contribution to the host country. UNHCR (1996:95,92) and the World Refugee Service W.R.S. (1992) view these groups as viable avenues of making refugees more self-reliant and reducing their level of dependence. However, some governments view these organizations as forums through which the refugees can learn of how to threaten and destabilize hitherto peaceful country. For example, in the former Zaire a government official was quoted saying that refugee income generating activities affected the economy negatively (UNHCR, 1995). The Mozambiquean refugees in South Africa are unwilling to repatriate despite the return of normalcy in their country while the Kenyan authorities had to force the Ugandan asylum seekers in 1986 to go back home. The argument was that they were making Kenyans to be unemployed for they were offering labour at lower wage rates - especially the ones who were teaching in the Kenyan schools. The viability of income generation on the refugees has therefore remained unclear

2.2 Factors Affecting the Level of Performance and Sustainability of Refugees Income Generating Groups

Nobel *et al* (1983) are of the opinion that availability of external aid and of external market for the products of income generating groups' do not necessarily assure that these groups will have a high level of performance and sustainability. According to them, the characteristics of the refugee members both at individual and collective level that is, factors regarding their level of education and training, their past background before becoming refugees (whether rural or urban) have an upper hand in determining the level of groups' performance and sustainability. It was expected that groups that had a higher percentage of literate members of urban origins performed better and were more sustainable than the ones with a low percentage of literate members of rural origins.

Semakafu (1987) underscores the critical role played by refugees in the development of their host country. She argues that inspite of the remarkable role refugee groups play in development, there are certain factors that deter their effective performance. These include lack of adequate level of education among the group members, as well as laws restricting the refugees to travel outside their camp in search of markets for their products. Semakafu, however, strongly contests the view that the background of the refugees whether urban or rural is crucial in the performance and sustainability of their income generating groups. She points that with adequate support and opportunity, refugee groups can satisfy the members needs regardless of the nature of their background.

A study by Mekuria (1988) found that the refugees were increasingly organizing themselves into groups to pursue the achievement of self-reliance and local decision making in a range of activities that need peer approval. To achieve this, they turn to various funding foundations for financial aid. Despite these efforts, Russel in Mekuria (1983) argues that lack of knowledge about fundraising procedures and in writing good proposals greatly hampered the refugees' group performance and sustainability levels. This is due to low levels of education. He also related the performance and sustainability levels to the plans regarding the future of their members. In this case, he argued that the group whose members did not think that they were returning home soon performed better and were more sustainable than the ones whose members aspired to return as soon as the situation returned back to normal.

Further, a study by Boesch and Goldschmidt (1983) shows that the motivation to join groups is the basic factor underlying the performance and sustainability of the refugee groups. The study demonstrates that it is the economic gains out of an enterprise that keep most refugee groups consistent. It is therefore expected that groups whose members enrollment is due to anticipated economic benefits perform better and are more sustainable. Another finding by these scholars was that the abnormal social composition of the refugee camps that led to male-absenteeism served as an extra incentive for these groups to succeed. The premise for the above statement is that income generating groups are a source of social security and increased self-reliance for the women refugees. The study, however, dismisses the view that

the level of education is not a factor in group performance and sustainability. Again, it is not clear what their measures of performance and sustainability were, as they are not cogently defined.

A study by Lachenmann and Otzen (1981), in Rogge (1985) attributed the level of group performance and sustainability to the amount of external assistance available to them. The researchers argued that since the refugees arrive in the camp with nothing more than their personal effects, they have nothing to invest in the said groups. However, they overlooked the contribution made by the refugees' level of education and training in the field that they engage in. Further, they do not mention the role played by the size of the group in determining its level of performance and sustainability.

In exploring the role of education and training of the refugees and their potential contribution to development, Eldridge et all (1972) failed to relate categorically, the role played by these aspects in determining the level of performance and sustainability of their income generating groups. Further, he only assessed education and training measures that were taken after the refugees were already settled in the camp hence, ignoring the fact that prior to their becoming refugees, some of them had already been educated and had trained in various activities already being undertaken by the said groups.

These studies clearly show that there is no consensus in the current literature on the subject, especially in regard to the factors that influences the levels of performance and sustainability of the refugee income generating groups. There is therefore need for a well focused empirical research on this subject in order to address the glaring lacuna and this study commits itself to that simple task.

2.3 Refugee Participation in Income Generating Groups

All races have important beliefs and practices associated with division of labour. They vary from either temporary to permanent restriction of performing certain tasks to certain groups of people. For example, in traditional African society, tasks were accorded in relation to age and sex. It therefore followed that a person of a certain age and sex could not be allowed to

associate with those outside his/her group. This has been affirmed to be the case in the income generating groups by researchers like Semakafu (1987). Khasiani (1987). Omari (1967),in Kotecha (1970). UNHCR (1995,1992).

Traditional roles, however, correspond to the traditional environments which undoubtedly no longer exist within a refugee camp. If a female camp inhabitant is nevertheless obliged to continue observing traditional role obligations, the ability to adapt to the camp situation may be seriously impaired. An example in this connection is provided by single Moslem women in refugee camps in the Pakistan, who were not even able to collect their daily food rations without transgressing against behavioral norms (Boesch and Goldschmidt,1983).

Semakafu (1987) found out that the participation of refugees in income generating groups also depends on the influence of religion. This was so especially in Tanzania where the church-(Pentecost) used to issue regular warnings to its members, particularly the women against forming any type of groups. This study will, among other issues, try to determine whether or not this was the case among the refugees studied.

UNHCR (1995,1996) attributes a higher level of participation among the refugees to a well organized credit system for the refugees. This is mostly so for they escape with nothing of much value to be reinvested. They also agree that the refugees bring a wealth of skills and experience to the host country for a good number of them are former professionals in their countries of origin. Further, they advocate continued help from the UNHCR and the implementing partners, to enhance utilization of refugees' skills within the refugee community to reduce their level of dependence. In this study, it was expected that the refugees who had received training on the activities being carried out by their groups had a higher participatory level than the ones who had not been trained.

However, the above has been disputed by such scholars as Mathews (1967) in Holborn (1975) and Eldridge (1972) who contend that since the refugees do not have any tangible security against the said credit, it is always not viable to advance any credit facility to them.

The other school of thought led by scholars like Omari (1967), Semakafu (1987) contend that if the refugees are made self-reliant in the asylum country they either try to look for means which makes them emigrants or refuses to repatriate voluntarily hence, resulting to their being forcefully expelled.

The participation of the refugees in income generating projects have also been linked to the level of income generation. Khasiani (1987) says that refugees do not participate in these groups unless they are certain that they stand to gain more than what they had invested. In this case however, she ignored the fact that the refugees do not only take into consideration their monetary gains, but also consider the other 'non-monetary' benefits like re-socialization, and that these groups give them a forum to express their views to their leaders. These are the 'social benefits' of participating in these groups. This study attempted *inter alia*, to determine whether or not these 'non-monetary' benefits had any profound effects on the participation levels of the refugees studied.

The participation level of refugees in income generating groups was also found to be linked directly to their levels of education. In the Sudan, Nobel *et al* (1983) and Semakafu (1987) in Tanzania concluded that the educated refugees in these areas were more active in their groups and were often successful when compared with their uneducated countrymen who tended to be obsessed with the thoughts of going back home. However, the two scholars failed to relate the role played by education with the other factors in determining the level of their participation.

Further, Nobel *et.al* (1983) and Semakafu (1987) argued that the background of the group members before their becoming refugees is of crucial importance to their levels of participation in income generating issues. In this case, factors like their past areas of residence say rural or urban have a significant influence. Also, their religious affiliations, their past level of income and whether they owned property or not are important. They also conceded that factors like age and sex had a crucial role to play in their level of participation

in these groups. These were the conclusions that she made upon carrying out an empirical study on the Burundi refugees in Tanzania.

Further, a research conducted in Western Kenya on the income generating groups by Masinde (1987) also revealed that the the level of member participation is influenced strongly by the size of their families. He also attributed the level of participation to the nature of the members' marriage (that is, if they were at all married). In this case, the argument was whether the marriage is monogamous or polygamous and lastly, the members' plans for the future as regarding the said project.

2.4. Problems Experienced by the Refugees Income Generating Groups

UNHCR (1995;1994), World Refugee service (1992) and Khasiani (1987,1983) highlight the roles played by the income generating groups in the refugee camps. Such roles include offering employment to the otherwise idle refugee members, ensuring an income source to the refugees who do not have any other source of income, reducing the degree of their (refugees) dependence on handouts offered by donor agencies and such like advantages. However, they all agree that most of these organizations/groups are faced by lack of adequate and competent management. This results in mismanagement of finances and their eventual collapse. Maria (1987) and Khasiani (1987) attribute this to lack of adequate education and training in management while Muhwezi (1989) relate this to the varied future plans among the refugees themselves.

Income generating groups on refugees are also dogged by lack of adequate and sufficient capital required to run their activities. Aga Khan (1973), in Eriksson et all (1981) Oucho and Ayiemba (1995), UNHCR (1995; 1994; 1992) and Hamrell (1967) all confirm that refugees flee their home countries with nothing apart from a few tangible effects. Their Moines in the banks at home countries cannot be recovered as most of these banks also collapse while movable properties like vehicles and animals are abandoned at home for they are too bulky to be driven across the border by fleeing refugees. These scholars also agree that once the refugees are settled in their camps, where basic necessities such as food and water are

available, idleness becomes the major problem that they start experiencing. To alleviate this, they all suggest the organization of refugees into income generating groups.

However, according to Ayiemba and Oucho (1995) and UNHCR (1996;1995) a problem has arisen for most of the donor agencies have over the past few years been reducing the amount of aid to these groups despite a steep increase in the population of refugees. This have therefore affected the groups adversely for the level of external assistance has been declining.This have affected the groups level of performance and sustainability as well as that of the members participation.

Income generating groups owned by the refugees also suffer from lack of competent knowledge and training on the activities that their members are involved in. This was noted by Omari (1967) and Maria (1987) who lamented that the type of education and training that the members received were irrelevant to what was being needed in their groups. Maria (1987) gave an example of a course in motor engineering that was being offered to the refugees in Ulyankulu Camp despite the fact that there were no motor vehicles within the settlement. She also noted that a course on masonry was also on offer though no permanent stone houses were being constructed by the refugees in the settlement - for they were hoping to go back home as soon as security improved. The argument here is that the nature of training offered to the members of these groups have to be related to their activities in order for them to be of any help. This study, *inter alia*, made an attempt to determine whether or not this was the case among the refugees studied.

Further, the problem of lack of concentration on the part of the members of these groups was a great hindrance to their total participation and the performance. Boesch and Goldschmidt (1983) conducted a research in the Sudan where they identified three categories of refugees. The first group concentrated fully on income generation but did not wish to repatriate while the second lot was undecided on their future. The third did not even concern itself with the matters in the camp for their main aim was to repatriate. This was so despite the availability of external help from several non-governmental organizations. The point here is that there

was lack of concentration by the refugees on the group activities leading to a low level of group performance and sustainability. This study undertook among other things to investigate whether or not this was the case among the refugees studied.

Lastly but not least, the refugees' income generating groups are faced by the problem of imense competition for the refugees usually produce the same kind of products. For example, if it is handicraft, the refugees mostly, having had the same background and experiences, concentrate more on producing the same products, leading to flooding of the markets with the said product. The results are low prices for these products and as such, poor group performance and low sustainability levels.

Finally, the host countries are in most cases blamed for their failure to support the refugees' income generating activities. Maria (1987), Khasiani (1987), Omari (1987), Mathews (1967), and Legum (1967) support the view that host governments try to restrict the growth of these groups. The aim of this is to minimize the level of competition between the refugees' products and those produced by their citizens. Thus, the refugees movements from the camps are restricted while at the same time the host citizens are forbidden from these camps. The result is a low level of interaction between the two groups. This makes the refugees a 'closed-society'. This has a negative impact on their groups performance and sustainability and the members participatory levels. At the same time, however, governments have been quoted as assuring the refugees of their support. For example, the Kenya government has repeatedly assured refugees of its continued support and extended generosity though at the moment, crossing of the camps near the major towns is being undertaken. This study undertook among other issues to determine whether this was the case in relation to the refugees studied.

2.5 Theoretical Framework

A theory is a set of interrelated constructs (concepts), definitions and propositions that presents a systematic view of phenomena by specifying relations among variables, with the purpose of explaining and predicting the phenomena (Kerlinger, 1964:11).

In this section, theories related to voluntary associations are discussed. This is because the income generating groups, are examples of such associations. The overall aim here is to seek for explanations that underlie the level of these groups' viability, sustainability, performance and members' participatory level. Efforts will be made to highlight issues such as reciprocities and exchange values and how they affect these groups. The study addresses include: social action theory and the social exchange theory.

2.6 social Action Theory

Drawing from social action theory this study attempts to explain the basic processes that underlie a given social behavior. This theory has been applied in social change studies by Weber, Parsons and Zollschan (1976). According to Zollschan (1976), for action to take place, certain processes have to be followed.

These include the identification of goals and needs in a given situation and the assessment of possible courses of action in achieving these goals. In essence, the interest of social action theory is to explain basic social processes that make other social phenomena possible. The income generating groups owned and run by the refugees were formed in Ifo Camp to enable the members to be more self-reliant, to enhance employment level among members among other objectives.

Cohen (1968) argues that social action theory consists of a number of assumptions which prescribe a mode of analysis for explaining the action of individuals in the society. He further pointed out that an actor must have goals or aims to accomplish at the end of every task undertaken. The argument here is that social action involves the selection of means to attain a given goal(s). Further, Cohen (1968) argues that since individual goals are many and the resources to attain them are limited, the attempt to fulfill one influences the actions taken in order to realize the other goal(s).

It therefore follows that the pursuit of goals and the selection of means has to be viewed in the context of the local environment (structure) which influences the course of action. The actors have their own ideas which influence their perception of the environment that they are

in. This means that the actors have certain norms and values which govern their selection of goals and ordering of their priorities.

The argument here is that by taking the members' of these refugees' groups as the actors, the groups have to emphasize certain norms and values in order to achieve the desired goals. The members of these groups have motives in common which they share with others and interact in the formation of a group structure to which each member is an integral part. When he/she internalizes the values or norms in which he/she had a hand in forming, it is obvious that the group in question is his/her group and the norms are his/her own norms. His/her sense of identity, his/her desire to amount to something, his/her pride are intimately related with his/her membership in the group in question. Its norms are his/her cherished personal values. As a consequence he/she willingly and with zeal regulates his/her experience and behavior accordingly.

Marx (see Cohen 1968) uses a model he calls, instrumental rationalism in explaining social action. In his assertion, Marx in Cohen (1968:79) assumes that "Men have certain goals and that if circumstances permit, they will use any means available in their pursuit....". In fact, Marx treated the social actors as living calculators of tactics and strategies. In this case, the refugee members have their own goals which they have to fulfill and they have 'calculated' that by forming groups, they will be able to achieve them. He therefore argues that capitalism encourages instrumentality in that for the refugees to achieve their goals, they have to be instrumental by forming groups in order to pool their scarce resources which will make it easier to achieve the said goals. Parsons also regards social action as goal oriented. This is in line with the assumption of the study that the refugee members of these groups pool their resources into these groups with an aim of achieving the groups objectives like employment creation, generation of income so as to reduce dependence on aid among others.

Fitch (Harpes and Durhnam, 1963) defines social action as a legally permissible action by a group of people trying to promote group action for the purpose of furthering objectives that are both legal and desirable. In the foregoing case, the objectives range from the attainment

of self-sufficiency, promotion of cultural identity, creating employment, and the promotion of free decision making among others.

In this study it is held that the refugees' income generating groups operate within the framework of social action. In this case, these groups are seen as facilitators of social action with their members as the actors aiming at enhancing their own welfare. Their decision to join and participate in the affairs of these groups portrays a shared understanding of the situation and problems that face them. The formation of the groups is therefore a rational action to attain certain goals.

2.7 Social Exchange Theory

The theory of social exchange has been applied to social participation studies by various scholars. The scholars include Blau (1964), Ekeh (1974) and Homans (1965). The basic assumption behind this theory is that behavior is not random but purposive and goal directed. It is also held that behavior is directed to achieving rewards and avoiding punishments. Blau (1964) further argues that behavior is highly determined by fulfilling role expectations both in objectives desired and acceptable rules to obtain those objectives.

More specifically, the main focus of the theory is to explain what transpires when two or more persons meet or associate. Homans (1965) states that interaction occurs when individuals expect compensation equivalent to resources invested although not in the same form. On the other hand, Ekeh (1974:46) asserts that: "Humans assign meanings to what they give out and what they get and increase or decrease their interaction with others on the basis of these interpretations."

The impression we get from the above is that the theory of social exchange centers on behavior and interdependence among people. In fact, Homans (1965:21) sees social behavior, "as an exchange of activity tangible or intangible or more or less rewarding or costly between at least two persons."

Homans argues that it is that exchange nature of social behavior that has brought about the concept of social exchange. Social behavior to a large extent therefore means social exchange. As Blau (1964) says, social exchange is, "voluntary action of individuals that are motivated by the returns they are expected to bring and typically do exactly bring from others. "In this case, refugees voluntarily join the income generating groups with an aim of accomplishing their goals which cannot be achieved without the involvement of the other members. This turns out to be a social exchange as each member 'uses' the other in order to achieve the calculated goal.

It is in this light that the issues related to the refugees income generating groups can be understood. It can be noted that an individual refugee join hands with their colleagues hence, establishing the groups which forms a framework of social exchange. This is because the refugees voluntarily join and invest their resources in these groups. By doing so, they expect that they will receive some rewards from the groups in the form of economic gains, skills, social satisfaction and self-reliance.

The expectation is that effective performance of these groups will lead to increased participation of refugees in so doing, some reciprocal situations emerge in the group. This can happen in two forms it can fall within the dimension of the group and the individuals or among the refugees themselves in the group. In relation to the above, the exchange theory can broaden the understanding of the refugees' income generating groups structure relationships.

The issues that this theory addresses include social and psychological satisfaction on the part of the refugee members and social approval. The social acceptance by fellow group members may in itself lead to existence of groups despite lack of tangible benefits. However, when the social exchange balance is not maintained or members are not being rewarded, some measures of conflict is bound to result and the group might disintegrate.

The above theories should be viewed as being linked rather than being mutually exclusive. Refugees form groups which result into the establishment of a social network or social-matrix. The network formed enhances the stability and the continuity of the groups. On the other hand, if the social exchange system is violated or broken there is likely to be conflict which might lead to their disintegration. In sum, the findings of the study will be interpreted and understood in the light of the above conceptual framework.

2.8 Hypotheses

The study has four hypotheses which are tested in chapter six. The operational definitions of the key variables of the hypotheses form the subject of this section.

H_1 The Monetary Gains Derived From the Income Generating Groups by the Members Determine the Level of their Viability

Independent Variables

The independent variables in H_1 are the monetary/cash gains, obtained by the refugees from their group membership. This was measured by taking into account the actual amount of money/cash obtained by the respective members from their groups - this in other words, is the 'monetary income' accruing to each membership.

Dependent Variable

The dependent variable in H_1 is the 'level of a group's viability in the present study. the level of a group's viability is defined as the ability of these groups to live, grow and develop.

It was measured by taking into account whether these groups were achieving their set targets/goals. This is, for example, by determining whether or not these groups were reducing the problem of idleness among the membership, whether or not these groups had any profound effect on the willingness of the members to repatriate, whether these groups were helping the members to reduce their level of dependence on hand outs offered by the aid agencies in the camp and also by getting the views of the refugees about the future of their groups.

H_2 The level of education and training of the members of the income generating groups affects a group's level of performance and sustainability.

Independent Variable

Independent variable in H_2 is the members' level of education and training. This has been subdivided into:

(i) The Level of Education

This denotes the number of years the respondent has spent in a formal institution of learning. The attendance of adult literacy classes has also been taken into account.

(ii) The Level of Training on The Activity Being Carried On

This denotes any kind of formal training on the activity that the group is carrying out that has been undertaken by a member. It was measured by asking the members whether they had any formal training on the activity that they were carrying out.

Dependent Variable

The dependent variable in H_2 is the "level of groups' performance and sustainability".

Performance refers to the extent to which the goal of increasing social security of the refugees through mutual assistance and self-reliance are being met. In addition, it refers to the extent to which these groups are serving as effective income sources for the refugee members. This also relates to their role of improving the living standards of the refugee members and their respective families. Performance will also refer to objective articulation and achievement.

Sustainability refers to the ability of these groups to support themselves so as to continue with their activities or rather to keep up without interruption, diminution or flagging.

Variable Indicator for Performance

(i) Monetary Gains

Group performance is measured by the actual amount of cash/money that a member derives from his/her group membership. This is measured in Kenya shillings per person (member) per year. The higher the amount of money received from group membership, the higher the group's performance and vice versa.

(ii)Non-monetary Gains

These includes the perceived gains from their group membership. These were the benefits that due to their nature, cannot be given any monetary/cash value and their intristic value is only enjoyed by the respondents due to the virtue of their membership. These are for example, the process of re-socialization, reduction of idleness, acquisition of various skills among others.

Variable Indicator for Sustainability

Group's sustainability level is measured by the way the monetary cash gains explained above are put into use; that is, by either buying their home - necessities or by buying group raw materials. It is regarded in this analysis that the group's sustainability is enhanced further by spending more or raw materials than on home necessities.

H_3 Availability of External Aid to the Income Generating Groups Explains their Level of Performance and Sustainability.

Independent Variable

Independent variable in H_3 is the availability of external aid. In the present study, external aid was regarded as any form of external assistance from the aid agencies that accrued to the group either in the monetary or non-monetary form. This was measured by taking into account the actual amount of aid received in monetary form or otherwise. This was by taking into account any other form of aid like getting working equipment's, getting some kind of training, and receiving raw materials.

Dependent Variable

The dependent variable in H_3 is the "level of groups' performance and sustainability".

H_4 Past background and experiences of the refugee members of income generating groups influences their levels of participation in group affairs.

Independent Variable

Independent variable in H_4 is the past background of the refugee members of income generating groups. This refers 'to those qualities that the refugee members had acquired before coming to the Ifo Refugee Camp'. Variable indicators for this variable are:

(i) A refugees former area of residence.

This is the area which the refugee used to reside in before coming to Ifo Refugee Camp. This is either classified as (a) rural or (b) urban.

(ii) A Member or A-non-member of any income generating group before coming to Ifo Refugee Camp

This is whether the respondent was a member or not of any other income generating group in his/her former place of residence.

(iii) Ones working experience before becoming a refugee.

This is whether or not the respondent was in employment before becoming a refugee. This was either by being self-employed or working for somebody else.

Dependent Variable

The dependent variable in H_4 is the 'level of participation in group affair'. Participation is the engagement in group matters by the leaders and members to realize the income generation goals. Both (the members and leaders) have the voice and vote in all the endeavors of the income generating group. In the present study, participation was measured on a scale ranging from low to high. These depended on:

The frequency of attending meetings and group activities. The higher the number of meetings attended on monthly basis by the respondents, the higher the level of participation and vice versa.

Again, participation was measured according to the level of members' contribution to the group activities. This is in terms of labour, materials, cash and anything else that a particular member has been able to extend to the group that he/she belongs to .The higher the level of such contributions, the higher the participatory level of the respondents and vice versa.

CHAPTER THREE

Methodology

3.0 Area of Study

This research was carried out in Ifo Refugee Camp in Daadab Division, Garissa District of North Eastern Province of Kenya. The camp has an area of 28 square kilometers. It is 110 kilometers from Garissa town the district headquarters, 80 kilometers from Kenya-Somalia border and about 6 kilometers from Daadab divisional headquarters.

Daadab Division, where the camp is located, is bordered to the East by Liboi and Jara-Jira divisions, to the South by Bura, to the West by Central and Mbalambala and to the North, Wajir District (see Garissa District Development Plan, 1996).

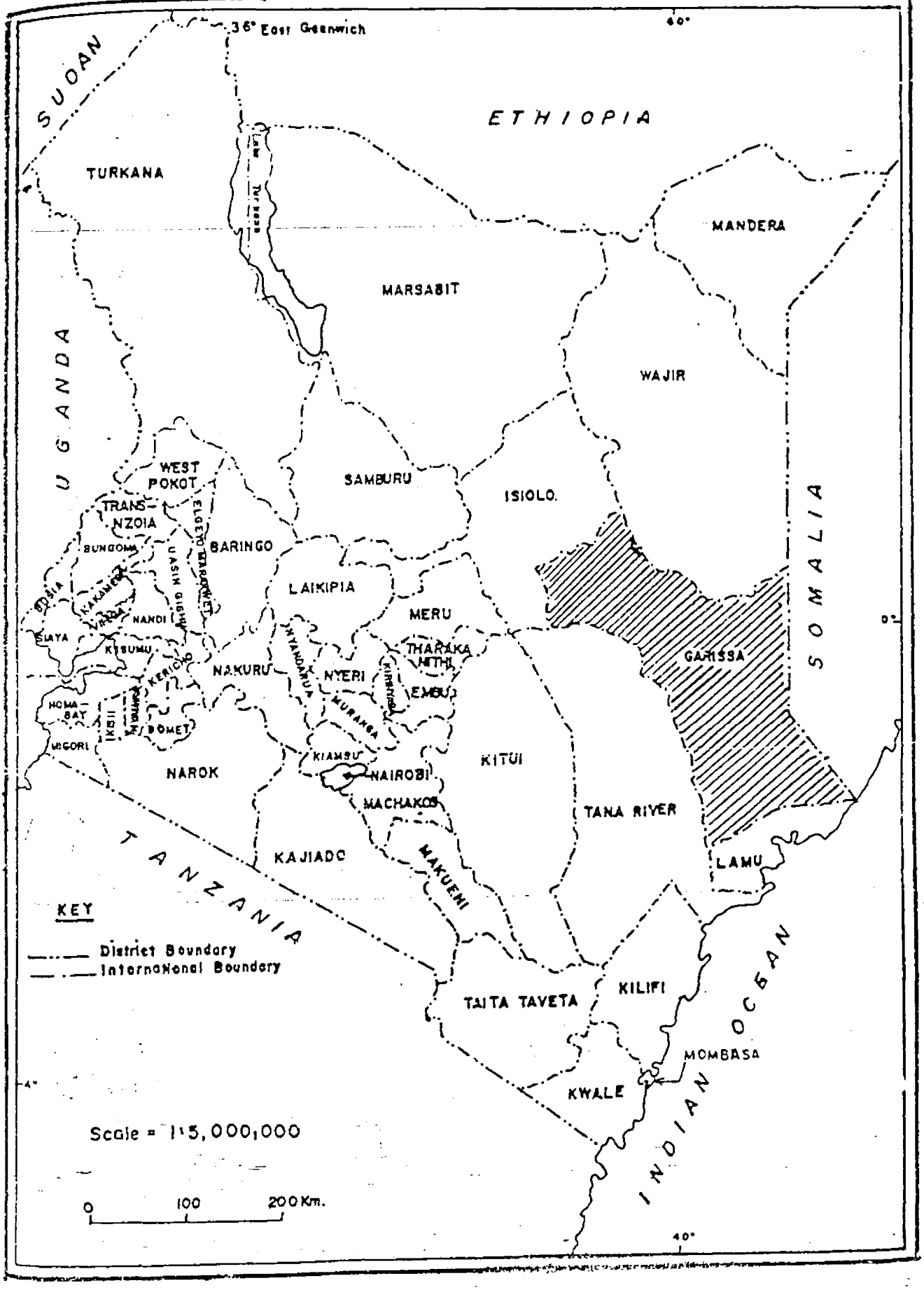
Ifo Refugee Camp has a population of 34,957 registered refugees who make up a total of 8,488 households. The population is mainly made up of refugees from the Republic of Somalia, who are about 94.4% of the total population. Other communities are the Ethiopians (2%) the Sudanese (2%) Ugandans and Zaireans (about 1%).

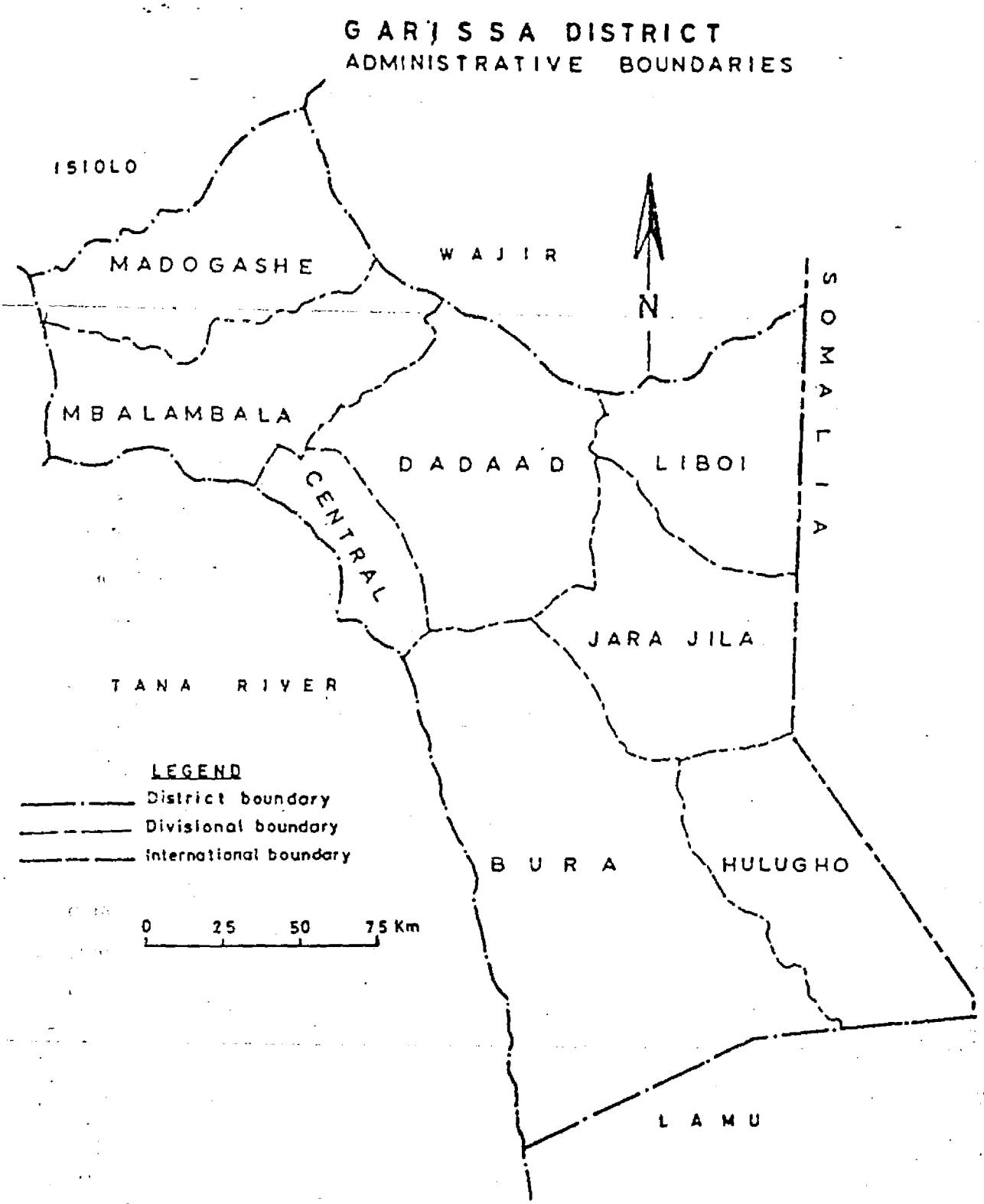
Administratively, Ifo Refugee Camp is one of the three refugee camps in Daadab Division under the United Nations High Commissioner for Refugees (UNHCR). They are coordinated from the Daadab Main Office (D.M.O.) which is under the Nairobi head office. However, each camp has a sub-office in its vicinity headed by the Camp Manager. To ease the role of administration, Ifo Refugee Camp has 5 sections (A to E). These are further sub-divided into 63 blocks. Again, to be able to provide the refugee community with various services, UNHCR has some 'implementing' partners. These are, for example, CARE International in Kenya which is the main partner of UNHCR in this camp. It is charged with the responsibility of camp management, logistics, distribution of food and non-food items, education, social services, water and sanitation. Others are, for example, the World Food Program (W.F.P.) which supplies the food requirements to the camp, Medecin Sans Frontiers (M.S.F.)-Belgium which is responsible for the general health, supplementary and therapeutic feeding and day-to-day running of the camp hospital. Other partners include the Kenya Red

Cross Society, AL-Haramein Islamic Foundation and National Council of Churches of Kenya (NCCK). Last there is the Government of the Republic of Kenya, which provides the security requirements in the camp by operating a police post within its vicinity.

The camp is located in a region which has a hot and dry climate for most of the year. Some unreliable torrential rains ranging between 283-632 mm annually fall in two rainy seasons. This amount of rainfall however, is not adequate for any agricultural activities to be undertaken; the camp also happen to be located in a region of sandy soils which are poor agriculturally. Only a few refugees keep animals which they graze in the areas surrounding the camp while the rest do not have anything to pre-occupy themselves with. Consequently, a high magnitude of underemployment and unemployment problems are experienced in this camp. As a measure to curb these problems, refugees have been organized into income generating groups by CARE-Kenya under the Department of Economic Skills Development (ESD). As noted earlier, the present study attempts to focus on the members of these groups in order to determine the viability of their groups, the key factors affecting their performance, sustainability and participatory levels.

LOCATION OF THE DISTRICT




GARISSA DISTRICT
ADMINISTRATIVE BOUNDARIES
ISIOLO
MADOGASHE
WAJIR
N
SOMALIA
MBALAMBALA
DADAAD
LIBOI
CENTRAL
JARA JILA
TANA RIVER
LEGEND
District boundary
Divisional boundary
International boundary
BURA
HULUGHO
0 25 50 75 Km
LAMU

3.1 Sampling

The unit of analysis of the present study, as stated earlier, is the individual member of the income generating groups. Since the camp has 466 members of the income generating groups, and given the limited time and funds, it was absolutely necessary to sample the population.

To draw a representative sample of the groups, I found it useful to stratify them by various income generating activities found in the Camp. Principles of non-probability sampling and probability sampling were employed as shown below.

The camp has eleven distinct activities undertaken by the income generating groups. A representative sample of these groups should thus include members of groups engaging in all these activities. However, at the time of the present study, only 5 of these activities were being carried out; the others had been abandoned due to various reasons ranging from environmental issues (as in the case of wood-carvers) to the refugee attitudes (as in the case of poultry group). The 5 activities were, weaving, posho milling, blacksmithing, perfume making and leather works/shoe making. Members were drawn from each of these 5 activities. However, since each activity is not carried out by an equal number of groups, the proportionate sampling method was adopted so as to select a representative membership from each activity. This means that the larger the number of groups in a given activity, the larger the number selected from it. Consequently, 6 weaving groups were selected while the other activities were represented by 1 group each. Table 3:1 below demonstrates how this was done.

Table 3:1 Income Generating Activities and How They Were Represented in The Sample

Activities	Total No of Groups	% of Total	No. Selected for the sample
Weaving	25	86.2	6
Posho milling	1	3.4	1
Blacksmithing	1	3.4	1
Perfume making	1	3.4	1
Shoe making	1	3.4	1
Total	29	100.0	10

In the above procedure. non-probability principles of sampling were used to select the ten groups from a total of five activities. The procedure was appropriate for by dividing the income generating groups into five categories. (using the criterion of the nature of activity being undertaken), each 'strata' (activity) was adequately represented. Otherwise. if probability principles of sampling were used at this stage. some strata (activities) could have remained underrepresented, while others could have been over-represented.

In the second stage of selecting the sample (groups), probability principles of sampling were employed. Due to limitations of time and money, a total number of 10 groups were selected. Of these, six were from 'weaving' activity. The later selected by adopting the simple random sampling technique on the 25 weaving groups. However, this technique was not adopted on the other activities as there was only one group carrying out each specific activity. Thus, the perfume makers. the blacksmiths, shoemakers/leatherworks group and the posho millers were selected respectively. The six weaving groups selected were A_1... A_6. B_1. C_3, C_{10}, and C_{18} and they represented 24% of all weaving groups in the camp.

As noted earlier, weaving was the most popular activity undertaken by the income generating groups for 25 out of the 31 registered groups were weaving oriented. This partly explains

[illegible] their respective [illegible] in the camp.

[illegible] development workers who were employees of CARE Kenya [illegible] the [illegible] taking him around the camp [illegible] and also in [illegible] relations. He was also sought from the refugees in interpretation in part where the [illegible] could not understand either Kiswahili or English. However, despite the assistance given by the community development workers and by the refugees themselves many problems were encountered in the course of the field work which will be discussed in a later section of this chapter.

[illegible]

All the above sampling procedures were strictly followed in order to draw a representative sample of members of income generating groups in Ifo Refugee Camp.

3.2 *Methods of Data Collection*

The study uses both the primary and secondary data. The data were collected by administering an interview schedule - which is attached in the appendix. The field work was conducted between April and May 1997.

All the interviewing was done by the researcher himself. Community development workers who were all secondary school leavers, helped the researcher to trace the group members within the camp and in offering interpretation services for most of the respondents could not understand either Kiswahili or English. This enabled the researcher to get direct responses from the respondents to most of the questions. The interview schedule contained questions that would enable the researcher to test the study's hypotheses and others that would help him to suggest some policy measures that can help to make refugees more self reliant.

The interview schedule was made up of three parts, the first part contained questions related to the background of the members, the second one, questions for the ordinary group members and the last part, questions for the group leaders.

All the interviews were carried out confidentially - in the presence of only the respondent, the interpreter and the interviewer. Before the respondents were interviewed, they were briefed on the purpose of the study and were also assured that their responses were treated confidentially. This enabled the researcher to avoid biased answers.

Direct observation was also employed during the fieldwork period. Observations were made on the activities that the members were carrying out: for example, weaving activities like mat-making, basket-making and the like. The researcher also observed activities like perfume making, shoe-making, posho-milling and blacksmithing. This was achieved through visiting the respondents either at home or at their working-sheds in the camp.

Unstructured questions were also administered to a few officials of CARE-Kenya in the camp. This included Community Development Workers (CDWs), the Economic Skills Development Officer, the Social Services Officer, all of Ifo Camp, and the Social Services Officer, Daadab main office under whose department these groups fall. They all expressed the importance of income generation within the refugee communities and the formation of groups of various orientations within these camps.

3.3 Limitation of the Study

The first major limitation of this study was the cost involved. The fieldwork for this study was very costly and were it not for the assistance that the researcher got from CARE and UNHCR, it could have been a very difficult task to accomplish the endeavor.

Secondly, the researcher had to use an interpreter every time he was interviewing a respondent. This was because most of the respondents could not understand any other language apart from Somalia which the researcher, could not comprehend. This was a limiting factor for by failing to communicate directly with the respondent, some very vital and important aspects of communication and interactions were lost. However, the researcher overcame this problem by, first, explaining the importance of giving a clear and unaltered information to the interpreter in order to avoid any misunderstanding.

Low levels of literacy among the respondents was another limiting factor. Although the researcher tried as much as he could to make them understand each question, some of them still misunderstood the questions. A lot of time had to be spent to clarify most of the questions. However, with the required endurance, the researcher succeeded to fill 89 questionnaires.

Another limiting factor was the general state of insecurity in the area. The researcher could not have traveled alone within the camp nor could he have been able to interact freely with the refugees. It was totally unsafe to move around without the company of the Community Development Workers (C.D.W.s) or the security personnel - that is, the Kenya Police. This was a limiting factor in that the presence of security personnel sometimes made the respondents nervous and unable to give information freely. It also sometimes attracted curious crowds of people who were wondering what could be happening. However, this problem was overcome by explaining clearly the purpose of the study to the respondents before the interviews.

3.4 Methods of Data Analysis

In the analysis of data, both descriptive and inferential statistical tools were employed. All calculations in the study were done using a computer. The statistical package for social sciences (SPSS) program has been used in computing all the statistics.

(a) Descriptive Statistics

These statistical tools are used in condensing and summarizing descriptions of units with regard to innumerable or measurable characteristics (Hagood, 1969 in Mbatia, 1987). Descriptive statistical methods that have been used in the present study are percentages, charts, measures of central tendencies such as the mean and range. These measures are defined as follows:-

(i) Mean

This is obtained by summing the individual values (x) and dividing their total number (N). Thus Variables like age of the respondents have been calculated using this measure. Mean is sometimes called a measure of central tendency, for it tells a researcher about the main or central characteristics of a distribution of score (Prewitt, 1975).

(iii)Range

This is the difference between the maximum and the minimum score in a given data: Variables like the respondents frequency of attending group meetings. the different levels of income received from group membership were all calculated using this measure.

Range = maximum score - minimum score

(iv) Ethnographic data.

Ethnographic data was used in order to discuss and outline some of the qualitative data obtained in the course of the field work. This was aimed at trying to understand the respondents 'own defination of the situation'.

(b) Inferential Statistics

Inferential statistics deal with methods of drawing conclusions or making decisions about populations on the basis of samples. The basic ideas of descriptive statistics prepare the way for inference, hence have been outlined first (see Wallis and Roberts. 1956). In the present study, the following inferential statistical tools are used:

(i) Cross tabulations

(ii) Chi-square

1. Cross-tabulation

This is a joint frequency distribution of cases according to two or more classifactory variables (Nie *et al,* 1970). Such tables simultaneously tabulate the sample on two or more separate dimensions in such a way that the leader can see the interrelationship between a respondent's score on one variable (dimension) and his score on a second (and or third) variable(s) (Prewitt, 1974).

These joint frequency distributions can be summarized by certain tests of significance. such as the chi-square test.

(ii) Chi-square (χ^2)

This is a test of statistical significance which helps us to determine whether a systematic relationship exists between variables. It measures whether something observed differs significantly from something expected.

The formula for Chi-square (X^2) is:

$$\chi^2 = \frac{(\text{observed - expected frequency})}{\text{expected frequency}}$$

$$\chi^2 = \frac{(O - E)}{E}$$

To measure the strength (weak or strong relationship) and the direction (negative or positive) of such relationships several measures of association have been employed: These were:

(i) Contingency Coefficient (c)

This measure of association has been used where appropriate to show the strength of relationships between two variables measured either at ordinal or nominal level. It has a minimum value of zero (0) in all cases but the maximum is always determined by the size of the table.

(ii)PHi (ø)

Phi (ø) has been used in this analysis to measure the relationship between various variables measured either at ordinal or nominal level. However, this is only applicable in 2x2 tables where it is best suited (Nie *et al.* 1970). PHi(ø) takes a value of between 0 and +1. This means that the higher the value, the stronger the strength of the relationship and vice versa.

CHAPTER FOUR

DESCRIPTIVE DATA FOR THE CHARACTERISTICS OF INCOME GENERATING GROUP MEMBERS IN IFO REFUGEE CAMP.

4.1.0 Background Characteristics of Income generating group members in Ifo Refugee Camp

In this chapter, I present key findings based on the primary data collected in Ifo Refugee Camp. Descriptive statistics such as the measures of central tendencies like mean, mode and median together with the simple tables and percentages have been used. The use of inferential statistics in the testing and interpretation of hypothesis have been deferred to the next chapter.

4.1.1 Attributes of income generating group members

This study interviewed a total of 89 members of income generating groups. These members were refugees who due to their well-founded fear of being persecuted for reasons of race, religion, nationality, membership of a particular social group, or political opinion, had left their country of nationality. They were unable to or, owing to such fear, unwilling to avail themselves of the protection of that country. (UNHCR, 1951). All but 2 of the respondents were from Somalia. This could probably be explained by the intense security problems and civil war which have been going on in Somalia since 1991. Moreover, the proximity of the Kenya-Somalia border (which is only 80 kilometers from the Camp made it easier for the Somalis to cross the border and settle in this camp. It was not therefore surprising to find that 94.4% of the Camp inhabitants were Somalis; the remaining 5.6% were drawn from Ethiopia, the Sudan, Uganda and the former Zaire.

The focus of this study was on the various income generating activities carried out by the refugees. Although the camp had 7 major activities, this study considered only 5 which were being undertaken at the time of the study. These activities were weaving, perfume making, shoe making, blacksmithing and posho milling. In all, 31 income generating groups were registered with the Camp's Economic Skills Development Officer, (E.S.D.O.). Out of these, 25 were weaving oriented while the other activities namely, posho milling, perfume making, blacksmithing and shoe making had 1 group each. Activities such as wood carving and poultry had been abandoned long before the time of this study due to various logistical

problems. Distribution of the respondents by membership into income generating groups is shown in table 1 below.

Table 4.1: Distribution of Respondents by Income Generating Groups

Group Type	Absolute Frequency	Relative Frequency
Weaving	60	67.2
Perfume making	10	11.2
Shoemaking	9	10.1
Blacksmithing	6	6.7
Poshomilling	4	4.5
Total	89	100.0

From table 4.1 it is shown that weaving was the dominant activity since 67.2% of the respondents were engaged in it. Posho milling made up 4.5% of the total sample size. This finding supports Semakafu (1987) and Muhwezi (1989) view that duplication of income generating activities was a major problem in refugee camps and advocated for a diversification of these activities. This however, could have been the case in Ifo Camp for the other activities - namely, posho milling, perfume making, blacksmithing, and shoe making needed more training and were more capital intensive. Weaving, on the other hand, was a traditionally oriented activity which is less capital intensive.

This study shed some light on the individual attributes of the income generating group members that were interviewed. Some of the major attributes such as sex, age, marital status, prior area of residence and educational background are presented and discussed here - others will be discussed later.

Table 4.2: Distribution of Respondents by Sex

Sex	Absolute Frequency	Relative Frequency
Female	70	78.7
Male	19	21.3
Total	89	100.0

Of the total sample of 89 members of income generating groups considered. 78.7% were females while 21.3% were males. This finding supports the casual observation made in the field that there were more female income generating group members than males. This finding suggests that the population of female refugees in Ifo Camp is likely to be higher than that of their male counterparts. This finally tend to support the view held by Angharad and Gordon (1996), Mekuria (1983) that there is a female dominance in the refugee camps. This could probably be explained by the high mortality rates among the males during civil wars as they are the ones who does the actual fighting.

Age of the respondents ranged from 17 to 56 years with a mean of 34 years. This finding supports the casual observation made in the camp that most of the refugees were either young or people in their middle ages. This could probably be explained by the fact that there is low life expectancy in the refugees' countries of origin. For example. Somali has a life expectancy of 47 years. Sudan 51. Ethiopia 47 and Uganda 41 years. Further. this finding could be explained by the fact that the respondents were the 'energetic' people who survived the harsh semi-desert conditions as they were fleeing the ravages of civil war in their home countries. Moreover. the rule that U.N.H.C.R. only gives protection to refugees after they have crossed an international border further explains the conspicuous absence of the old people in the camps. Perhaps. most of the old people could not have been able to make it to the border.

The present study sought information about the marital status of the respondents. There were 65 (73.3%) respondents who were married at the time of this study, while 18 (20.2%) were either divorced or widowed. This finding therefore suggests that the majority of these respondents had family obligations to meet and the need to supplement the donor hand-outs by generating some extra incomes through their membership into groups. Only 6.5% of the respondents were single. The latter finding can probably be explained by the preference for early marriages among the Somali community. Suffice it to say that it was actually a hard thing to come across a female refugee aged 17 years being unmarried.

This study also sought information about the respondents' residence before they became refugees. There were 75 (84.3%) respondents who formerly resided in urban areas while the remaining 14 (15.7%) were rural residents in their own countries. This finding could probably be explained by the fact that civil war/insecurity is always more intense in the urban than in the rural areas as the rival forces compete to control the major urban centers. This is because they are used as the administrative and political centers of the surrounding areas. Moreover, urban dwellers are less attached to the land than to their businesses and professions which are affected a great deal when there is insecurity. They are therefore, more likely to be displaced in an event of civil war than their rural counterparts.

This study also collected data on the education background/achievement of the respondents. Finding of the study reveal that 57 (64%) of the respondents had never been to school. Some 22 (24%) had achieved the primary level of education while only 3 (3.3%) had been to secondary schools. This finding supports Maria (1987) who echoed the problem of low levels of literacy among the refugees in Tanzania's Ulyankulu Settlement. This however, could be attributed to the low levels of literacy in the refugees' countries of origin. Moreover, the discrimination against women (who were the majority in the camp) in education among many African communities could also explain the above finding. Further, since the majority of the group members (86%) either had none or had achieved a very low level of education, this suggest that they had limited opportunities in terms of further training and employment within the camp. They could not even qualify to be employed by the aid agencies as food scuppers for they could not be able to communicate in another language apart from their mother tongue. This point may explain why they were reluctant to join the groups which required more advanced levels of training like posho milling - and opted to join weaving oriented groups as it was easier for them to learn these skills. This view is in line with the suggestion by past scholars in this field that the respondents' level of education influenced their level of participation (see Russel in Mekuria, 1983).

4.2.0. Reasons Explaining Membership into Income Generating Groups

The present study sough information about the individual motives for joining their respective groups. There were 51 (57.3%) respondents who had joined the groups in order to have an

independent source of income. Further, some, 16 (18%) felt that the responsibility of taking care of one's family upkeep made them join these groups. Importantly, (23.6%) respondents felt that their desire to reduce the level of dependence on hand-outs was the overriding factor explaining their membership into the groups. This finding confirm that 88 (98.9%) respondents were participating in the activities of their various groups in order to 'reduce' their current levels of dependence on hand-outs offered by the aid agencies. This finding further emphasizes the importance of income generation among the refugees as stated by past scholars in this field (see UNHCR 1996, 1995 and 1992. Aughauzad and Gordon. 1996).

This study also realized that there were non-economic motives explaining the respondents membership into income generating group. Curbing idleness in the camp was the most paramount non-economic factor cited by 57 (66.3%) of the respondents. This finding could probably be explained by the fact that Ifo Refugee Camp is located in an area with a low agricultural potential hence making it unprofitable for cultivation. Again, although the majority of refugees were from pastoral communities, they did not have any animals to take care of. Moreover, the rule restricting the refugees from traveling outside the camp made it impossible for them to occupy themselves with various activities such as doing business within the camp.

This finding supports Mathews (1967), in Holborn (1975) and Kristoffem (1995) in UNHCR(1995) view that idleness above all else, becomes the most pressing problem among the refugees once they are settled in a camp. The problem of open-unemployment was clearly evident in the camp as most of the refugees did not have anything to do all the day long. The above scholars advocated, *inter alia*, for the establishment of income generating groups so as to curb this problem among other issues.

To measure the effectiveness of income generating groups as a way of dealing with the problem of idleness, this study focused on the frequency of attending the groups' activities and meetings. The study found that some 35 (39.3%) respondents met their group members on daily basis while 40 (44.9%) met at least once a week. This finding showed that 75

(84.2%) respondents devoted sometime each week for their various groups. This further supports the casual observation made in the field that income generating groups provided their members with a range of activities hence, reducing the problem of idleness amongst them. Further, in order to determine the significance of attending to the groups' activities, the study evaluated the importance of the labour provided by the members to accomplish the groups' activities.

4.2.1. Members rating of their labour contributions to their groups

This study sought to establish how members rated their labour contributions. The observation was to determine the effectiveness of these groups in keeping their members busy/or in helping them to curb idleness. Data on how members rated their labour contribution are presented in table 4.3 below.

Table 4.3: Self Rating of Members in Labour Contribution to their groups

Members level of contribution	Absolute Frequency	Relative Frequency
Very high	41	46.1
High	34	38.2
Low	7	7.9
Very low	3	3.4
Don't know	4	4.5
Total	89	100.0

From table 4.3, it is clear that 75 (84.3%) respondents rated their contribution to their groups as either being 'very high' or 'high'. This suggests that their level of devotion was high. Some 10 (11.2%) respondents felt that their contributions were low. In sum, the study therefore reveals that the overwhelming majority of the members felt that they were highly dedicated in supporting the efforts of their groups to achieve their objectives. This finding supports Mathews (1967) and Kristoffen (1995) that these groups were instrumental in curbing the problem of idleness among their refugee members.

4.3.1. Monetary benefits derived from group membership

The present study sought information regarding the monetary benefits that the respondents obtained from their group membership. These were the actual cash gains that the

respondents obtained by the virtue of being group members. Data on these benefits are presented in table 4.4 below.

Table 4.4: Cash gains/benefits derived from Group Membership per annum

Cash gained	Absolute Frequency	Relative Frequency
0-4000	30	33.7
4001-8000	38	42.7
8001 and over	21	23.6
Total	89	100.0

From table 4.4, 59 (66.3%) respondents were getting over 4000 Kenya shillings from their groups per annum. Only 30 (33.7%) respondents who were getting less than 4000 shillings per year from their group membership. This study therefore, reveals that the majority of group members were getting some income from their membership. This finding supports the views of UNHCR, (1995,1992), nobel *et al* (1982), Mekuria (1983) among others, who view these groups as vehicles of uplifting the refugees economic status. This finding further suggests that these groups were viable among the refugees as they helped them to supplement the hand-outs obtained from the aid agencies. To determine the validity of this later suggestion. This study sought to establish how members utilized the economic gains derived from the groups.

4.3.2 Patterns of expenditure of gains from group membership

The present study sought information about the respondents pattern of expenditure of the economic gains obtained from group membership. This was done in order to establish whether these gains were used in supplementing the hand-outs that the members obtained from the donor agencies. Data on the members pattern of expenditure of the economic gains are presented in table 4.5 below.

Table 4.5. Patterns of expenditure of the income received from the groups

Pattern of Expenditure	Absolute Frequency	Relative frequency
Buying necessities	63	70.8
Buying raw materials and necessities	26	29.2
Total	89	100.0

Table 4.5 clearly reveals that 63 (70.8%) respondents devoted their money in buying their home necessities. These necessities were namely, clothes for children, paying school fees, buying food in the house and equipping the kitchen, among others. Some 26 (29.2%) respondents said that they used the gains to buy both raw-materials and home necessities. This finding reveals that the monetary gains obtained from group membership was not only used in supplementing the donor hand-outs but also in the acquisition of raw materials. This was a further demonstration that the members were highly dedicated in supporting the efforts of their groups to achieve their objectives.

Further, this study made an attempt to establish who made the decision on how to spend these gains. The aim was to determine whether the group members were independent in decision making. It was established that 54 (60.7%) respondents made their own decisions while 33 (37.1%) group members consulted their spouses on how to spend these gains. Only 2 (2.2%) respondents consulted their friends on the issue of spending their money. This finding suggests that the group members were eager to reduce their dependence level on the hand-outs offered by the donor agencies. The study's findings further supports the views of UNHCR (1995,19992), Nobel *et al* (1982), Mekuria (1983) among others view that these groups were vehicles of uplifting refugees economic status and instrumental in reducing their dependency on donor hand-outs. To verify this finding further, this study considered the non-monetary benefits derived from group membership.

4.3.3. Non-monetary benefits derived from group membership

The present study sought information regarding the non-monetary benefits that the respondents obtained from their group membership. These were the intristic benefits that the

respondents enjoyed by virtue of being group members. Some of these benefits were namely, obtaining market for their products, acquiring skills, socializing/acquiring friends among others. Data on these benefits are presented in table 4.6 below in order of their importance to the group members.

Table 4.6: The major non-monetary benefits derived from group membership

Gains in order of members priority	Absolute frequency	Relative frequency
Market for their products	66	76.7
Acquired skills	5	5.8
Socializing/Getting friends	15	17.4
Total	86	100.0

Missing cases = 3. These included the people who could not be able to rate the importance of various non-monetary benefits they enjoyed.

Table 4.6 shows that 66 (76.7%) respondents felt that their groups played a significant role in facilitating the marketing of their various products. The respondents who felt that they had been helped by their groups to socialize were 15 (17.4%): only 5 (5.8%) respondents felt that these groups were instrumental in making them acquire skills. In sum, the study reveals that these groups were instrumental in helping their membership to market their various products. As a result, their role in helping their membership to reduce their dependency level cannot be underrated.

4.4.0. Member's perception of their groups' performance in enhancing their level of skills development

As stated in chapter two, for social action to take place, certain processes have to be followed. These include the identification of goals and needs in a given situation and the assessment of possible courses of action in achieving these goals (see Zollschan, 1976). Further, for a social phenomena to take place, the individuals in the society must have goals or aims to accomplish at the end of every task undertaken (see Cohen, 1968).

The foregoing argument is that the income generating group members have motives which they share with others and interact in the formation of a group structure to which each member is an integral part. The realization/achievement of the groups objectives is of paramount importance to an individual group member. It is because of such realization that the present study focused on the members perception regarding their groups level of objective achievement.

First, income generating groups had been established in order to enable their membership to acquire skills on the various activities that they engaged in. These skills, it was presumed, could be of an enormous use to the refugees once they repatriate. This is because they could be useful in helping them to reconstruct their lives and the mother countries. This study sought to establish members perception on the role played by their groups in the enhancement of this objective. Data on this are presented in table 4.7 below.

Table 4.7: Members perception of the role played by their income generating groups in enhancing their training

Groups effectiveness	Absolute Frequency	Relative Frequency
Training adequately achieved	64	83.1
Training moderately achieved	10	13.0
Training not achieved	3	3.9
Total	77	100.0

From table 4.7, it is clear that 64 (83.1%) respondents felt that training was being adequately provided by their various groups. Again, 11 out of the 12 group leaders interviewed regarded training as having been adequately provided by these groups. This suggests that the groups' role in training their membership was important. This study therefore, confirms that the majority of the members felt that they had adequately benefited from the group's training programs and that they were instrumental in enhancing their membership skills.

However, though the foregoing argument clearly suggests that the majority of group members supported the idea that training had adequately been achieved, only 31 (40.3%)

respondents had received 'formal' training from their groups. They had also attended courses on book-keeping and leadership skills. The rest 45 (59.7%) respondents were yet to get a chance to attend these courses though they were still optimistic that such an opportunity could arise. It was, however, observed that such members had received 'informal' training for the activities being undertaken in the camp could be learned by 'doing'. This observation concurs with the findings by Aughauzad and Gordon (1996) that though 'formal' training was only made available to a few group members, the rest always trained through 'doing' and their competence improved with time.

4.4.1. Members perception of the group's performance in the re-socialization process.

Income generating groups operated by the refugees in their camps have an objective of enhancing the resocialization process amongst their membership. This has been documented by the scholars in the field of refugee studies like Nobel et al (1982), Semakafu (1987), Maria (1987), Khasiani (1987) and UNHCR (1996) among others. This objective is of paramount importance as UNHCR (1996) contends. This is because the refugees are in most cases traumatized, disoriented, exhausted and always in a state of shock by the time they arrive/settle in a refugee camp. This results from the inhuman conditions that prevail in their home countries during the period of civil strife. In some cases, former enemies meet in the same camp like it has been the case after the Rwandese civil war - where both Hutus and Tutsis met in refugee camps in the Goma region of the former Zaire. In sum, resocialization is intended to enhance good relationship between former 'enemies' and prepare them for co - existence once they repatriate to their home countries. To establish the role played by these groups in enhancing re-socialization among their membership, this study sought information about the members' perception on this issue. Data in this regard are presented in table 4.8 below.

Table 4.8: Members' perception of the groups' performance in the re-socialization process

Group effectiveness	Absolute frequency	Relative frequency
Very helpful	25	32.5
Helpful	35	45.5
Not helpful	17	22.1
Total	77	100.0

From table 4.8, it is clearly shown that 60 (78%) respondents conceded that their groups were either 'very helpful' or 'helpful' in enhancing re-socialization amongst them. Only 17 (22.1%) respondents who felt that these groups were actually not helpful in the resocializing process. This finding, therefore, shows that the overwhelming majority of the group members regarded their groups not just as vehicles for income generation but also as facilitators for re-socialization. A casual observation done in the field further established that their membership had been drawn from various clans (as in the case of the Somali nationalities). A point to note is that some of these clans were enemies at home and were still fighting against each other in Somali at the time of this study.

However, the above situation notwithstanding, it was also noted that some respondents disregarded the re-socialization role played by these groups. These could have been drawn from sections like the Somali-Bantus whose groups were exclusively meant for themselves, the Sudanese groups or even the Ethiopian groups. However, a casual observation in the field revealed that these groups had played a tremendous role in enhancing re-socialization between various groups. This was so for from time to time, they could assemble in the community centers in the camp and their members could interact and contribute freely to the issues being discussed. In sum, the study therefore reveals that these groups were highly useful in enhancing re-socialization among their membership.

Having studied various aspects of the roles played by these groups in enhancing the well-being of their refugee members, this study sought to establish whether or not these groups

could thrive if the donor assistance was withdrawn. Moreover, past studies by UNHCR (1995,1996) emphasizes the importance of self-sustaining groups in refugee communities. This is because a persistent decline in the level of donor assistance to the refugee programs particularly in the 3rd World has been noted. This study therefore, attempted to establish whether these groups were self-sustaining or not.

4.5.0 Sustainability of Refugees Income Generating Groups

As stated in an earlier chapter of this study, income generating groups had been established with an aim of making the refugees self-reliant by reducing their levels of dependence in donor hand-outs. However, despite the above realization, some past scholars like Lachenmann and Otzen (1981) argue that these groups must initially be assisted. Their failure to spell out the 'ideal' time period has led to a wide range of opinion among the scholars on refugee studies - with some advocating for their continued assistance (see Boesch and Goldschmidt, 1983) while others oppose the very existence of these groups (see Muhwezi 1989). In this study, we have made an attempt to establish whether the income generating groups in Ifo Camp could be able to thrive on their own without any assistance/minimum assistance from external agencies. To achieve this task, the study first sought to establish the members perceived level of their group's dependence on external assistance. Data on this issue are presented in table 4.9 below.

Table 4.9: Members perceived levels of their groups' dependence on external assistance

Members rating of their groups	Absolute frequency	Relative frequency
Groups very dependent	60	78.9
Group is dependent	8	10.5
Group less dependent	6	7.9
Group not dependent at all	2	2.6
Total	76	100.0

From table 4.9 above, it is clearly shown that 60 (78.9%) respondents considered their groups as being 'very dependent' on external assistance. In addition, another 8 (10.5%) regarded their groups as being 'dependent'. These findings therefore, reveal that 68 (89.5%)

respondents regarded their various groups as having failed to achieve an autonomous status. Only 8 (13.1%) respondents felt that their groups were either 'less dependent' or were 'not dependent' at all. The study therefore confirms the heavy reliance of these groups on donor aid.

The heavy reliance on external aid can probably be explained by several factors. First, the aid agencies particularly CARE-Kenya, had played a very instrumental role in the formation of these groups in Ifo Camp as supported by 79 (88.8%) respondents. Perhaps most members probably found it difficult to visualize the continuity of their groups in the absence of external assistance. Again, this finding could probably be explained by the nature of inputs that these groups required. The weaving groups were in constant need of reeds: the shoe makers required leather and shoe soles; the posho millers needed diesel and spare parts while the blacksmiths were in constant need of the scrap metal - all which was not locally available. This, together with the rules restricting the refugee movements to and from the camp intensified the groups dependence. This finding also concurs with the views of the community development workers (C.D.W's) who were also interviewed. These workers felt that without external assistance, the future of these groups could not be guaranteed. Moreover, the finding supports an earlier contention by Lachenman and Otzen (1981) that these groups had at first to be dependent on external aid as the refugee members oftenly arrived in the camp with nothing more than their little personal effects.

To pursue the above findings further, the present study sought to establish the extent to which these groups could perform without external assistance. The salient objective was to establish what would happen to the groups if external assistance was withdrawn. Members view of how their groups could perform if external assistance was withdrawn are presented in table 4.11 below.

Table 4.11: Members Perceptions of Groups' Performance and Continuity if external Aid was withdrawn

Group performance	Absolute frequency	Relative frequency
Very well	4	5.2
Well	3	3.9
Poorly	27	35.1
Very poorly	43	55.8
Total	77	100.0

From table 4.11 above, it is clearly shown that 70 (90.9%) respondents were of the opinion that their various groups could either perform 'poorly' or 'very poorly' in the absence of external aid. The finding supports a casual observation made in the field that the withdrawal of this assistance could affect these groups adversely for the required raw-materials were either very expensive in the local market (Daadab) or were simply unavailable. Moreover, the rule restricting refugee free movements to and from the camp made it extremely difficult for the group members to have any access to the raw materials. It was also noted in the field that a slight hitch in the availability of raw materials paralyzed the group activities and in some cases desertion by some members. This study therefore, found out that if external assistance to these groups was not available, their sustainability could not be guaranteed.

4.6.0 Members Perceived Willingness to Repatriate.

This study sought to establish whether income generating groups affected their members' willingness to repatriate. As shown in the literature, a wide gap of opinion has developed among the scholars of refugee studies as concerning this crucial issue. For example, Kristoffern (1993); Boesch and Goldschimidt (1983); Mekuria (1983); UNHCR (1995) advocate for the continued assistance to these groups up to the time when they will be able to 'stand' on their own. On the other hand, scholars like Mahwezi (1989) and Semakafu (1987) argue that these groups are totally undesirable among the refugee communities as their continued assistance by external forces distracts their membership commitment to go back to their home countries even when the situation gets back to normal. Moreover, they argue, it would be extremely difficult for a person to desert and repatriate to a land where even her/his

own survival is not guaranteed. The present study therefore. sought to investigate the extent to which the group members were willing to repatriate. Data on the members' perception on this issue are presented in table 4.12 below.

Table 4.12: Distribution of members by their perceptions on repatriation

Time intending to repatriate	Absolute frequency	Relative frequency
Sometime from now (when there is peace)	80	89.9
Never	9	9.1
Total	89	100.0

It is clearly revealed in table 4.12 above that the majority of the group members were most willing to repatriate and reconstruct their lives once there is peace and a responsible Government in their home country. This finding was supported by 80 (89.9%) respondents. This finding could probably be explained by the fact that 78 (87.6%) respondents were working prior to their becoming refugees. These respondent were either professionals or business people who used to generate more income than they were getting from their group membership. Further this study reveals that 9 (10.1%) respondents would never like to go back home even if a responsible government was restored. This could have been caused by their traumatic experiences shortly before their escape where some of them lost all their closest relatives and their property. In sum, this study reveals that income generation in refugee camps do not deter their membership from working towards their repatriation. Rather, these groups were seen as tools of elevating the socio-economic well-being of their membership as a casual observation made in the field revealed. Recommendations are made in the last chapter of this study which can help to alleviate some of the problems being experienced by these groups.

CHAPTER FIVE

QUALITATIVE ANALYSIS OF LIFE OF REFUGEES AND THEIR INCOME GENERATING ACTIVITIES IN IFO REFUGEE CAMP

This study also uses ethnographic technique in order to discuss and outline some of the qualitative data obtained in the course of the field work. In the discipline of sociology, ethnographic approach was first used in the University of Chicago in the 1920s and 1930s where Robert Park (1864-1944) encouraged his students to build on their experience and use the city of Chicago as their lab. (See Singleton et. al (1988). Further, ethnographic approach was adopted by W.I. Thomas (1863-1947) and Florian Znaniecki when they published a study of the polish peasant in Europe and America. Both studies advocate the importance of understanding the individuals own 'definition of the situation' as part of a more self-conscious theoretical analysis. The present study attempts to understand the refugees' own definition of the situation that they had found themselves in with a salient aim of understanding their own predicaments.

5.1. Problems of Refugees in Ifo Camp.

As I conducted my research at Ifo, I found that the refugees were faced with numerous problems. First, they could not pack and go home for most of them were afraid of persecution. Secondly, the host country, Kenya does not allow them to travel freely, to and from the camp, mainly due to security and other logistical problems. Further, the camp is located in a semi-desert region which is very poor agriculturally. The above *inter alia*, make it difficult for the refugees to engage in any agricultural or pastoral activities.

The refugees themselves did not have anything that could be invested so as to generate some income. The majority did not have any working tools. To make their situation worse, most had a low level of literacy while the majority did not have any technological training. I found them to be a vulnerable lot.

Most of the refugees that I talked to in the cause of this study loathed and hated the situation that they were living in. Some even compared the life they were leading in the camps with being in prison; the only difference was that a prisoner knows the time that he/she will remain in jail.

Unfortunately, the refugees in the camp could not tell with certainty whether or not they will ever be able to go back home. In an extreme case, a refugee woman interviewed responded..

> *"Being a refugee is like being dead... only that there is peace in death... while in a state of being a refugee, a remedy to a given predicament is a problem in itself...".*

The above feeling could have been as a result of the problems that these people experienced in the course of their life in the camp. A casual observation in the field revealed that the refugees were faced with problems ranging from economic, social and health. First, it was observed that most of the refugees of 'working age' did not have anything to preoccupy themselves with. The majority were therefore unemployed or underemployed. Secondly, poverty levels were extremely high in the camp as most of the residents did not have an income. It was observed that the above mentioned factors resulted to a low level of business activity within the camp.

It therefore came as no surprise when majority of both the key informants and refugees interviewed expressed fear that if external assistance to the refugee groups was withdrawn, most of them would ultimately collapse.

During the field work, I also found that the refugees in Ifo camp were faced by numerous social problems. First, housing was a major problem for the majority lived in very poorly constructed houses which in most cases were not fully covered with a roof of plastic sheeting's. During the field work I observed that during the day time when it is very hot, the temperature in these 'houses' often rose to extremely high levels making the occupants very uncomfortable. Further, most of these shelters were not water proof and during the rainy seasons, most of them leaked. I further observed that most of these 'houses' were very small in size in relation to the average number of those dwelling in them. It was therefore, not a surprise to find a small room of ten by ten feet being occupied by a family of 8 and at the same time, serving as a kitchen.

The above state of housing resulted to a serious problem of cultural erosion among the refugees. It was observed in the course of this study that adults were forced to share rooms with children - which is a serious transgression of the African culture. Worse still, the small size of the

'house' limited the number of beds that it could hold resulting to the inevitable sharing of the available beds among the occupants. This came as a *cultural-shock*-given that sleeping in the same room with the parents is a taboo in my (kikuyu) culture. Moreover, bed sharing, particularly between people of different age-groups or even between brothers and sisters is considered as morally wrong and a taboo.

The rules baring the refugees from free movement to and from the camp, had a serious effect on their culture for most of them had been used to constant movements as they were originally pastoralists. The fact they did not have any livestock to look after worsened this problem. Moreover, men who traditionally looked after the cattle, found themselves without any form of employment resulting to the escalation of the problem of idleness within the camp.

High rates of crime within the camp was also noted. This problem manifested itself through the numerous robbery cases reported. For example, a robbery had taken place in the community centre 1, where materials used for vocational training were stolen. Moreover, as noted earlier, this area is prone to banditry. Accordingly, one was always advised to be accompanied by security forces when travelling deep inside the camp or its surroundings. The problem of the insecurity also manifested itself in the numerous cases of rape which was affecting women when collecting firewood in the surrounding areas. I learned from the key respondents interviewed in this study that most of the perpetrators of these crimes were themselves refugees who, partly due to lack of something to keep them busy, took to crime.

Early marriages among the refugees studied was prevalent. A casual observation in the field revealed that it was extremely difficult to come across a female of 17 years who was a single. An interview with some of these women revealed that most had been married off by their parents and did not have much choice for it could have been an embarrassment to their respective clans if they turned the offer down. Further, informal interviews conducted on this issue revealed that it was in line with the Somali tradition to marry at this tender age. It was however, noted that this led to low enrolment of girl-children to school as their parents were not very keen on educating them. To most parents, it was not worthwhile to educate girls for this

could have interfered with their getting married. Moreover, informal interviews with male refugees revealed that they did not prefer to marry educated women for they considered them as having been 'spoilt'.

5.2. *Refugees Attitudes and Aspirations Towards the External Assistance given by the Aid Agencies*

As I conducted my research at Ifo, I found out that the refugees were constantly receiving external assistance in various forms. These were, *inter alia*, food rations, plastic sheeting, cooking fats, various forms of raw-materials for their groups and some farming implements. As I interacted with them, I learnt that they had developed some various attitudes over time towards various issues regarding this form of assistance.

First, I tried to investigate on whether they had realised any variations in the nature, amount and the frequency of receiving external assistance from the time they settled at Ifo camp. On this issue, they all agreed that the amount they were receiving during the time of the study had declined a great deal. This affected all the forms of assistance that they were receiving ranging from food rations to the raw-materials for their groups. The key informers interviewed, who were mainly employees of CARE-Kenya, also felt the same and attributed this to issues like donor fatigue and the diversion of donor funding from Daadab region to the areas like Rwanda, Burundi and the former Zaire. This therefore, showed the need of enhancing their economic well being through the strengthening of their income generating groups.

I also tried to investigate into the refugee's attitude towards the duration that they expected to continue receiving foreign assistance. All those interviewed on this issue, expressed their hope that the donor community would continue to assist them for they did not have any form of livelihood. Moreover, most of them quoted the camp's rule restricting their free movements to and from the camp as a major hindrance to their making a living. Some related their continued reliance on aid to the delay by the Kenyan Government in granting them refugee status and making them seekers of political asylum years after their arrival. Most of them argued that if refugee status was granted, they could have been able to join their Kenyan counterparts in nation

building. Most of the key informants interviewed also felt that given the refugees restricted freedom of movement, then the donor funding should be continued.

5.3. Refugees Attitudes and Aspirations Towards the Income Generating Activities in the Camp

In the course of conducting research for this study, I investigated into the refugees attitudes towards some issues related to the income generating activities found within the camp. In my study, I have attempted to examine the usefulness and the nature of income generation in this camp.

First, the majority of the refugees interviewed appreciated the usefulness of income generating activities in the provision of income to their members and also in helping to keep them busy. Further, they acknowledged the efforts being undertaken by the income generating groups in developing various skills like weaving, blacksmithing and leather works.

However, despite the above findings, I observed in the field that there were very few male participants in the income generating activities. On enquiring why this was the case, most of the respondents felt that CARE-Kenya, the initiators of the income generating activities, tended to concentrate more on women-oriented activities ignoring male-oriented ones. This was manifested in the provision of raw-materials suited for women-oriented activities like weaving and perfume making among others while the materials used by men in their activities like leather, scrap metal and wood for the wood curvers, were not provided.

However, on interviewing the officials of CARE-Kenya on the same issue, most of them argued that there was a tendency to concentrate more on women-oriented activities as it was felt that the women in the camp (Ifo) were the vulnerable lot and therefore, needed more attention than their male counterparts. To quote one CARE official,

> *"it was generally felt that if a woman obtained some income, it will be enjoyed by more people than if the same accrued to the man. This is because the woman will, in most cases, take the income home and pass it over to her children unlike the case of a man who might not take even a penny home".*

Further, the official reasoned that in the advent of declining funding for these groups, CARE was continuously finding itself unable to initiate more male oriented activities as they were relatively more expensive than the female ones.

5.4. Problems Facing Women Refugees in Ifo Camp

Women refugees in Ifo camp were the most vulnerable group as they were faced by numerous problems. First, the women in this camp could be termed as the 'beast of burden' for they were expected to perform most of the tasks while their male counterparts had an easy time. I observed that in Ifo, women were responsible in cleaning their compounds, fetching water, washing and repairing clothes, taking care of small children, caring for the older ones, preparing or cooking and serving food and washing the dishes. Further, unlike most of the other African societies, the Somali women (who were the majority in the camp), were charged with the responsibility of building the family houses. Constructing the outer compound areas, collecting fuel, carrying the donated food from the delivery point to the compound and in most cases, taking care of the family garden. The roles of their male counterparts were not clearly defined as traditionally, they would look after the animals which most refugees, did not own.

At another level, it was established that about 20.2% of the respondents came from female headed households. The female family heads had either been divorced or widowed. Further, most of the respondents came from polygamous marriages a fact which reduced significantly, the man's ability to contribute to the family welfare. Moreover, it was observed that, in many cases, the husbands did not live in the camp with their families for they had either been left behind looking after the family interests at home or they had fled to a different country in order to search for employment and they rarely communicated.

The above finding therefore, meant that the multiple demands made upon the female households were overwhelming, and as a result, jeopardised their physical and emotional welfare. For example, I observed that the long queues that formed while collecting the basic needs such as food were always dominated by women who due to the circumstances, could have been forced to forfeit a chance to receive medical attention.

Most of the refugee women interviewed reported that sexual violence was a major problem facing them. This was manifested through the many incidences of rape that they narrated to me as I interacted with them. They attributed this to insecurity within the camp itself and also to the bandits who attacked them in the course of looking for wood fuel in the surrounding bushes.

Further, I also observed that most of the women interviewed either had very low levels of literacy or were totally illiterate. The officer of social services at Ifo, attributed this to the fact that most of them came from countries with very low literacy levels and also due that they were segregated on educational matters. Moreover, I was able to establish that most of the men refugees interviewed shunned the idea of taking their women (girl child) to school for they thought that they would be 'spoiled'.

To add to their pressures, I further, realised that women were faced with numerous cultural obstacles in their bid to reduce their dependency levels. According to the officer of social services, Daadab, initially women could not get permission from their men folk to participate in the income generating groups as these activities were being initiated by 'Christians' (the aid workers). The main argument for this was that gradually, the 'Christians'. Would prevail upon the Muslim women who might be converted into Christianity and abandon their Islam faith.

5.5. Some Traumatic Experiences of Refugees in the Course of Civil Strife at Home

As I conducted my research in Ifo Refugee Camp, I tried to investigate into the past experiences of the respondents that I found in the camp. The objective here was to understand why they made the decision to flee from their mother countries.

First, all the respondents agreed that the civil strife period was marked by extreme violence and brutality by the warring functions on the civilian community. For example, in Somalia, civil war resulted in the utter breakdown of government authority and militiamen led by several war-lords took over. This was followed by lawlessness and lack of order. According to one refugee interviewed...

> *"a complete breakdown of the social, public and economic institutions took place and within a short duration, the country's*

social order and the economy collapsed. Unemployment became a universal problem, inflation rose as essential commodities became unavailable while crime rate rose uncontrollably...".

Further, the refugees narrated how, destruction and looting of people's property became the order of the day while famine and diseases started taking their toll on them. Both militia men and fellow civilians started molesting the unarmed and weak countrymen resulting to indiscriminate killings of innocent people. Women and the young girls were sexually harassed while boys and the adolescents were routinely drafted into the armies of these factions.

The above resulted to most of them becoming homeless, loosing their properties and close relatives. As they fled, some narrated on how they would occasionally be attacked by bandits, how the weak and the old died out of starvation and exhaustion, while some children, unable to keep up with the pace of the adults, would be left behind and get lost. Other respondents narrated on how they boarded already over crowded boats to Mombasa and survived the voyage for two or more weeks with inadequate food rations.

The refugees also, narrated on how they queued for a long time as the border officials, tired for the long working hours, tried to register them. It was only after this experience that the Aid agencies. Mainly the United Nations High Commission for Refugee (U.N.H.C.R) and its implementing partner took charge. One aid worker interviewed in this study remembered how pathetic the refugees looked due to starvation, exhaustion and illness. Some had to be admitted in temporary transit centres located near the border points for a few days to enable them recover before being transported to the various refugee camps. This is the traumatic experience that most respondents had gone through before they reached the Ifo camp.

CHAPTER SIX

6.0. STATISTICAL ANALYSIS OF THE FACTORS INFLUENCING THE PARTICIPATION OF THE REFUGEES AND THEIR GROUP'S PERFORMANCE AND SUSTAINABILITY IN IFO CAMP.

This chapter attempts to examine and interpret the relationship among the major variables of the study. Using the computer's statistical package for social sciences (S.P.S.S.), more complex tools than simple descriptive statistics will be applied to achieve this goal.

In this analysis, the chi-square test is used to evaluate the significance of the statistical relationship between the respective variables. This test measures whether or not something observed differs significantly from something expected. The study used 0.05 or 95% Confidence level as the decision making criterion to assess the significance of relationships. A relationship whose level of confidence is above 95% is considered as significant while that below 95% is considered as not significant. To measure the strength of such relationships, (weak or strong), measures of association such as Contingency coefficient (c) and Phi(Ø) are used where appropriate.

Contingency Coefficient (c)

This measure of association has been used in this analysis where appropriate to show the strength of the relationships between two variables measured at either ordinal or nominal levels. It has a minimum value of zero (0) in all cases but the maximum is always determined by the size of the table.

Phi (Ø)

In this study, Phi (0) will be used to measure the strength of the relationships between two variables measured at either ordinal or nominal levels. However, this will only be appropriate to 2x2 tables where this test is best suited (see Nie *et al.* 1970). Phi (0) takes a value of between '0' and $^{+}1$ - meaning that the higher the value, the stronger the strength of the relationship and the lower the value, the weaker the strength of the relationship.

6.1.0. Viability of Income Generating Groups Owned and Operated By The Refugees

Studies by Semakafu (1988) and Muhwezi (1989) hold the view that income generating groups owned and operated by the refugees in camps are not viable. Put another way, they view these groups as being unable to take off and develop. These scholars attribute this to the fact that these groups are instrumental in distracting their members' commitment to repatriate even when the situation at home gets back to normal. This is by diverting the members' concentration from repatriation to that of raising the level of their group gains. Moreover, these scholars not only view these groups as being unable to help their members to reduce the level of aid dependence, but also as tools which aggravate and enhance the magnitude of this problem. They therefore call for the discouragement of such groups as their existence defeats the essence of the establishment of refugee camps.

The above view however, is strongly opposed to the 'second school of thought' which holds these groups as viable undertakings for they enhance self reliance among their membership. This is because the groups reduce their level of dependence on hand-outs offered by the aid agencies. See Nobel *et al* (1982), Mekuria (1983), Boesch and Goldschmidt (1983), UNHCR (1996,1995,1992). The above contrasting views from the basis of the study's first hypothesis (H_1).

H_1: The Monetary Gains Derived From The Income Generating Groups By The Members Determine The Level of Their Viability

In this hypothesis, the dependent variable is the level of the groups viability. The group's level of viability is measured by first determining whether or not these groups are instrumental in helping their members to reduce the problem of idleness, or rather, in keeping them busy. This is measured by taking into consideration the frequency of the member's meeting with the other group members in order to carry out the group activities. Here, the frequency of these meetings is used as an indicator of the extent to which the member's time is taken by his/her group activities and hence, reducing the problem of idleness and offering him/her with employment. The higher the frequency, the more effective the groups are in alleviating the problem of idleness and the lower the frequency, the lower the group's role in the alleviation of this problem.

At another level, viability of these groups is measured by taking into account whether or not these groups had any profound effect on the willingness of the members to repatriate. If these groups has an adverse effect on their members willingness to repatriate, they are considered as being unviable while if no negative effect is experienced, these groups are considered as being viable undertakings.

The independent variable in this hypothesis constitute the monetary gains obtained by the members from their group membership. The gains are measured by the amount of money/cash received by the individual members from these groups. Table 6.1 below relates the member's gains (in monetary terms) to the frequency of his/her meetings with the other group members in order to carry out the group activities.

Table 6.1 Annual Income From Group Membership and The Frequency of Group Meetings

Independent variable (x) = level of income earned (per member per year)

Dependent variable (y) = frequency of group meetings (indicating the ability of the groups to curb the problem of idleness among their membership).

Frequency of Group Meetings

Level of income earned per person per year	Daily	At least once a week	Monthly	Row Total
0-4000	8(22.9)	16(40.0)	6(42.9)	30(33.7)
4001-8000	8(22.9)	22(55.0)	8(57.1)	38(42.7)
Over 8000	19(54.3)	2(5.0)	0(0.0)	21(23.6)
Column Total	35(100.0)	40(100)	14(100.0)	89(100.0)

Note: The figures in brackets indicate column percentages:

$\chi^2 = 30.5$ with 4 df significant at 100.0% Confidence level. c = 0.51

From table 6.1, it is evident that the majority of the respondents earning over 8000 Kenya Shillings per annum consisted of the members who met daily with their group counterparts.

This was represented by 19(90.5%) of the respondents in this category. Again, 22(55.0%) of those who met at least once a week earned between 4001 and 8000 shillings per annum. It is therefore evident from the above findings that there is a positive relationship between time spent in undertaking the group activities and the level of income earned. The higher the amount of money earned from group membership, the higher the frequency of group meetings. Moreover, the relationship between members earnings and the frequency of their group meetings was statistically significant at 100% confidence level - above the study's acceptance level of 95%. The association between the income earned and the frequency of group meetings was also found to be strong as indicated by the value of c (0.51). This shows that the relationship between the two variables was not only statistically significant but also strong. The relatively high value of c (0.51) suggests that though other factors exist that influence the frequency of group meetings, the level of monetary gains derived from these groups emerges as a major factor.

This study also shed some light on the relationship between the income of group members and their willingness to repatriate to their home countries. In other words, the study made an attempt to show whether or not the income earned from these groups by the members influences their willingness to repatriate. The independent variable in this case was the level of income earned while the dependent variable was the member's willingness to repatriate. Data on this issue are presented in Table 6.2 below.

Table 6.2 Income Derived From Group Membership and the Willingness of Members to Repatriate

Members willingness to repatriate

Level of income earned per member per year	Yes	No	Row Total
0-4000	28(35)[93.3]	2(22.2)[6.7]	30(33.7)[100.0]
4001-8000	34(42.5)[89.5]	4(44.4)[10.5]	38(42.7)[100.0]
over 8000	18(22.5)[85.7]	3(33.3)[14.3]	21(23.6)[100.0]
column Total	80(100)[89.9]	9(100)[10.1]	89(100.0)

Note: Figures in brackets represent column percentages while[ ] represents row percentages.
χ^2 = 0.80 with 2 df NOT significant at 95% Confidence level . c = 0.094

Table 6.2 shows that 80(89.9%) of the respondents studied would like to repatriate to their home countries as soon as there is a responsible Government in place. The table clearly shows that this group made up to 93.3% of those earning KSh.4000 and below, 89.4% of those earning between 4001 and 8000 shillings, and 85.7% of those earning over 8000 shillings. Only 9(10.1%) respondents said that they would never like to be repatriated to their home countries. This finding reveals that the level of income earned from group membership does not seem to negatively influence the respondents willingness to repatriate. Moreover, the relationship between member's earnings and their willingness to repatriate was only statistically significant at 33.3% Confidence Level - far below the study's acceptance level of 95%. The association between income earned and willingness to repatriate was also found to be very weak as indicated by the Small Value of c (0.094). This finding therefore, supports the 'second school of thought' which disregards the view that these income generating groups diverts their members concentration from working towards their repatriation. (See Nobel *et al*, 1982, UNHCR, 1996, 1995, 1992 and Mekuria 1983).

The issue of group's performance and sustainability is important when focusing on the income generating activities by refugees as shown in Chapter Two. However, a wide range of opinion has developed between the scholars of refugee studies as to what really determines the groups level of performance and sustainability. Boesch and Goldschmidt (1983) attribute performance and sustainability levels of refugee groups to the membership gains while Nobel *et al* (1982), UNHCR (1996,1995,1992) cites the characteristics of the refugee members both at individual and collective level, as having an upper hand in determining the level of group's performance and sustainability. The study therefore, makes an attempt to establish whether or not the respondents level of education and training influences the performance and sustainability of the groups. This is the basis of the study's 2nd hypothesis, H_2.

H_2: The Level of Education and Training of the Members of Income Generating Groups Affect Their Group's Performance and Sustainability

In this hypothesis the groups performance is measured by the actual amount of cash/money that a member derives from his/her group. This is measured in Kenya shillings per person (member) per year. The higher the amount received from the group membership, the higher the group's performance and vice versa.

Group sustainability is measured by the way the monetary/cash gains above are put into use - that is, by either buying their home necessities or by buying group raw materials. It is assumed in this hypothesis that the group's sustainability is enhanced further by investing more on raw materials, than on home necessities.

6.3.1. The Relationship Between Level of Education and the Level of Income Derived from Group Membership

Table6.3 below sheds some light on the relationship between one's level of education and the amount of income that they derive from their group membership. In other words an attempt has been made to show whether or not one's level of education influences their level of earnings from the income generating groups. In this hypothesis therefore, the independent variable (x) is one's level of education while the dependent variable (y) is the annual income derived from group membership.

Table 6.3. Members Level of Education and the amount of Income realized from their groups.

	Annual Income Derived From Group Membership			
chool Level Attained	0-4000	4001-8000	Over 8000	Row Total
o education at all	22(73.3)[38.6]	28(73.7)[49.1]	7(33.3)[12.3]	57(64)
dult Class and lower imary	5(16.7)[33.3]	6(15.8)[40.0]	4(19.0)[26.7]	15(16.9)
pper primary and ove*	3(10)[17.6]	4(10.5)[23.5]	10(47.6)[58.8]	17(19.1)
olumn Total	30(100.0)[33.7]	38(100.0)[42.7]	21(100.0)[23.6]	89(100)

Note: 1. Figures in brackets represent column percentages while [ ] represents row percentages.

2. *Above - represents the only 3 respondents who had secondary level of education.

χ^2 = 15.84 with 4 df significant at 99.7%

Confidence level c = 0.389

From table 6.3, it is evident that the respondents who had never been to school made 73.3% of those earning below 4000 shillings, 73.7 of those getting between 4001-8000 shillings and 33.3% of those with over 8000 shillings. The table further reveals that 10(47.6%) of those earning 8000 shillings and over had acquired at least upper primary level of education. Only 3 respondents in this category earned less than 4000 shillings.

The above findings therefore, reveal that there is a positive relationship between the level of education attained by the respondent and the level of income earned. This could probably be explained by the fact that most of the high yielding activities like posho-milling required some technical know-how which could not have been undertaken by people with low levels of education. In other words, the people with low levels of education could only participate in those activities which did not require high levels of training - like weaving - but which were on the other hand, low yielding.

The above findings were further supported by the fact that the relationship between the respondent's level of education and level of income realized from group membership was statistically significant at 99.7% Confidence Level. Accordingly, respondent's level of education significantly influenced the level of income generated from group membership. The association between the level of education achieved and income earned was however, found to be of moderate strength as indicated by the value of c (0.389). This therefore, suggested that though the role played by the level of education attained by the respondent cannot be ignored, there were other factors which also influenced the groups level of performance. This finding therefore supports the 'school of thought' which attempts to explain group performance beyond the factor of members 'education' (see Nobel *et al.* 1983, Semakafu, 1987, Boesch and Goldschmidt,1983).

6.3.2 Level of Education Achieved and the Respondents Method of Spending Group Income

Table 6.4 below sheds some light on the relationship between the level of education achieved by the respondents and their methods of spending the income derived from group membership. In other words, an attempt has been made to show whether or not the level of education achieved by the respondents influences their method of spending their earnings from the income generating groups. In this analysis therefore, the independent variable (x) is the level of education achieved by the respondents while the dependent variable (y) is the method of spending income from the group membership. It is assumed in this hypothesis that the group's sustainability is enhanced further by spending more on raw materials than on home necessities.

Table 6.4 Level of Education Achieved and the Respondents Method of Spending Group Income

Method of Spending Income from Groups

Level of Education Achieved	Buying Household Necessities only	Buying Household Necessities and raw materials	Row Total
Never been to school	45(71.4)[78.9]	12(46.2)[21.1]	57(64)
Adult and lower primary	9(14.3)[60.0]	6(23.1)[40.0]	15(16.9)
Upper primary and above	9(14.3)[52.9]	8(30.8)[47.1]	17(19.1)
Column Total	63(100.0)[70.8]	26(100.0)[29.2]	89(100)

Note: 1. Figures in brackets represent column percentages while[ ] represents row percentages.

2. *above represents the only 3 respondents who had secondary level of education.

χ^2= 5.297 with 2 df NOT significant at 95% Confidence level . c = 0.237

Table 6.4 reveals that 45 (71.4%) of those who spend their group incomes in buying home necessities had never been to school. Only 9 (14.3%) in this category had achieved upper primary and above level of education. The table further shows that only 12 (21.0%) of those

who had never been to school used their income from group membership to buy both the raw materials for their groups and their home necessities. The above disparity in the methods adopted in spending group income evened out when those with upper primary education level and above were considered. Of all the 17 respondents in this category, 9 spent their group earnings in buying their various home necessities while the remaining 8 bought both the home necessities and raw materials. This finding could probably be explained by the fact that the majority respondents in this category were engaged in high yielding activities like posho milling and shoe making and could thus afford to spend some part of their incomes in buying their home necessities. Nevertheless, the relationship between the level of education attained and the method of spending income from group membership was only statistically significant at 92.9% Confidence Level - slightly below the study's acceptable level of 95%. There was therefore, no significant relationship between the level of education achieved and the method of spending incomes derived from group membership. The association between the level of education and the method of spending group income was also found to be weak as indicated by the small value of c (0.237). This finding suggest that other factors exist that influence the method of spending the incomes derived from group membership (thus sustainability) - other than the level of education achieved by the respondents. These factors could probably be *inter alia* the family size of the respondent, his/her marital status, age, the willingness to repatriate among others. This finding therefore, subscribes to the school of thought that explains the method of spending group income beyond the factor of the level of education attained by the respondent (see Nobel *et al* 1983, Semakafu 1987, Boesch and Goldschmidt,1983).

6.3.3 Individual Training Background and the Level of Income Derived from Group Membership

Table 6.5 below relates the respondents formal training background and the level of income that they derived from their group membership. In other words, the study made an attempt to show whether or not formal training influences the respondents level of earnings from their group membership, in this case, the independent variable (x) is the respondent's training background. The dependent variable (y) is the annual income derived from group

membership. It is assumed that the higher the level of earnings per annum by the respondent, the higher the level of the groups performance and vice versa.

Table 6.5 Individual Training Background and the Level of Income Derived From Group Membership

Annual Income Derived from Group membership

Undergone a Training	0-4000	4001-8000	Over 8000	Row Total
Yes	12(40.0) [26.7]	25(65.8) [55.6]	8(38.1) [17.8]	40(50.6) [17.8]
No	18(60.0) [40.9]	13(34.2)[29.5]	13(61.9) [29.5]	14(49.4)
Column Total	30(100) [33.7]	38(100.0)[42.7]	21(100) [23.6]	89(100.0)

Note: Figures in brackets represent column percentages while [ ] represents row percentages.

$\chi^2 = 6.17$ with 2 df significant at 95.5% Confidence level. c = 0.255

Data in Table 6.5 show that 45 (50.6%) respondents had undergone formal training on various group aspects. However, some 44 (49.4%) respondents had not been formally trained. The data show clearly that of those who had been formally trained, 26.7% were earning below KSh. 4000, 55.6% between 4001-8000 while the remaining 17.8% earned over KSh. 8000. Further, among those with no training, the majority 40.9% respondents earned below KSh. 4000; 29.5% earned between KSh. 4000-8000 while the other 29.5% earned over KSh. 8000.

Further, the data in table 6.5 clearly show that among those who had been formally trained, the majority (73.4%) were earning over KSh. 4001, while on the other hand, only 59% of those with no formal training earned over KSh. 4001. In other words, only 26.6% of those

with formal training earned less than KSh. 4000 while 41% of those with no formal training earned less than this amount.

This finding could probably be explained by the fact that those who had been able to receive formal training were utilizing what they had learned in their various groups and as such, they were able to produce high quality products which in turn was highly priced.

The relationship between formal training and the level of income derived from group membership was found to be statistically significant at 95.5% Confidence Level. This therefore suggests that the role played by formal training in determining the level of income earned from group membership is significant. However, the association between the level of formal training and the level of income derived from group membership was found to be weak as indicated by the low value of c = (0.25). A weak value of c = (0.25) suggests that though the role played by training cannot be ignored, other factors played a crucial role in determining the level of income earned from group membership. These factors could probably be, *inter alia*, the nature of the group's activities, the size of the group, availability of the market for the group's products, and the availability of external aid to these groups among others.

6.4.0 The Performance and Sustainability of Refugees Income Generating Groups and Availability of External Aid

Scholars like Lachenmann and Otzen (1981) argue that the availability of external assistance is crucial for a sustained high level of performance of income generating groups owned and managed by the refugees. This assistance helps these groups to 'take off' and be in a position to uplift the living standards of their members - who in most cases escape from their home countries with nothing of much value to invest in such groups. According to these scholars, therefore, for these groups to 'thrive', external aid/handout is desirable. However, on the other hand, there are scholars like Anghard and Gordon (1996) who disregard the role played by the availability of external assistance in the groups performance and sustainability levels. Proponents of the latter school argue that the level of group's performance and sustainability is not related to the issue of external assistance. This is because other factors like the availability of the required raw-materials, reliability of the available markets and even the

members level of devotion to their groups are considered as the major determinants of the groups performance and sustainability levels. This study therefore, attempts to establish the extent to which the availability of external aid influences group's level of performance and sustainability. This is the basis of the study's 3rd hypothesis. H3:

H3: Availability of External Aid to the Income Generating Groups Explains their Level of Performance and Sustainability

In this hypothesis, the dependent variables are the levels of group's performance and sustainability. The independent variable is the group's position in receiving external aid. Table 6.6 relates the group's position in receiving external aid to the member's annual income derived from their respective groups. Here, the level of annual income is taken as an indicator of the group's performance level. The higher the income from group membership, the higher the performance and vice versa

Table 6.6 Groups Position in Receiving External Aid and Income Received from Group Membership

	Annual income (Kenya Shillings)			
Received external Aid	0-4000	4001-8000	Over 8000	Row Total
Yes	27(96.4) [38.6]	31(96.9) [44.3]	12(70.6) [17.1]	70(90.9)
No	1(3.6) [14.3]	1(3.6) [14.3]	5(29.4) [71.4]	7(9.1)
Column Total	28(100.0) [36.4]	32(100.0) [41.6]	17(100) [22.1]	77(100.0)

Note: 1. Figures in brackets represent column percentages while [ ] represents row percentages

2. Number of missing cases = 12.These included the 12 group leaders who had consented that their various groups were constantly receiving external aid.

χ^2= 10.9 with 2 df significant at 99.6% Confidence level. c = 0.35

Table 6.6 shows clearly that 90.9% of the sample agreed that external aid was forthcoming. Only 9.1% (7) said that aid was not forthcoming. Accordingly, the majority of the group members consented that their respective groups were aid recipients. In other words, the table shows that 12 out of the 17 respondents earning over KSh.8000 from their group membership consented that their respective groups were constantly receiving external assistance. This was also confirmed by 31(96.9%) of those earning between KSh. 4001-8000 and 27(96.4%) of those earning below KSh. 4000. In sum, the table shows that the overwhelming majority of the members felt that their various groups were receiving external assistance. The above finding was further supported by the fact that the relationship between the level of income derived from group membership and whether or not the group was receiving external aid was found to be statistically significant at 99.6% level of confidence. Accordingly, the availability of external aid significantly influenced the level of income generated by a group member. The association between external aid and income derived from group membership was also found to be moderate as indicated by the value of c (0.35). This finding therefore, supports the view of Semakafu (1987), Boesch and Goldschmidt (1983), Lachenmann and Otzen (1981) among others who emphasize the continued aiding of these groups in order to sustain them and ensure the maintenance of a high performance level.

6.5.0. Group's Level of External Aid Dependence and Income Received From Group Membership

Table 6.7 below relates the relationship between income derived from group membership and the group's dependence on aid. In other words, an attempt is made to show whether or not the dependence on aid by these groups influences the level of income earned by their members. In this case, the independent variable (x) is the group's level of dependence on aid. The independent variable (y) is the annual income derived from group membership. It is regarded in this hypothesis that the higher the level of earnings per annum by the respondent, the higher the group's performance and vice versa.

The purpose of this analysis is to establish the correct school of thought among the scholars in the field of refugee studies. This is because, as stated in Chapter Two of this study, some scholars like Lachenmann and Otzen (1981) propose the continued funding of the refugees'

groups in order to maintain their high performance and sustainability levels. On the other hand, scholars like Muhwezi (1987) do not support the continued funding of these groups as this results to the diversion of their members' attention from that of working towards their repatriation to that of enhancing their group gains.

Table 6.7. Group's Aid Dependence and Income Received From Group Membership

Annual Income Derived from Group

Extent of Group Dependence On External Aid	0-4000	4001-8000	Over 8000	Row Total
Very Dependent	28(100.0) [41.2]	29(90.6) [42.6]	11(64.7) [16.2]	68(88.3)
Independent	0(0)	3(9.4) [33.3]	6(35.3) [66.7]	9(11.7)
Column Total	28(100) [36.4]	32(100.0) [41.6]	17(100.0) [22.1]	77(100.0)

Note: 1. Figures in brackets represent column percentages while [ ] represents row percentages.

2. Number of missing cases = 12. These included the group leaders who had consented that their various groups were constantly receiving external aid.

χ^2 = 13.049 with 2 df significant at 99.9% Confidence level. c = 0.381

In general, table 6.7 shows that 68 (88.3%) respondents considered their groups as 'very dependent' on external aid. Only 9 (11.7%) respondents viewed their groups as being 'independent'. Further, the table shows that all the respondents earning below KSh. 4000, 90.6% (29) of those earning between 4001-8000, and 64.7% (11) of those earning over KSh. 8000, regarded their groups as being 'very dependent'. These findings show the percentage of members dependency on aid declines as the level of income rises. This could probably be explained by the fact that most of the respondents in the high income generating activities were spending a part of their incomes in buying their own raw-materials. On the other hand,

most of those in low-income generating activities used most of their group earnings in buying their home necessities which did not directly boost the group's performance levels.

Furthe, the relationship between member's earnings and their group's dependence on aid was statistically significant at 99.9% confidence level. Accordingly, the group's level of aid dependence influenced the level of income received from group membership. In this case, the groups with high levels of external aid dependence had more members with high levels of income than the ones which were independent. The association between the level of external aid dependence and the level of income earned was found to be of moderate strength as indicated by the value of c (0.381). This finding suggests that other factors exist that influence the amount of income derived from the group membership - rather than the groups level of aid dependence. These factors could probably be *in ter alia*, the nature of the group's activities, the size of the respective groups, the availability of the market for the group's products.This study therefore, supports the school of thought which explains the performance and sustainability of the refugee income generating groups beyond the availability of external assistance.

6.6.0. Group's Level of External Aid Dependence and The Non-monetary Benefits Obtained from Group Membership

Table 6.8 below relates the relationship between the non-monetary benefits obtained from group membership and the group's dependence on external aid. In other words, an attempt is made to show whether or not the dependence on external aid by these groups influences the level of non-monetary benefits derived from these groups by the members. In this case, the independent variable (x) is the groups level of dependence on external aid. The dependent variable (y) is the level of non-monetary benefits obtained from group membership. It is regarded in this analysis that the higher the level of non-monetary benefits obtained from group membership, the higher the group's performance and vice versa. Non-monetary gains are regarded in this hypothesis as those benefits that due to their nature, cannot be given any monetary/cash value and their intristic value is only enjoyed by the respondents due to the virtue of their membership. These were for example, the process of re-socialization, reduction of idleness, acquisition of various skills among others.

Table 6.8. Groups Aid Dependence and Non-Monetary Benefits Obtained from Group Membership

Members Rating of Non-Monetary Group Gains

Extent of Dependence On External Aid	High	Low	Row Total
Very Dependent	18(81.8)	50(90.9)	68(88.3)
	[26.5]	[73.5]	
Independent	4(18.2) [44.4]	5(9.1) [55.6]	9(11.7)
Column Total	22(100.0) [28.6]	55(100.0) [71.4]	77(100.0)

Note: 1. Figures in brackets represent column percentages while[ ] represents row percentages.

2. Number of missing cases = 12. These included the group leaders who had consented that their various groups were constantly receiving external aid.

3. Data after Yates correction has been presented.

χ^2 = 0.532 with 1 df Not significant at 95% Confidence level. c = 0.1268

PHi = 0.1278

Table 6.8 shows that 68 (88.3%) respondents regarded their various groups as being very dependent. Only 9(11.7) said that their groups were independent of external aid. Further. 81.8% (18) respondents of those who regarded their non-monetary gains as being high consented that their various groups were very dependent. The majority of the respondents 50 (90.9%) who regarded their gains as being low also consented that their group were very dependent on external aid. It is therefore clearly demonstrated by this finding that the majority of group members regarded their various groups as being very dependent irrespective of the level of their non-monetary gains.

The above findings were further supported by the fact that the relationship between the level of non-monetary gains from group membership and whether the group was receiving external aid was only found to be statistically significant at 53.4% confidence level, far below the study's acceptance level of 95%. Accordingly, the level of the groups dependence on external aid did not significantly influence the level of their non-monetary gains. The association between external aid dependence and members non-monetary gains was found to be very weak as indicated by the value of c = (0.127). This was further supported by the low value of PHi(0) which was established at (0) =(0.128). This finding therefore shows that the relationship between the level of group's dependence on external aid and that of the members non-monetary gains was not only insignificant but also very weak. This study therefore, supports the school of thought which tends to explain the group's level of performance and sustainability beyond their level of external Aid dependence (see Augharad and Gordon, 1996).

6.7.0. Refugees Participation in Income Generating Groups

Studies cited in Chapter Two hold contrasting views on their bid to explain the key factors influencing the level of refugees' participation in the income generating groups. Scholars like Lachenmann and Otzen (1981) attribute refugee participation in income generating activities to the 'gains' that they derive from their respective groups. In this study, 'gains' are regarded as being both the monetary and non-monetary gains that accrue to these members. These are for example, the cash obtained from group membership, training, re-socialization benefits among others. On the other hand, scholars like Nobel et al (1983), Mathews (1987), Eldridge (1967) attributes the participation of refugees in income generating activities to their past background and experience. In this study, past background and experiences are regarded as the respondents former place of residence - that is either urban or rural, whether or not the respondent was a member of another income generating group at home and whether or not one was working before becoming a refugee. This study is an attempt, *inter alia*, to establish which of the two 'schools of thought' holds a valid argument in the case of the refugees studied at Ifo Camp. This is the basis of hypothesis 4, H4.

H4: Past Background and Experiences of the Members of Income Generating Groups Influence their levels of Participation in Group Affairs

Before embarking on the statistical analysis, it is worth noting that out of the 89 respondents, 97.7% joined the groups on their own initiative. The remaining 2.3% were advised to join either by their husbands or because of pressure from friends. The reasons for joining the groups ranged from the desire of the respondents to get an independent source of income to that of re-socialization as indicated in Chapter 4 of this study. Further, it should be noted that 82 (92.1%) of the respondents were urban residents before their becoming refugees. This finding indicates that most of the refugees in Ifo Camp formerly resided in urban areas. The probable explanation of this could either be that the urban centers are more vulnerable to the problem of civil strife. Alternatively, rural residents are probably more attached to their land and animals and are therefore less willing to abandon them even when they are subjected to intensive pressure.

In this analysis, the frequency of attending meetings and group activities by the members was regarded as an indication of the level of participation in group matters. In this case, the higher the number of meetings attended on monthly basis by the respondent, the higher the level of participation and vice versa. This is because this portrayed the member's level of devotion in his/her attempt to achieve his/her objectives/goals. Table 6.9 relates a member's place of residence before becoming a refugee to his/her level of group participation as measured by the frequency of group meetings

Table 6.9. Ones Former Area of Residence and the Frequency of Attending Group Meetings

Frequency of Attending Group Meetings

Former Area of Residence	Daily	At Least Once a Week	Monthly	Row Total
Rural	9(25.7) [64.3]	4(10.0) [28.6]	1(7.1) [7.1]	14(15.7)
Urban	26(74.3) [34.7]	36(90.0) [48.0]	13(92.1) [17.3]	75(84.3) [17.3]
Column Total	35(100.0)	40(100.0)	14(100.0)	89(100.0)

Note: Figures in brackets represent column percentages while[ ] represents row percentages.

$\chi^2 = 4.4$ with 2 df NOT significant at 95% level of Confidence. c = 0.217

Table 6.9 clearly shows that only 14(15.7%) respondents resided in rural areas before becoming refugees. This finding clearly demonstrates that the majority 75 (84.3%) of those interviewed were former urban residents. This finding confirms the earlier assumption that urban areas were either more susceptible to the civil strife than the rural areas or that the rural dwellers were more reluctant to abandon their farms and animals and be settled in refugee camps. Further, the table reveals that the majority of the former rural dwellers either met on daily basis (64.3%) or at least once a week (28.6%). This was also the case in regard to the former urban residents for 26 (34.7%) of them met on daily basis while another 36(48%) met at least once a week. Only 13 (17.3%) former urban residents met on monthly basis. This finding therefore show that the majority of group members devoted some time each week for their groups regardless of their former places of residence. This finding suggests that the former place of residence of the respondents did not have a significant influence on his/her level of participation in income generating activities.

The above finding was confirmed by the fact that the relationship between the members former place of residence and the frequency of attending the group meetings was only statistically significant at 88.9% confidence level - far below the study's acceptance level of 95%. Further, the association between the former area of residence and the respondents frequency of attending the group meetings was found to be weak as indicated by the value of c (0.22). This study therefore establishes that although the influence of 'former place of residence' on the level of participation cannot be ignored, there seems to be other more important factors that explain ones level of participation in income generating groups.

This study made an attempt to establish whether or not past experience as a member of an income generating group influenced the level of the respondent's participation in income generation at the Ifo Refugee Camp. Data on this issue are presented in Table 6.10. below.

Table 6.10. Past Group Membership and the Level of Participation

Past Experience As a Member of Income Generating Group	Frequency of Attending Group Meetings: Daily	At Least Once a Week	Monthly	Row Total
Yes	15(42.9) [39.5]	16(40.0) [42.1]	7(50) [18.4]	32(42.7)
No	20(57.1) [39.2]	24(60.0) [47.1]	7(50.0) [13.7]	51(57.5)
Column Total	35(100.0)	40(100.0)	14(100.0)	89(100.0)

Note: Figures in brackets represent column percentages while [ ] represents row percentages.

$\chi^2 = 0.424$ with 2 df NOT significant at 95% Confidence level . c = 0.069

From table 6.10, it is evident that 38(42.7%) respondents had a past experience as members of income generating groups. The remaining 51(57.3%) members of income generating groups did not have such an experience. It is also evident from the table that 15(39.5) respondents who had a past group experience met daily while the other 16(42.1%) met at least once a week. Further, 20(39.2%) of those with no past group experience met on daily basis in order to carry out their group affairs while the other 24(47.1%) met at least once a week. This finding reveals that the majority of the group members devoted sometime to their respective groups on weekly basis regardless of their past experiences as members of income generating groups. This finding suggest lack of relationship between one's past experience in group membership and the present level of participation.

The above findings were confirmed for the relationship between the two variables was only statistically significant at 19.1% level of confidence - far below the study's acceptance level of 95%. Accordingly, the respondents past experience as a member of income generating group did not significantly influence his/her present level of participation in group affairs. Further, the association between the respondent's past experience as a member of income generating group and his/her frequency of attending the group meetings was also found to be

weak as indicated by the value of c (0.069). This study therefore establishes that although the influence of 'past experience as a member of income generating groups' on the level of participation cannot be totally ignored, there are other more important factors that explain ones present level of participation in income generating groups. These factors could be *inter alia*, the respondents willingness to repatriate, the level of both the perceived and real group gains and the nature of the groups' activities. This study therefore, does not subscribe to the school of thought that attributed the members level of participation to his/her past experience as a member of income generating group. See Nobel *et al* (1983), Mathews (1987), Eldridge (1967).

The present study made an attempt to establish whether or not past working experience by the respondents influences their level of present participation in income generating activities. Data on this issue are presented in Table 6.11 below.

Table 6.11 Past Working Experience and the Present Level of Participation in Income Generating Groups

Frequency of Attending Group Meetings

Past Working Experience	Daily	At least Once a Week	Monthly	Row Total
Yes	29(82.9) [37.2]	37(92.5) [47.4]	12(85.7) [15.4]	78(87.6)
No	6(17.1) [54.5]	3(7.5) [27.3]	2(14.3) [18.2]	11(12.4)
Column Total	35(100.0)	40(100.0)	14(100.0)	89(100.0)

Note: Figures in brackets represent column percentages while[ ] represents row percentages.

χ^2 = 1.659 with 2 df NOT significant at 95% Confidence level . c = 0.135

From table 6.11, it is evident that of all the respondents. 78(87.6%) had a past working experience while the remaining 11(12.4%) had no such experience. The table shows that 29(37.2%) of those with a past working experience were meeting daily to carry out the group affairs while the other 37(47.4%) in this category met at least once a week with their group counterparts. Further, 6 out of the 11 respondents with no past working experience met daily to carry out their group matters while another 3 in this category met at least once a week. This finding suggest that the majority group members devoted some time each week for their respective groups. This finding therefore suggest that the level of present participation of the group members was not significantly influenced by their past working experiences.

The relationship between past working experiences and the frequency of attending the group meetings, was only statistically significant at 56.4% confidence level. Accordingly, past working experience did not significantly influence the respondents present level of participation in income generating activities as measured by the frequency of attending the group meetings. The association between past working experience and the frequency of attending the group meetings was also found to be very weak as indicated by the value of c = (0.135). This study therefore does not support the views of the 'school of thought' that regards past working experience of group members as a key determinant of their level of participation. Other factors, other than the respondents' working experience played a more crucial role in determining his/her level of participation in the income generating groups. These factors could have been for example, the respondent's willingness to repatriate, his/her level of monetary gains from these groups, the nature of group's activity among others.

CHAPTER SEVEN

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

In this chapter, the main findings of the study are summarised and salient conclusions drawn. This helps to address the major concerns of the first two chapters of this study. Recommendations and areas of further research are also highlighted. First, the key findings that have a bearing on the study's major objectives are outlined.

7.1. Major Attributes of the Members of Income Generating Groups in Ifo Refugees Camp

All the members of the income generating groups interviewed by the study were refugees. These were people who had run away from their home countries due to their well founded fear of prosecution in their country caused by civil strife. All but 2(5.6%) of the refugees were Somalis. This could probably be explained by the intense security problems and civil war which has been going on in Somalia since 1991. Again, the proximity of the Kenyan-Somalia border (which is only 80 kilometres from the Ifo camp) made it easier for the Somalia people to cross the border and settle on this camp.

It was also found that, the majority (78.7%) of the members of the income generating groups interviewed were females while only 21.3% were males. This finding indicates that in this camp, more females engaged in income generating activities than their male counterparts. This finding could either be explained by the fact that most of the registered groups in this camp engaged in weaving - an activity which is traditionally undertaken by women. In addition, during the field work, it was confirmed that the population of females far exceeded that of their male counterparts.

The age of the respondents ranged from 17 to 56 years with an average of 34 years. This finding shows that most of the respondents were the 'energetic' people who had survived the harsh semi-desert conditions as they were fleeing from the ravages of civil war in their home countries.

Further, the study established that 65(73.3%) respondents were married while 18(20.2%) were either divorced or widowed. This finding therefore, suggest that the majority of the group members had family obligations to meet hence, the need to supplement the donor-handouts that the refugees frequently receive. One way of supplementing the hand-outs is to initiate income generating activities through groups. This finding is in line with the 'school of thought' which emphasises the importance of such groups in the refugee communities. (See Nobel *et al.* 1983, Mekuria, 1983, Boesch and Goldschmidt, 1983, Augharzad and Gordon, 1996).

This study also found that most of the group members were urban residents before they were forced to become refugees. Only 14 (15.7%) formerly resided in the rural areas. This finding could either be explained by the fact that civil war/insecurity is perhaps more intense in the urban than in the rural areas as the rival forces compete to control the major urban centres. It could also be the case that urban dwellers are in most cases less attached to the land than their rural counterparts.

Surprisingly, most group members interviewed were found to be totally illiterate for 57(64%) respondents had no education at all. This implies that these group members had very little opportunities for any professional employment or formal training within the camp. This finding could probably explain why most of the groups in the camp were engaged in weaving as their members lacked the other required inventory and innovative skills.

7.2. Factors Explaining Membership Into and the Viability of Income Generating Groups Among the Refugee Communities

The majority (98.9%) of the sampled refugees who were members of income generating groups had joined their respective groups in order to reduce their current levels of dependence on hand outs. The study further established that apart from this economic motive, the respondents had joined their groups in order to curb the problem of idleness as they had nothing else to do within the camp. Of those interviewed, 66.3% appreciated that the activities undertaken by their groups were effective in helping them to be busy. In general, it emerged that 39.3% of the sampled population met with their group counterparts on daily basis while the other 44.9% met at least once a week in order to carry out the group activities. This finding, therefore shows that

the income generating groups were viable [illegible] keeping their members [illegible] the problem of idleness in the camp.

This study further established that there was a positive [illegible] between [illegible] undertaking the group activities and the level of income earned by the members [illegible] groups. The more time spent in group activities the [illegible] earnings and [illegible] relationship was statistically significant at 10% [illegible] the income earned and the frequency of group meetings was found to be strong [illegible] the value of C (0.51). The relatively high value of C [illegible] suggests that there [illegible] exist that influence the frequency of group meetings. The level of monetary gains [illegible] these groups emerged as a major factor. This finding supports the first hypothesis [illegible] that the monetary gains derived from the income generating groups by the members [illegible] the level of their viability as measured by the frequency of attending the group meetings.

On the question of the monetary benefits that the respondents obtained from [illegible] membership, the study established that the mean earnings per member was [illegible] per annum. Further, the study found that 66.3% were getting over Shs 4,000 while [illegible] 33.7% respondents were getting less than Shs 4,000 per annum from their group [illegible]. These groups were therefore established as efficient and reliable vehicles in improving their member's economic status. This finding confirms the views of [illegible] et al. 1993, [illegible] and Gordon, 1996, UNHCR, 1995, 1996 that these groups were instrumental in [illegible] members economic independence by reducing their dependency on handouts offered by the aid agencies.

In addition, the study found that, indeed, the group members were benefiting [illegible] their groups by acquiring various skills. For example, all the group leaders interviewed [illegible] already undertaken various leadership and bookkeeping courses offered in the [illegible] officials of CARE-Kenya. Another 41.3% of the ordinary group members [illegible] various group aspects ranging from product [illegible] and bookkeeping, designing of various woven products for sale and bakery. However [illegible]

the ordinary group members interviewed reported that they had not been given an opportunity for any formal training. However, the study established that most of them had acquired some skills informally as the activities undertaken by their groups could be learnt by 'doing'. This study therefore, underscores the importance of these groups in enhancing acquiring of skills among their members. We further confirm that these groups are viable platforms which could be used in the propagation of information among their membership.

This study tried to establish whether or not the income generating groups negatively influenced their members willingness to repatriate to their home countries if peace, stability and a responsible government were restored. This study found out that 89.9% of the respondents were willing to repatriate once peace was restored in their home countries. This finding could probably be explained by the fact that the majority of the refugees interviewed in the course of this study loathed the conditions under which they were living in. Problems of insecurity, lack of personal freedom to physical mobility, high poverty levels among the refugees in the camp and high levels of unemployment acted as push factors for the willingness of the refugees to repatriate. However, 9 (10.1%) of the respondents expressed their unwillingness to repatriate even if peace and stability was restored at home. This finding could probably be explained by their traumatic experiences shortly before their escape as most of them lost all their closest relatives and their property. It was however, established that the latter would be willing to either be resettled in the host country (Kenya) or in a neutral 3rd country.

The above finding notwithstanding, this study established that the majority group members were willing to repatriate regardless of the level of income that they derived from their groups. This is because 93.3% of those earning Shs 4,000 and below, 89.4% of those earning between 4,001 and 8,000 shillings, and 85.7% of those earning over 8,000 shillings expressed their willingness to repatriate. Moreover, the weak relationship between the willingness of group members to repatriate and the level of their group earnings which was only statistically significant at 33.3% confidence level supported the above findings. Further, the association between income earned and the willingness of the group members to repatriate was also found to be very weak as indicated by the small value of c=(0.094). Accordingly, this finding, therefore, supports the

'school of thought' which disregards the view that these income generating groups diverts their members concentration from working towards their repatriation. Data for this study therefore confirm the viability of the income generating groups owned and run by the refugees in Ifo camp - for it was confirmed that they helped to eradicate the problem of idleness among their members at the same time. did not divert their working towards repatriation.

7.3. External Assistance and the Sustainability of Income Generating Groups

This study established that unlike most income generating groups, the refugees groups studied were found to be extremely dependent on external assistance. The majority (89.5%) of ordinary members of the groups and (11 out of the 12) group leaders interviewed, reported that their groups had failed to operate independently without external assistance. This finding could be explained by the fact that most group members found it difficult to visualise the continuity of their groups in the absence of external assistance for even in their day to day life. external assistance in the form of food rations, plastic sheeting, cooking utensils, was being offered. The United Nations High Commission for Refugees (UNHCR), was the main source of the various types of hand-outs. However, other organisations like the World Food Programme (W.F.P) and the International Commission of Red Cross and Red Crescent (I.C.R.C) contributed in their specialised fields. For example, W.F.P. was charged with the role of giving and distributing food rations to the refugees, while the International Commission for Red Cross was involved in the provision of emergency requirements within the camp when a need arose. Further, the Refugees' Income Generating groups had initially been formed with the support of CARE - Kenya and as a result, withdrawal of such assistance could not have been received well by their members.

Further, this study established that the majority, 90.9% of the ordinary group members and 11(out of the 12) group leaders interviewed felt that their various groups could either perform 'very poorly' if external assistance was withdrawn. Moreover, this finding supports an observation made in the field that the withdrawal of this assistance could affect these groups adversely. For example, some groups used raw materials which were either very expensive in the local market (Daadab) or were simply unavailable. Further, the rule restricting the refugees from free movements to and from the camp made it extremely difficult for the group members

to have any access to the raw materials. This study therefore, supports the view of Lachenman and Otzen (1996), UNHCR (1996, 1995) that the refugees income generating groups could not survive without external assistance for they are established and operated under very unfavourable conditions.

In general, it emerged that the majority (90.9%) respondents agreed that external Aid was forthcoming. This view was held by 12 (out of 17) respondents earning over Kshs 8,000, 96.9% of those earning between Kshs 4,000-8,000 and some 96.4% of those earning below Kshs 4,000. Further, the relationship between the level of income earned by the group members and whether or not the group was receiving external aid was found to be statistically significant at 99.6% level of confidence. This study therefore, established that the availability of external aid influenced the level of income generated by the groups. Moreover, the association between external aid and income derived from group membership was found to be of a moderate strength as indicated by the value of c=(0.35). This finding therefore, supports the view of Semakafu (1987), Boesch and Goldschmidt (1983) among others who emphasise that there should be a continued support for these groups in order to sustain them and ensure the maintenance of a high performance level.

7.4. Factors Influencing the Refugees Participatory Levels in Income Generating Activities

This study tried to establish whether or not the participation of refugees in income generating activities was being influenced by their past background and experiences. The latter include the respondents past place of residence (that is either urban or rural), whether or not a respondent was a member of another income generating group before becoming a refugee and whether or not one was working before becoming a refugee.

This study established that a respondent's past area of residence (that is, either rural or urban) did not significantly influence his/her level of participation in the income generating activities. This finding could probably be explained by the fact that most of the groups. Studied engaged in those activities that could be found in both the rural and urban areas. These were for example, weaving, perfume making and posho milling which are found in both the rural and

urban areas. Further, this could probably be explained by the fact that the respondents were at the time of this study experiencing the same problems in the camp and as result. did not have many alternatives to choose from.

Further, this study established that the respondents' past working experiences and the experience of being a group member did not significantly influence the level of their participation in group activities. This finding could probably be explained by the fact that the refugees arrived in the camp with nothing to invest in these groups and were it not for the aid agencies like CARE - Kenya, the income generating groups could not have been established. This study therefore. finds no evidence to support the views of Nobel *et al* (1983). Mathews (1987) and Eldridge. (1967) that past background and experiences influence the refugees level of participation in income generating activities. Given the findings of this study, several recommendations are made in the next section.

7.5. RECOMMENDATIONS.

On the basis of the findings of this study, the following recommendations can be made:

1. Since the study has established that the income generally groups owned and run by the refugees are viable undertakings in that they help their members to generate some income, an aggressive campaign to improve their operations should be undertaken by interested organizations such as CARE-Kenya. This exercise should involve streamlining the flow and availability of raw-materials. enhance product quality control measures and undertake a strict national/international marketing for these product. This should in the meantime. empower the refugees economically and help them to cope with the adverse impact of the declining foreign assistance.

2. In order to make the refugees income generating groups self-dependent and sustainable. a common management board, preferably, under CARE-Kenya, should be established to run them on day to day basis. This board should responsible recruiting more Refugees into income generation -particularly the males. It should also diversify the range of income generating activities available within the camp The long term goal of

this board should be to establish a fully self-sustaining and profit making program for the refugees. This would enhance their level of economic integration within the camp.

3. Since the study establishes that income generating activities do not negatively influence the members willingness to repatriate, they should be encouraged to offer vocational training which could be useful after repatriation. For example, group members should be taught various skills like carpentry and joinery, tailoring, arts and sign writing and masonry among others. This would enable them to start themselves off and settle after repatriating to their countries of origin. It would also uplift the standard of skills development among the refugees which this study found to rather low.

4. Given the situation of a declining donor Aid in refugees camps, income generating groups should be used to supplement donor Aid. This can be achieved by diversifying the income generating activities in the refugees camp.

5. Since the income generating groups owned and operated by the refugees have been established as avenues through which the donor communities can reach individual members, their goals should stretch beyond the credit scheme . For example, other programmes like the promotion of literacy, health , farming techniques, family planning and other community development issues undertaken by other Non- Governmental organizations (N.G.O's) should be encouraged through these groups. Such activities would enhance integrated approach to development

6. Given the low level of male participation in Ifo camp, more of their lot should be encouraged to join and participate in income generating activities .This can be attained by holding seminars and workshops for the male Refugees in order to educate them on the importance of income generating groups. Further, studies should be conducted in this camp in order to determine the programmes which would suit them most. Such studies should also be supported by the donor community. This study has already

established that in the past, most donor agencies have not supported male-oriented income generating activities.

7. To solve the problem of idleness in the refugee camps, efforts should be directed towards the creation of more jobs within these camps. Studies are therefore proposed in the area of "job creation" which should clearly outline the potential areas where jobs can be created at limited cost. Such studies should recommend the type of jobs that should be created, these must be the type of jobs that utilize the available skills within the camp.

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INTERVIEW SCHEDULE

Confidential information to be used for research purpose only.

PART A. **TO BE ANSWERED BY ALL MEMBERS AND LEADERS INTERVIEWED.**

PERSONAL DATA

1. Name of the respondent .....
2. Sex of the respondent: a. Male b. Female
3. When were you born? Year ..... Age .....
4. What is your marital status?
   a. Single
   b. Married
   c. Separated
   d. Divorced
   e. Widowed
   f. Other
5. Which is your home country? .....
6. Why did you come to Kenya? Explain.
   .....
   .....
7. When did you come to this Camp? .....
8. Before coming to Kenya, which was your area of residence?
   .....
9. How would you classify it? 1. Rural 2. Urban
10. Are you a member of any income generating group in this Camp?
    Yes ..... No .....
11. If yes, which one(s)? .....

12. Which of the following denominations best describes your orientation?

a. Catholic

b. Traditional

c. Protestant (CPK, PCEA, etc)

d. Moslem

e. None

f. Other (specify)

13. Do you know how to read and write? Yes ..... No .....

14. What languages do you know to read and write?

a. Kiswahili

b. English

c. Somalia

d. Other (specify)

15 (a) Have you ever been to school?

Yes ..... No .....

(b) If yes, what is the highest level of education achieved?

a. Adult literacy class

b. Standard 1-4 (lower primary)

c. Standard 5-8 (upper primary0

d. Form 1-4 (secondary school education)

e. Form 5-6 (high school education)

f. College (University)

g. Other (specify)

GROUP MEMBERSHIP AND LEVEL OF PARTICIPATION

16. When was your group formed?

a. Before coming to this camp

b. Immediately after coming to this camp

c. After being in the camp for some time

d. Recently

e. Don't know

17. When did you join this group?

a. Before coming to this camp

b. Immediately after coming to this camp (specify)

c. After being in the camp for some time (specify) .....

d. Recently (specify)

18. In which category would you place your group?

a. Income generating

b. Welfare organization/group

c. Pressure group

d. Peer group

e. Other (specify)

19. Which are the major activities of your group?

a. .....

b. .....

c. .....

d. .....

20. Who was mainly responsible for the formation of your group?

a. Community Assistant Officer

b. The Government of Kenya

c. The Group Leader

d. You plus the other members who are friends

e. UNHCR/other non-governmental organizations (explain)

.....

.....

f. Don't know

21. Which of the following would you term as the major economic reasons for your joining this group?

a. Satisfy monetary needs

b. To have an independent source of income

c. Contribute to the family upkeep

d. Reduce dependence on handouts

e. Other (specify) _____

22. Which of the following would you terms as the major social reason for your joining this group?

a. Peer pressure

b. To be like others

c. Forces to join

d. To curb idleness

e. To be able to meet with friends

f. Other reasons (explain) .....

23. In order to join the group did you pay any membership fee?

Yes ..... No .....

24.(a) If yes, in your view would you term the fee as

a. Very high

b. High

c. Not as high

d. Low

e. Very low

(b). Explain in either case. .....

.....

.....

25. Which role(s) are you expected to play in the group as a member? Explain.

.....

.....

26. Do you meet with the other members in order to carry out the activities of the group? Yes ..... No .....

27. If yes, how often do you meet to perform these activities?

a. Daily

b. At least once a week

c. Two or three times a month

d. Monthly

e. Rarely (specify)

28. Do you contribute anything else to the group in terms of:

a. Labour (Explain)

.....

b. Materials (Explain)

.....

29. If yes, how often?

a. Daily

b. At least once a week

c. Two or three times a month

d. Monthly

e. Rarely (specify) .....

30. In your own view, would you term the contribution as:

a. High

b. Not as high

c. Low

d. Very low/minimal

31. How would you rate your group?

a. Very active

b. Active

c. Less Active

d. Inactive

e. Total inactive

32 Do you gain anything from your group membership?

Yes ..... No .....

33 If yes, how would you rate these gains?

a. Very high

b. Not as high

c. Low

d. Very low

Explain in either case.....

.....

34 If no, why do you feel that you are not gaining from this membership?

Explain .....

35 Does your group market any products? Yes ..... . No .....

36 If yes, which products? Explain .....

.....

.....

37 How are the returns shared among the members? Explain .....

.....

.....

38. How would you term the gains you obtain from this membership?

a. Very high

b. High

c. Just high

d. Low

e. Very low

39 After getting your share from the group, what do you do with your share?

Explain. .....

.....

40. Who makes decisions on how to spend your income earned from the group?

a. Yourself

b. Your husband/wife

c. Your friends

d. Group leader

e. The local social officer

41. Do you ever intend to go back home? Yes ..... No .....

42. At what time would you like to go back home?

a. Now

b. Very soon

c. Sometime from now

d. Not as soon from now

e. Never

f. Any other time (specify)

43. In your opinion, do you think your answer to the above question is influenced by your group membership? Yes ..... No .....

Explain in either case.

44. If yes, how would you rate this influence?

a. Very strong

b. Strong

c. Just a bit strong/not as strong

d. Not strong at all

e. Don't know

45. Are you a member of any other group? Yes ..... No .....

46. If yes, what are its activities?

a. ..... b. .....

c. ..... d. .....

47. Which of the following would you term as the major reason for joining this group?

a. To have an independent source of income

b. To curb idleness

c. To be able to meet with friends

d. Other reasons (specify)

48. What in your opinion was responsible for the formation of this group? (2nd membership)

a. The group leader

b. The Government of Kenya

c. The local community officer

d. You plus your other friends

e. UNHCR/other non-governmental organizations. Explain.....

.....

f. Don't know

49. How would you compare the benefits that you derive from this group with the ones of the first membership?

1. The 1st membership is more beneficial than this membership

b. The benefits derived from both are equal

c. The 2nd membership is more beneficial than the first one

d. None is beneficial at all

e. Don't know

50. Please give reasons as to the above answer.

a. .....

b. .....

c. .....

d. .....

MODE OF LIFE: BEFORE THE CAMP

Now I would like us to talk about your life before you joined this camp.

51. (a) Before coming to this camp, were you working/

Yes ..... No .....

(b) If yes, what would you term as the nature of the sector that you worked for?

a. Agricultural

b. Industrial

c. Service

d. Others (specify)

(c) How would you term it?

a. Formal b. Informal

(d) What was the nature of your employment?

a. Self-employment

b. Worked for someone else

52.(a) Before coming to this camp were you a member of any income generating group?

Yes ..... No .....

(b) If yes, in your own opinion, how would you compare this previous group with the current one in terms of the activities?

a. Very similar

b. Similar

c. A bit similar

d. Not similar

(c) Explain in either case.

.....

.....

53.(a) Before coming to this camp, did you own property?

Yes ..... No .....

n you list some of the major properties that you owned?

.....

.....

.....

.....

stimate your income per year before coming to this camp?

.....

stimate the income that you derive from your income generating group?

.....

th .....

N THE CAMP

ou live with in this camp?

ly members

relatives

ds

e whom we just met in the camp

these people members of your group?

..... No .....

rience any problems in this camp?

..... No .....

in your opinion do you think are the major problems?

.....

.....

.....

.....

ct with the world outside the camp?

..... No .....

(b) If yes, in which forms do you interact? Explain.

.....

.....

(c) Are you allowed to travel outside the camp?

Yes ..... No .....

(d) If yes, in your view, how regularly do you travel outside the camp?

a. Very regularly

b. Regularly

c. Irregularly

d. Very rarely

e. Never

(e) Explain in either case. .....

.....

57 (a) Are outsiders allowed to visit the camp?

Yes ..... No .....

(b) If yes, in your view how regularly do they visit?

a. Very regularly

b. Regularly

c. Irregularly

d. Very rarely

e. Never

58. In your own opinion, how do you feel as a refugee? Explain

.....

.....

59. What are your future aspirations at the moment? Explain

.....

.....

PART B: TO BE ANSWERED BY ORDINARY MEMBERS ONLY

THE LEVEL OF GROUP PERFORMANCE

1. Name those objectives that have been achieved by your group so far.

   a. .....

   b. .....

   c. .....

   d. .....

2. Name those objectives that have not been achieved so far.

   a. .....

   b. .....

   c. .....

   d. .....

3. Give reasons as to why they have not been achieved.

   a. .....

   b. .....

   c. .....

   d. .....

4. Do you receive any kind of training on how to carry out the activities of the group? Yes ..... No .....

5. If yes, how would you rate this training in terms of boosting your group's performance?

   a. Highly helpful

   b. A bit helpful

   c. Helpful

   d. Less helpful

   e. Not helpful

   f. Don't know

Explain in either case.

.....

.....

Do you think this training will be of any future benefit to you?

Yes ..... No .....

If yes, to what extent?

a. Very helpful

b. Just a bit helpful

c. Helpful

d. Less helpful

e. Not helpful

f. Don't know

Explain the above answer.

.....

.....

In joining the group, were you expecting any form of external assistance?

a. Definitely yes

b. Yes but not as much

c. Little if any

d. Not al all

e. Don't know

11. Explain in either case.

.....

.....

.....

12. Now, do you think your group receives any external assistance?

Yes ..... No .....

13. If yes, how would you rate your group as far as external aid is concerned?

a. Very dependent

b. Dependent

c. Less dependent

d. Not dependent

e. Don't know

14. Explain in either case.

.....

.....

.....

15. In your opinion, how do you think your group can fare without external assistance?

a. Very well

b. Relatively well

c. Well

d. Relatively poor

e. Poorly

f. Very poorly

16. Who are your group leaders?

a. .....

b. .....

c. .....

d. .....

17. For how long have they been the leaders?

.....

18. How often do you change your group leaders?

.....

19. How do you choose office bearers?

a. by show of hands

b. by nomination

c. by secret ballot

d. other means (specify)

e. don't know

20. In your opinion, does the leadership influence the level of the group's performance?

Yes ..... No .....

21. If yes, how?.....

.....

22. If no, how does the leadership help the group?

.....

.....

23. Do you ever meet with your group leaders?

Yes ..... No .....

24. If yes, how often?

a. very frequently

b. often

c. sometimes

d. rarely

e. never

25. What do you discuss when you meet?

a. the organization matters of the group

b. distribution and execution of duties

c. the future of the group

d. other matters (specify).....

26. Does your group experience any problems?

Yes ..... No .....

27. If yes, which do you think are the major ones?

a. financially related problems

b. leadership related problems

c. membership problems

d. marketing problems

e. others (specify)

28 How would you rate your role in solving these problems?

a. Extremely important

b. Just important

c. Important

d. Less important

e. Not important

29 Which in your opinion do you regard as the future of your income generating group?

a. very bright

b. bright

c. not very bright

d. dull

e. no future at all

30 Explain the above answer.

.....

.....

.....

PART C: TO BE ANSWERED BY LEADERS ONLY

LEVEL OF GROUP PERFORMANCE

1. Which position do you hold in your group?

   .....

2. When did you take up the post? .....

3. How did you achieve this position?

   a. by being nominated

   b. by being elected

   c. after funding the group

   d. by virtue of my traditional authority (ascribed leadership)

   e. Other means (specify)

4. When was your group formed and how many members did you have?

   ..... when .....

   ... .members ....

5. How many members does your group have now?

   .....

6. Explain the above answer. .....

   ....

For Questions 7-13, enter the responses in the appropriate columns of the table provided below. Please follow the instructions provided carefully.

7. Which were the objectives of forming this group? Go to the column on The Objectives.

8. Please state the projects that have been started by your group? Go to the column on The Projects.

9. Please state the projects that have been completed. Go to column on Completed Projects.

10. Please state the projects that are still going on. Go to the column on Projects still going on.

11. Please state the projects that have been abandoned. Go to the column on Abandoned Projects.

12. Please state the objectives that have been achieved so far. Go to the column on Achieved objectives

13. Please state the objectives that have not been achieved. Go to the column on Objectives not achieved.

14. Do the members pay any fees in order to join the group?

Yes ..... No .....

15. If yes, what is the membership fee? a. Per month .....

b. Per year .....

16. Are there any other contributions that members make to the group? Explain.

.....

.....

17. Which task(s) is a member expected to perform? Explain.

.....

.....

18. How regularly is he expected to perform these tasks?

a. Daily

b. Two days in a week

c. Once a week

d. After two weeks

e. Monthly

f. Rarely. Explain.

.....

19. In your opinion, would you say that the members of this group are:

a. very much willing to participate

b. willing to participate

c. just willing to participate

d. not willing to participate

e. very much willing to participate

20. How do you recruit your group members? Explain.

.....

.....

21. Do you train the members on how to carry out their expected tasks?

Yes ..... No .....

22. If yes, what in your opinion would you terms as the role of training in determining the level of groups performance?

a. very important

b. important

c. just important

d. not important

e. don't know

23. Did you require any money in order to start carrying out the group activities?

Yes ..... No ..... Don't know .....

24. If yes, how was the money acquired?

a. through a fund raising

b. through a membership fee

c.. through a government loan

d. through assistance by a voluntary organization

e. others (specify)

25. In the formation of your group, did you expect any external help?

Yes ..... No .....

26. If yes, in which form and from where? Explain.

.....

27. In the absence of external assistance how do you think your group could fare?

a. very efficiently

b. efficiently

c. just efficiently

d. inefficiently

e. don't know

28. Explain the above answer.

.....

.....

29. Does your group ever experience any problems in the course of achieving its objectives?

Yes ..... No .....

30. If yes, how would you term the major problems?

a. financially related

b. management related problems

c. marketing related problems

d. membership related problems

e. donor related problems

31. In case of any problems, would you say that the members are least involved in solving them?

a. Agree b. Disagree

32. Explain in either case.

.....

.....

33. Since the group was formed, has the membership increased, decreased or remained the same? Explain in either case.

.....

.....

34. In your view how has the performance of the group been affected by the above answer?

a. has been improving greatly

b. improving

c. just improving

d. deteriorating

e. don't know

35. Do you think that the existence of income generating groups in this camp affect the willingness of the members to go home adversely?

a. Agree b. Disagree c. Don't know

36. What do you think is the future of income generating groups in this camp? Explain.

.....

.....

Objectives of forming the group	Projects that have been started	Projects that have been completed	Projects that are still going on	Projects that have been abandoned	Objectives achieved so far	Objectives not achieved so far
1.						
2.						
3.						
4.						
5.						
6.						
7.						
8.						