

Comparison of Four Different Livelihood Programmes for Urban Refugee Women in Durban, South Africa: Insights from the Capability Approach

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Abstract

The study presents a comparison of four different livelihood programmes for refugee women, offered by Refugee Social Services, a Durban-based non-governmental organisation. These programmes cover home-based childcare, peer/community education, beauty salons, and product development. The first two programmes are social innovative as these directly and creatively respond to social needs of local communities in Durban. Examples of community demands are the need for childcare and HIV/AIDS prevention. The latter two programmes mainly focus on gaining economic advantages. The research methodology is qualitative, 18 in-depth interviews were conducted with ten staff members and eight clients of Refugee Social Services. The capability approach was applied to identify and review enhancing and impairing aspects of the programmes with regard to the refugee women's capabilities and human agency to self-settle in an urban context. The enhancing factors include training, support to start up and maintain a micro-business, a safe and child-friendly workspace, integrational benefits of enhanced social capital, and income security. The impairing factors include institutional barriers, an unsafe workspace, and insufficient and/or unstable income. The paper makes suggestions for interpreting the outcomes of the programme comparison. The study highlights that in order to effectively expand refugees' capabilities and human agency to self-settle in an urban context, stakeholders should start partnerships while advocating for a combination of two intervention strategies: implementing validated livelihood programmes and addressing structural obstacles to refugees' ability to become self-reliant. Recommendations are proposed to fulfil these objectives.

Keywords Capability approach \cdot Urban refugees \cdot Refugee women \cdot Livelihood programmes \cdot Community projects \cdot Social innovation \cdot Home-based childcare \cdot Microbusiness \cdot HIV/AIDS prevention

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Introduction

Since the end of apartheid, South Africa's rates of asylum seekers increase annually (Gordon 2016; Landau 2006). In 2010, approximately 43,500 refugees were recognised by the South African Government, and approximately 300,000 asylum seekers were registered (UNHCR 2010). Due to the corrosion of neighbouring Zimbabwe's social and economic infrastructures and the conflict in the Democratic Republic of Congo, there was a large influx of refugees in 2007 (Crea et al. 2017). South Africa's protective legislation for refugees and asylum seekers includes the Refugees Act of 1998 and the Immigration Act of 2002. The Refugees Act of 1998 entitles refugees and asylum seekers to have access to medical care, social services and to freely live, work, and study in South Africa. Despite the progressive legislation, there are vast gaps between policy and implementation (Mabera 2017). These rights have been systematically violated through suspensions of documentation and rejection of access to basic services, employment, and education based on a foreigner status (Mabera 2017). Mismanagement and corruption among the Department of Home Affairs and other law enforcement agents leave asylum seekers in a legal limbo (Khan and Schreier 2014). This has caused a backlog crisis in the asylum system leading to unprocessed applications and an increase of undocumented migrants who cannot access their rights and who are left vulnerable to detention and deportation (Crea et al. 2017; Khan and Schreier 2014; Mabera 2017). Refugees in South Africa are living in integrated communities, there are no refugee camps available to them. This causes challenges among both, refugee organisations and the refugees targeted. Refugee agencies need to engage with a multiplicity of actors and contests. Refugees are living in an integrated environment over a wide area; therefore, it is difficult to determine eligible beneficiaries (Crea et al. 2017). The refugees need to integrate into a society that is facing a three-factor problem of poverty, inequality, and unemployment (Schierup 2016). In 2011, the South African majority lived below the national poverty line of around €3.50 a day (World Bank Statistics in Schierup 2016). This outstandingly high level of poverty for a middleincome country replicates South Africa's failure to decrease inequality and to differentiate among the displaced and the urban poor (Schierup 2016). In addition, several studies show that migrants face intense competition for scarce jobs, economic uncertainty, and are often victimised (Blaauw et al. 2017; Crea et al. 2017; Schierup 2016). Xenophobia is deeply rooted in the South African society (Gordon 2016). This is further discussed in the literature findings of the results section.

Accountability for a Holistic Focus on Refugee Women's Ability to Self-Settle in Urban Communities

A challenged urban South Africa requires a holistic approach that responds to refugee women's vulnerabilities while enhancing physical and mental well-being, employment, finances, housing, and physical safety (Blaauw et al. 2017; Crea et al. 2017). Al-Husban and Adams (2016) argue that sustainable long-term resolutions to refugee migrants require a re-examination of the existing dominant models of containment and charity; "We must effectively look at how we can develop capability and opportunity in the refugee-communities so they can

become positive self-reliant contributors within the host communities in the long term or be able to repatriate when opportunity arises" (Al-Husban and Adams 2016, p. 8). In line with Al-Husban and Adams' (2016) appeal for a sustainable model, this study investigates in which ways livelihood programmes contribute to the women's ability to self-settle. Becoming self-reliant and engaging fully within a community is for refugees certainly more desirable than solely being subjects of aid (Al-Husban and Adams 2016). The focus on self-reliance increases empowering and positive attitudes towards refugees, as then they can be identified as individuals who are making positive contributions to host communities' needs (Amisi 2006; Al-Husban and Adams 2016; Potocky-Tripodi 2002). Livelihood programmes can create win-win solutions for both refugees and host communities (Al-Husban and Adams 2016). A study shows that refugees do not arrive in a country unskilled; 70% of refugees and asylum seekers in South Africa held skilled or semi-skilled jobs in their countries of origin (Amisi 2006). Amisi (2006) found that Congolese refugees in South Africa are relatively highly skilled; 96.4% of Congolese refugees attended secondary education and 46.5% attended tertiary education. Even when refugees' stay is temporary, they benefit from livelihood programmes that strengthen their self-esteem and capacities while preparing for an eventual return to the home country (Alloush et al. 2017).

Accountability for Applying the Capability Approach to Identify Positive and Negative Parameters or Freedoms Related to These Programmes

The focus of the programme evaluation lies on two important aspects of the capability approach (CA): "capabilities" and "agency" to become self-reliant or to self-settle in Durban communities. A person's capability set reflects the freedom to lead different types of life a person perceives valuable (Sen 1984). Sen defines capabilities as "what a person is able to do" (e.g. the ability to be well-nourished, to take part in community life, to appear in public without being violated) (Sen 1987). Agency freedom acknowledges the individual as an active agent with decision power over his/her own well-being process (Sen 1985). Capabilities and agency are intertwined concepts (Sen 1992). Both concepts are influenced by economic (e.g. resources, access to the job market), personal (e.g. skin-colour, skills, intelligence), socio-cultural (e.g. xenophobic attitudes, social capital), institutional (e.g. law, politics, access to education), and environmental (e.g. living in a rural/urban environment, climate change) factors (Robeyns 2003; Sen 1985). This study contends that the CA is a valuable framework for reviewing livelihood programmes. The CA complements the described holistic focus on perceiving refugees as active agents in their process towards self-reliance. The CA emphasises a holistic and human-centred approach that can reveal underlying inequalities that hinder refugees' ability to become self-reliant.

To date studies on urban refugees managed to examine refugee laws, policy challenges, and living conditions. However, there are limited studies that include assessments of livelihood programmes. Amisi (2006) highlights the importance of studies that deepen evidence-based understanding of urban refugees' livelihood strategies and programmes. These insights could benefit policy makers in outlining suitable policies to deal proficiently with the enduring influx of refugees.

Questions to be answered in the paper are as follows:

Q1: What are the positive and negative programme-related parameters with regard to the women's capabilities and agency to self-settle in Durban?

Q2: What are remarkable differences between four livelihood programmes: homebased childcare, peer/community education, beauty salons, and product development?

Q3: What are practical recommendations in order to enhance refugee women's capabilities and agency to self-settle in an urban context?

Methodology

The study adopts a qualitative research methodology whereby 18 in-depth interviews were conducted with staff members and clients of Refugee Social Services (RSS). Notably, the qualitative research findings were substantiated with observations and an extensive literature review.

Data Gathering and Analysing

The participant sample of the in-depth interviews consists of 18 respondents. The sample includes the following ten RSS staff members: one director, one general manager, one project manager, two community development workers, one outreach coordinator, one peer mentor, two social workers, and one fashion designer volunteer. Furthermore, eight RSS clients were interviewed. Table 1 presents a demographic overview of all refugee women involved in the study. The interviews concentrated on refugee women's capabilities and agency before, during, and after the livelihood programmes were implemented in their lives.

The literature review consists out of data from academic journals, UNHCR reports, and an internal document of Refugee Social Services.

All data were recorded and transcribed for analysis, utilising NVivo, a qualitative data software analysis tool.

	Nationality	Age	Type of livelihood programme
1.	The Democratic Republic of Congo	24	Nail street shop owner
2.	The Democratic Republic of Congo	38	Product development worker
3.	The Democratic Republic of Congo	26	Product development worker
4.	The Democratic Republic of Congo	54	Director formalised childcare
5.	The Democratic Republic of Congo	25	Formalised childcare worker
6.	The Democratic Republic of Congo	63	Peer educator
7.	Burundi	34	Community educator
8.	The Democratic Republic of Congo	36	Community educator

Table 1 Demographic overview of all refugee women involved in the study

Ethical Considerations and Methodological Limitations

All respondents were over 18 years old. Before the interviews started, the fieldworker handed out and obtained a signed informed consent from the respondents. The researchers received gatekeeper permission from RSS.

The study is limited to qualitative fieldwork with solely one South African NGO and one or two beneficiaries were interviewed per programme. Nevertheless, the literature review validates and evaluates the qualitative research findings alongside existing literature and theoretical underpinnings. This exploratory study's intention is not to generalise the findings, but rather to generate a better understanding of objective opportunities and challenges of four livelihood programmes for refugee women.

The director of a formalised childcare and one community educator are non-English speakers. These interviews were interpreted by the daughter of the formalised crèche director and the peer mentor, an RSS staff member. In order to diminish bias, adequate preparation and validity checks were conducted (Williamson et al. 2011).

Results

Refugee Social Services

RSS is a Durban-based non-governmental organisation (NGO) with external offices in Pietermaritzburg. The NGO has been registered in 2008. Previously, RSS was a project of the Mennonite Central Committee (MCC) Refugee Project. RSS is a social implementing partner of UNHCR (RSS n.d.). Table 2 presents an overview of the examined livelihood programmes for urban refugee women offered by RSS.

Refugee Social Services Draws on a Holistic Approach

RSS' mission is to provide comprehensive, quality, and innovative services that develop the capacity of refugees to attain integration and independence (RSS n.d.). RSS offers generalist services: psychological support, counselling services, legal assistance, access to livelihood programmes and English courses, food vouchers, and financial support (e.g. three to six month relief of paying rent, compensating school-travel fees for the children, disaster relief). RSS proposes a system approach to investigate the clients' situation by examining the capabilities and needs of the whole family. The quotation below demonstrates RSS' system approach:

Table 2	Overview	of four	types	of livelihood	programmes	for urba	n refugee	women	offered by	Refugee
Social Services in Durban, South Africa										

	Micro-business	Employment within RSS			
Community focussed	Home-based childcare	Peer/community educators			
Economy focussed	Beauty salons (make-up, nails, hairdressing)	Product development workers			

All aspects that RSS offers complement each other. When a woman with kids arrives at RSS as newcomers, they don't know the language. Maybe they came here in the middle of the year, then short-term assistance is important. They need rent, they need food for three or six months after arrival. The children must eat. They need to have a place where they can sleep. They can't sleep on the road. In the meantime, there is going to be counselling to find out where we can assist with. We are going to make a plan: '*How is this family going to survive, going to integrate?*'. We invite her to English class when we notice a language barrier. She needs that skill to take her kids to the hospital, to go to the shops. In the meantime her kids can go to our young learners class for kids who do not speak English yet. We take a holistic approach. (RSS outreach worker)

RSS' service approach compliments human agency; the women are encouraged to pursue their personal aspirations while deciding which programme they aim to implement:

We investigate: 'What was this woman doing back home? What are her skills? What is her passion?'. From there we see if this woman, for example, can start a business. Maybe she has a degree or some sort of other training/education. From there we can empower the woman to do something she is passionate about in order to survive. (RSS outreach coordinator)

RSS Recognises the Refugee Community as Partners for Change

The two community-focussed programmes (the home-based childcare programme and the peer/community education programme) are social innovative. Social innovation includes initiatives and associations of local organisations, service providers, community members, and/or other stakeholders that are innovative within a particular context (Oosterlynck and Cools 2012). The programmes are drawn on newly generated partnership between RSS and RSS clients as active mission partners for community change. As the state is failing to meet its obligation to implement the conditions necessary for refugees to live a dignified and independent life, there is a demand for initiatives that innovatively respond to particular needs of the refugee population (Landau 2006). Social innovation results in the empowerment of disadvantaged citizens to have more control over their own well-being process. These initiatives are social in both their ends and their means (Oosterlynck and Cools 2012). Firstly, home-based childcares are trained refugee women who are enabled to become social entrepreneurs by offering childcare services in their homes. The programme emerged from the need for childcare services in the suburbs of the Durban city centre. Community members identified that children were left unattended. Ghelli and Dobbs (2011) argue that disadvantaged parents commonly work unusual hours, while struggling to find childcare. Accessible and informal home-based crèches enhance parents' options to pick their children up when they finish their shift at night or in the early morning. Consequently, the programme creates a win-win situation for both refugee women that are passionate about childcare and in need of employment and community members in need for childcare. Moreover, refugee women taking care of refugee children with

similar backgrounds safeguard culturally appropriateness (Hurley et al. 2014). Culturally consistent childcare can ease acculturation stress of refugee children and decrease social isolation of refugee families (Joyce and Liamputtong 2017; Measham et al. 2014; Potocky-Tripodi 2002). An interpreted quotation from a childcare director outlines the director's motivation to respond to a local need for childcare:

She wanted to help the community because she noticed that there was a lack of crèches. She noticed that sometimes the children were left unattended at the people's houses and that it's a bad thing, that sometimes they were having injuries. She started to tell people in her area that she was starting a crèche. (interpreted from formalised childcare director)

Secondly, peer/community educators are trained refugee women who became healthcare educators that reach out to refugee communities in Durban. The programme emerged from the need of the refugee community to become resilient to particular health issues in the host community. In South Africa, there is generally an increased HIV/AIDS prevalence compared to their countries of origin. Waiganjo (2018) shows that single refugee women commonly search for husbands or "blessers" in the host country to reclaim financial and social security. However, power imbalances within the relationship can inhibit refugee women's decision power over her sexual and reproductive health, which increases their risk of infections (Bhatia et al. 2017). This programme creates a win-win situation for both refugee women that are passionate about healthcare and in need of employment, and the refugee community in need for better access to healthcare information. Efforts to prevent HIV/AIDS transmission and gender-based violence among the refugee population is essential for the society at large, as uneducated migrants can drive the HIV/AIDS epidemic in South Africa (Akileswaran and Lurie 2010; Lori and Boyle 2015). The peer/community educator's ability to teach in a number of languages (e.g. French, Swangeli, Kirundi, Rwanda, Lingala) is an asset to the refugee community. Health information provided in refugees' native languages increases their access to healthcare. Language remains a barrier for refugees to communicate with health care professionals. A lack of information about services available can prevent refugees from taking up services, and it can initiate incorrect use of services (Ager and Strang 2008). An additional asset of educators is that they understand cultural differences. "You need to have somebody who tells them 'oh no, life is like this in South Africa'" (peer mentor, RSS). Cultural knowledge of the host community's procedures, customs, and facilities has been associated to a better integration of refugees (Ager and Strang 2008). The quotations below illustrate how the refugee community benefits from this programme:

It's better to train refugees in particular because they are going to reach out to other refugees in the community. Local people already received the information in their languages. Foreign people did not receive that knowledge in their language. It is very important to speak the same language when you are doing awareness campaigns. It is important that the refugees receive the correct message so that they can live in this country. In KwaZulu-Natal, there is a higher level of HIV. The people that are arriving here, they don't know how stuff works in this country. It's different if you compare it to their home country. The way they used to behave in their home country is different to the way they should behave here as there is a higher prevalence of HIV. (RSS peer mentor)

Some women who are newcomers don't know anything about the hospitals in South Africa. When they are getting pregnant, we tell them to go to antenatal and immunisation for the kids. It is important as they can get infections if they don't go for immunisation. We also teach them about family planning because some have a lot of children and they cannot manage to take care of the kids. (community educator 1)

Also RSS itself benefits from these community projects. RSS is enabled to succeed in its mission. Through these community engagements, refugees in need are directly referred to the correct services. The RSS director and RSS general manager explain the benefits for RSS as follows:

For instance, the home based child cares, they provide a service to the community and in some way a service to us as an organisation. Because if for instance, a child needs to be placed in a childcare facility, we are able to put them there. But that's not all they do, they also refer cases to us. They find children that are not looked after well. Because we trained them on childcare issues, they now understand childcare issues, they are able to see what is not right and they are able to refer those things. I think, what makes us different; we see our community as partners in any change that comes along. (RSS director)

They are the eyes of the community. Especially those people that are doing the weekly sessions in a private setting. They are going to a block of flats, they are actually reaching out to everyone who is living there. When they notice that a child is not well, somebody is sick, somebody is abused, they report all those cases to us. (RSS general manager)

Moreover, these community-focussed programmes exceed a single focus on enhancing individual capabilities and agency. These programmes generate important benefits for different groups: the refugees that are performing social services, the community, and RSS itself. The qualitative research discloses a strong motivation of the refugee service providers to assist fellow refugees/asylum seekers: "This job makes me feel so happy. It is very rewarding to empower other women, who are like the way I was when I arrived here in the beginning" (community educator 1). This philanthropic motivation lacks among the beneficiaries from the economy-focussed programmes. Notwithstanding the advantages of these programmes for the community are acknowledged, the study addresses three concerns. Firstly, the quality of early childhood experiences is essential to later development outcomes on multiple fronts: cognitively, social-emotionally, and physically (Kruse 2012). In order to warrant childcare quality, it is crucial that the childcare workers on the project receive accredited training and supervision (Choy and Haukka 2010). English proficiency and school readiness activities are essential to include during home-based childcare training, as a lack of educational focus causes these children to fall behind in formal school systems (Kruse 2012). Secondly, there is a risk of informal educators spreading incorrect healthcare information. Accredited

training, mentorship, and supervision can reduce this risk (Baron 2003). This study emphasises the importance of the monthly meetings and the supervision by peer mentors (cf. programme two: peer/community education). Lastly, the study emphasises that translation and interpreting services as offered by the educators should not be seen as an inhibitor for integration. These services are crucial in the early stages of settlement (Ager and Strang 2008).

What follows is a division in literature findings and qualitative findings. These findings are further outlined in the discussion section and the papers ends with a conclusion.

Literature Findings

The study acknowledges four positive programme-related parameters which enhance the women's capabilities and agency to self-settle in the urban context: (1) training; (2) support to start up and maintain a micro-business; (3) a safe and child-friendly workspace; (4) integrational benefits from enhanced social capital; and (5) income security. The study acknowledges three negative programme-related parameters which impair the women's capabilities and agency to self-settle in the urban context: (1) institutional barriers, (2) an unsafe workspace, and (3) insufficient and/or unstable income. This section outlines the literature findings with regard to these aspects. How these parameters are related to each specific livelihood programme is discussed in the qualitative findings.

Training

Most refugees are skilled (Amisi 2006). However, they struggle to provide proof of previous qualifications, which impairs their chances on the job market (Ager and Strang 2008). Accredited skills training enhance chances of employment and self-employment. Potocky-Tripodi (2002) found that long-term sustainable vocational training programmes significantly improve clients' employment outcomes, which is in contrast to short-term programmes. Crea et al. (2017) argue that vocational training assists urban refugees on the job market and that business management skills help them to establish their own business. Beneficiaries always seem to benefit from training, as it directly enhances capabilities and agency in life (Crea et al. 2017).

Support to Start up and Maintain a Micro-business

Micro-enterprise development entails funds and activities to assist low-income people with starting or expanding small businesses (Potocky-Tripodi 2002). It includes the following funds and activities: micro loans, access to business credit, support groups business consultation and training, follow-up, and assistance to stabilise, expand, or formalise refugee businesses (Potocky-Tripodi 2002). The purpose of micro-enterprise development is to assist refugees in becoming economically self-sufficient and to help refugee communities in developing employment and human capital (Potocky-Tripodi 2002). Support to start up and maintain a micro-business, such as workshops on business management, increases the percentage of refugees who effectively start their own businesses (Potocky-Tripodi 2002). A recent study on services among urban

refugees in Johannesburg shows that refugees were mainly satisfied over material assistance (e.g. sellable goods, equipment that manufactures goods) in helping to establish sustainable, profit-generating micro-businesses (Crea et al. 2017).

A Safe and Child-Friendly Workspace

The study claims that the literature outlined in the section "an unsafe workspace" highlight a need for refugees to operate in safer environments. A safe environment can in this context be defined as: "*An environment in which the refugee can operate in without fear of being attacked or arrested*". The child-friendly aspect of this parameter refers to an increased opportunity for refugee women to combine their work with the upbringing of their children, which increases the family well-being (Joyce and Liamputtong 2017; Measham et al. 2014; Potocky-Tripodi 2002) . Children can stay in their workspace, without a need to look for additional childcare facilities (Ghelli and Dobbs 2011).

Integrational Benefits from Expanded Social Capital

Social networks are crucial to expand refugees' social capital as a livelihood strategy (Amisi 2006). Ager and Strang (2008) distinguish between three different forms of social capital that are important for integration: social bonds (with family and co-ethnic, co-national, co-religious or other forms of related groups), social bridges (with other communities), and social links (with the structures of the state). Scholars disagree on the statement that all these forms of social capital contribute to integration. Assimilationists state that the maintenance of ethnic identity (through "social bonds") would limit wider integration into society (Ager and Strang 2008; Zetter et al. 2006). Advocates for social capital emphasise that social connection solely, not directly enhances integration: "there should be an overall framework of interrelated domains, ensuring that the other resources essential to integration are acknowledged" (Ager and Strang 2008, p. 186). Ager and Strang (2008) found that involvement with one's own ethnic group (bonding capital) enhanced "quality of life" independently of involvement with the local community (bridging capital). Social bonding networks contribute to heal personal traumas through sharing of similar experiences and spreading of coping strategies, which motivates refugees to rebuild their lives (Labys et al. 2017; Waiganjo 2018). These bonding networks are also important to distribute manpower, material (e.g. stock for micro-businesses), and financial support within the network, which directly enhances refugees' ability to self-settle (Waiganjo 2018). The concept of self-help groups is further outlined in the discussion section of this paper.

Income Security

Income related to organisational employment is stronger associated to economic security compared to an income related to micro-entrepreneurship (Crea et al. 2017). A study on refugee camp economies found that the shift from in-kind aid to cash appears to increase refugee welfare in fundamental ways as it enables refugees to freely buy goods and services based on personal preferences (Alloush et al. 2017).

Institutional Barriers

Specific institutional barriers are the frequency with which asylum seekers have to apply their status as asylum seekers, the charge of unofficial fees refugees are unable to pay and the long status determination process. In addition, a widespread closure of refugee reception offices throughout the country exists caused by misappropriation, abuse, and corruption (Cantor 2015; Khan and Schreier 2014; Landau 2006). This chaotic application process implicates that the vast majority of refugees in the country are asylum seekers and foreigners waiting for their status as refugees to be affirmed (Gordon 2016). Refugees commonly need to wait at least 18 months for a decision, others have to wait for years (Amisi 2006; Landau 2006). During this waiting period, refugees are prevented from accessing social services, work- and housing markets, and banking services, which are necessary to fulfil their right to self-settle (Crea et al. 2017). Likewise, Landau 2006, p. 318) states "During this extended period, asylum seekers remain in a state of limbo during which they may stay in the country, but can access few social services and receive almost no official or private assistance in the form of direct aid or help in finding employment" (Landau 2006). Refugees who are not aware of other solutions are destined to become unlicensed vendors in order to survive, which causes safety concerns as discussed in the next paragraph (Amisi 2006; Crea et al. 2017).

An Unsafe Workspace

In South Africa, police officers are seen as the front line against "illegal" immigration: "Without documentation, almost any act, from petty trade to walking in the street, becomes illegal in the state's eves and can serve as justification for suspicion, arrest, and abuse" (Landau 2006, p. 316). Criminals and police officers target refugees and asylum seekers for theft and corruption, knowing that most do not have access to banking facilities and thus carry a larger amount of cash on them (Landau 2006). These lack of documentation-related safety concern are aggravated by the xenophobic attitudes that are strongly imbedded in South Africa's history. Blaauw et al. (2017) state that South Africa endured a xenophobic changeover from racial discrimination against black South Africans under apartheid to racial discrimination against the black African "outsider", with an "odd language", an "alien culture", and with an illusory darker skin-colour than "native" black South Africans. "Illegal migrants" have been criticised by politicians and the media during post-apartheid, which contributed to xenophobic attitudes and harassment throughout the country (Schierup 2016). Xenophobia cultivates from negative public perceptions of migrants as criminals who are out to steal local jobs (Crea et al. 2017; Mabera 2017). In 2008 there were waves of xenophobic attacks throughout the country which caused the death of 62, 670 wounded, dozens raped and more than 100,000 displaced in the course of less than a month. In 2015 xenophobic attacks continued causing dreadful damage to the refugee community (Crea et al. 2017; Gordon 2016). A Congolese refugee in a UNHCR report desperately explains "I cannot keep on being a victim in a country in which they have sought protection" (Rulashe et al. 2015, p. 2). Refugee women are at an increased risk of abuse and exploitation as one of their destructive coping mechanism includes survival sex (Rulashe and Gaynor 2015).

Insufficient and/or Unstable Income

Refugees face harsh competition and discrimination on the job market. Consequently, most refugees are destined to find informal employment, which generally lies below the minimum wage (Akileswaran and Lurie 2010). Moreover, micro-business owners struggle with making a profit due to the deprived and competitive environment they are operating in (Crea et al. 2017). Refugee shopkeepers are often destined to open their business in an "ethnic enclave". An "ethnic enclave" is a culturally segregated area that is characterised by high levels of economic activity (Muller 1998). Regardless high prices to rent retail space, business owners need to retain low prices to meet the local customer base (Crea et al. 2017).

Qualitative Findings and Programme Comparison

Table 3 presents the outcomes of the programme comparison. The livelihood programmes were compared based upon factors that positively or negatively influence refugee women's capabilities and agency to become self-reliant. There is a reason why the parameter "integrational benefits from enhanced social capital" is not associated with "beauty salons" and "product development workers". Notwithstanding these programmes most definitely enhanced the refugee women's social capital through bonding (e.g. meeting fellow refugee women through the training) and bridging (e.g. potential clients) networks, the economic focus of these programmes strongly impairs their ability to integrate based upon enhanced social capital, as they are envied by the host community as being competition on the scarce job market (Mabera 2017; Waiganjo 2018).

Programme One: Home-Based Childcare

The home-base childcare programme: a programme that enables refugee women to provide childcare services in their homes. Each time a maximum of 12 women are accepted to the training programme. Women targeted for the programme are English speaking, are passionate about childcare, and have space available in their homes. The

	Positive parameters					Negative parameters		
	Param1	Param2	Param3	Param4	Param5	Param1	Param2	Param3
Home-based childcare	Х	Х	Х	Х		X*f		Х
Peer/community educators	Х		X*c	Х	Х		X*p	Х
Beauty salons	Х	Х				Х	Х	Х
Product develop. workers	Х		Х		Х			Х

Table 3 Outcomes of the programme comparison

Legend. Positive parameters: *Param1*, Training; *Param2*, Support to start up and maintain a micro-business; *Param3*, A safe and child-friendly workspace; *Param4*, Integrational benefits from enhanced social capital; *Param5*, Income security. Negative parameters: *Param1*, Institutional barriers; *Param2*, An unsafe workspace; *Param3*, Insufficient and/or unstable income; **f*, formalised childcare; **c*, community educator; **p*, peer educator

South African legislation allows refugee women to informally take care of maximum six children. There are options to expand an informal crèche to a formalised institution, RSS assists women who aim to proceed with formalisation (RSS n.d.).

Training

The women receive an eight-day training course on childcare issues. Topics covered during training are child safety and early childhood development. The women additionally receive business training.

Support to Start up and Maintain a Micro-business

The women receive business equipment. A description of which business equipment is outlined in the quotation below:

We give them incentives. We give them a starter kit: a basic table, a couple of chairs and some tools. I occasionally bring them toys which they can use as teaching aid. Sometimes we receive a donation which was in the form of baby wipes and Lego. (RSS project manager)

Women who aspire to expand their informal micro-business to a larger and formalised crèche are assisted with formalisation procedures by RSS:

We guide them through the law to open a registered crèche. It's their responsibility to expand it. We see that refugees have successfully started up formalised crèches. One of the refugees even left a car guard in front of the crèche because they are very successful. (RSS project manager)

A Safe and Child-Friendly Workspace

Child carers are commonly mothers themselves that have already been taking care of their own children and/or other children in the community. An advantage of this programme is that the women can raise their own children at home, while they are taking care of other children, and gain money in the meantime. Their homes are commonly free from xenophobic attacks and police invasions. Although it is not mentioned in the interviews, the study acknowledges that particularly formalised child-carers might be at risk of attacks due to an increased visibility of the business.

Integrational Benefits from Enhanced Social Capital

Carers accept all children in need, even children of South African families. These expanded social networks can encourage their integration process:

What I think is very fascinating, they are in an existing community structure. That does not mean that it's monogamous, it's not only refugees, you find economic migrants, you find even South Africans themselves, and that's how they end up

taking care of South African kids and kids of all over other African countries. They get their customers from the flat they are living in. Your neighbours situated three doors down are from Nigeria, the neighbour above you could be from Somalia and the one next to you is South African. (RSS community development worker 1)

Unstable Income

The study's data indicates that the director of a formalised crèche is accepting 94 children and argues that "*Orphans can stay for free. The others pay R250 (€16) each month*". The quotations below emphasise that child carers face difficulties in their clients paying consistently, which brings the existence of the crèches in danger:

You find that they are operating in very vulnerable communities with people who don't have money. You hear stories about how they are taking care of a child for three weeks without any payment. Or that they have just taken in a homeless child because they can see that this child has been exposed to things the child shouldn't be exposed to at such a young age. You know, because she is a community worker at heart she will take that child. They also negotiate, they know that this family is not able to pay the whole amount so they charge them less. Some say '*You can bring in your child for now and you pay me when you get money*'. They provide different types of informal arrangements for the different children they look after. (RSS, community worker 1)

From the 90 children we have in our formalised crèche, we find that only 60 pay. It's very challenging. Because they don't pay, there is a problem for us to pay R10.000 (€668) rent and our employees. Right now we have art teachers and we have to pay them as well at the end of the month. We can only pay two out of the five teachers. (interpreted from a formalised childcare director)

Programme Two: Peer/Community Education

The peer/community education programme: a programme that enables refugee women to educate the refugee community about healthcare. Peer educators raise awareness on HIV/AIDS transmission, provide information on where to access services for HIV, and ensure that condoms are readily available. Other covered topics are sexual and genderbased violence, family planning, child upbringing, and nutrition. Educators are selected based on their motivation and reliability. They additionally need to have basic knowledge about healthcare or educating people, they are for instance former nurses or teachers. There is a difference between peer and community educators. Peer educators reach out to everyone in the community. They operate in public places such as the department of home affairs, churches, shops, restaurants, and hairdressers. They provide general information sessions for different people each time. In contrast, community educators provide private information sessions for particular audiences of five to seven people. The sessions are commonly organised in houses within the refugee community. Community educators utilise a more in-depth approach, where they provide eight follow-up information sessions to the same group of people. RSS pays stipends to the peer educators for each information session. The educators need to attend a monthly meeting, where they have to hand-in a monthly report on their fieldwork. The monthly meeting is essential to the programme implementation. One part of the meeting is about sharing information on what happened during their sessions and in the community. They reflect on challenges and questions for which they could not find answers. Another part of the meeting is about planning. Each educator is assigned to one particular area in Durban, and each person receives a number of topics to be covered in their planned sessions. The educators develop a schedule that includes detailed session descriptions, for instance: "*L. is going to be at B.'s tent at 10 am on Friday*". Peer mentors moderate educators on their job performance by conducting sporadic observations of the planned sessions; "*My duty is to go and check how they are doing their messages and maybe correct them or add some knowledge while they are spreading their message*" (RSS, peer mentor).

Training

The educators attend training sessions on a regular basis. "*They receive constant training, refreshing training, new training, they are completely trained*" (RSS outreach coordinator). RSS works in cooperation with different organisations in order to receive specialist training: Oxfam Australia, healthcare organisations, universities, and professionals in the field. Some educators are initially trained on the RSS' home-based childcare project. However, due to lack of space, they became educators instead.

A Safe and Child-Friendly Workspace

This positive parameter only applies to the community educator who is able to hold the sessions in her home, or in the houses of fellow refugee women/asylum seekers.

Integrational Benefits from Enhanced Social Capital

The peer educator indicates in the quotation below that through her work she was encouraged to network with various people in the community:

It was very nice and very helpful for me because this project puts me in direct contact with the community members. I have to speak to all community members, not only the ones from my country but refugees in general. When we go there you also find South Africans, but it is especially meant for the refugee community. I've met many people because I go to public places such as salons, where people are going every day. (peer educator)

Income Security

Both peer- and community educators indicate that they are receiving a reliable income, which has enhanced their ability to become self-reliant.

To me what makes me happy the most is this work because it helped me a lot. It helps me also to improve my life. I have an income now. I cannot always come and beg them for help, now at least I have something to do and I help people in need. (peer educator)

An Unsafe Workspace

This challenge applies to the peer educator who reaches out to refugees in the public space. Challenges vary from disinterested reactions to xenophobic attitudes and attacks, as explained in the quotations below:

Sometimes they ignore you, they think the information you provide is not important. You can go and explain something to them and you see that they are not interested. But after some weeks, you notice that they are calling you: '*Please can you come, I have a problem*', you see. So yes, we do get challenges in the field. (peer educator)

Not everyone is friendly, they are sometimes calling us names. It's not always easy to stay with them. (peer educator)

Insufficient Income

Although the educators receive monthly stipends, it is not enough to fully sustain themselves and their families.

It's not enough but maybe Gods will increase our payment, if someone sees that the job that we are doing is great. (community educator 2)

Sometimes I am sad because I lost my country. There I was working in a company, with a full-time contract, a salary. I was working every day. This is like part-time, but I must do it because it is hard to find another job. And I am satisfied with this one because I am helping out my family and the community. (peer educator)

Programme Three: Beauty Salons

The beauty salon programme: a programme that enables refugee women to start up their own micro-business as a hairdresser, nail specialist, manicure, pedicure, and/or make-up artist. The programme is open to all refugee women who aspire to become a beauty specialist and who have a space available to work in. Current hairdressers, nails technicians, and other beauticians are also encouraged to attend the training sessions in order to improve and maintain their skills.

Training

The women on the programme receive accredited training: hairdressing techniques, nail techniques, make-up skills, and various spa treatments, such as manicure and pedicure (RSS n.d.).

Support to Start up and Maintain a Micro-business

RSS provides a start-up capital or contributes for a couple months of rent, which enables refugees to purchase their supply and equipment (RSS n.d.). RSS supervises the people involved in the micro-businesses.

Institutional Barriers

As mentioned in the literature findings, the refugee status determination process is very slow. Asylum seekers or refugees who are waiting for their status cannot obtain a permit to sell goods on the streets as mentioned by the RSS social worker in the quotation below:

With regard to trading, you need a certificate from the municipality, a card which allows you to sell goods on the streets. They charge you R50 (\in 3,50) per month for that card. The problem is that not everyone gets it. The municipality only gives the ones with a refugee status a card, not the asylum seekers. Those who are selling goods without those cards are vulnerable for the police, they take their things away (RSS social worker 2).

An Unsafe Workspace

This negative parameter is reinforced by the institutional barriers that the women face that are opening a beauty salon. Despite the fact RSS employees are undertaking site visits to investigate refugee women's potential to start up a micro-business, these women might fail to pay rent at a later stage which results in them becoming street vendors nonetheless. A street shop owner illustrates her fair of theft and arrests in the quotation below:

I am not happy about this location because sometimes the police comes to arrest and fine us. Sometimes gangsters come and steal our stuff and money. This place is not safe. I would prefer to open a shop in a salon or so. (street shop owner)

Unstable Income

A refugee woman who owns a nail street shop indicates that she faces challenges with regard to making a profit; "*Sometimes I sit here for the whole day and I don't have any customers*" (nail street shop owner).

Programme Four: Product Development Workers

The product development programme: a programme that enables refugee women to design and manufacture refined products (e.g. accessories, jewellery, wallets, handbags, clothes) for RSS. RSS warrants payment to the women and has a platform to sell the goods on cost-effective retail markets. The programme targets skilled or semi-skilled tailors and creative minds that need resources and support to sell their products. The refugees and asylum seekers involved in this project are invited twice a month to develop potential products. During these workshops, they are assisted by a fashion designer volunteer.

Training

An important opportunity within this project is that formerly skilled women can maintain their skills and if necessary undergo a refreshment course. Additionally, they are mentored by a fashion designer volunteer, who assists and guides them to develop quality products.

I asked them to train me on how to sew again. They took me to a school. (product development worker 1)

Some women have sewing skills whom they do not know how to use it on the market so that they can earn money from it. During our two-monthly workshops, we come up with new designs in order to make a product that could be sold in upper-class shops and pop-up markets. (RSS fashion designer volunteer)

A Safe and Child-Friendly Workspace

RSS provides certain women with sewing machines, which enables them to work from home. Their homes are commonly free from xenophobic attacks or police invasions. Mothers who struggle to find childcare can combine the care for their children with their job as a product development worker. RSS additionally provides an optional communal workspace to the women

The product development project empowers them emotionally. Some women are rejected for a refugee status, but it doesn't mean that they don't have a valid reason why they fled the country. In this safe work place, at least they can come there every day where they should not be in fear of getting arrested (RSS community development worker 1).

Income Security

A product development worker argues that RSS pays consistently, occasionally before the job is finished:

Sometimes they used to pay me before I finished the job—laughs—They trust me, but you suppose to finish the job first before you get paid (product development worker 1).

Insufficient Income

A product development worker points out in the quotation below that the payment she receives is not sufficient enough to sustain themselves and their families:

We do not receive enough money to survive. I used to combine it with other things in order to survive. (product development worker 1)

Discussion

Interpreting the Programme Comparison as a Guideline for Service Provision

In this case-specific context, the home-based childcare programme and the community education (not peer education) programme had the best outcome. These were related to the most positive parameters (four out of five) and only one negative parameter (cf. Table 3). In contrast, the beauty salon programme received the least positive parameters, and the most negative parameters (cf. Table 3). However, this study does not claim that home-based childcare programmes and community programmes should be implemented in all situations, and that the beauty salon programme should be avoided at all times. The comparison's purpose is to highlight hat service providers should holistically consider both positive and negative aspects related to each programme before proposing specific programmes to their clients. In an ideal situation, it might be sufficient to make service decisions based upon positive programme-related elements, programme requirements, and client aspirations. However, South Africa's context obligates service providers to investigate how structural barriers or negative parameters prevent each individual specifically in his/her ability to become self-reliant. The study has outlined how RSS employs refugees who have a valid refugee claim, nonetheless some did not receive refugee status. Hence, peer/community educators, translators, product development workers gain opportunities to become self-reliant while avoiding institutional barriers such as failure (or long period) to receive refugee status which is required to apply for a trading license. RSS' mission to enhance capabilities and human agency of refugee women to self-settle in the urban context does not lose sight of its mandate to safeguard refugee protection. Lastly, the paper emphasises refugee women's agency and aspirations in the decision process. Women who are encouraged and enabled to follow their aspirations generally achieve a better quality of life (Sen 1985). Lastly, while comparing the programmes, it is notable that all livelihood programmes include the positive parameter "training" and all programmes included the negative parameter "insufficient and/or unstable income". Consequently, the study claims that training is a key characteristic of livelihood programmes and that coping strategies for refugees to

deal with insufficient and unstable income are essential to enhance self-settlement in an urban context.

Recommendations to Overcome Structural Barriers to Refugees' Self-Settlement

The study makes suggestions for institutional change to safeguard refugee protection through removing institutional barriers, combatting xenophobic attitudes and behaviours, and promoting coping strategies to overcome insufficient and/or unstable income.

Removing Institutional Barriers

Firstly, the study calls for a faster, more efficient and more ethical refugee status determination process (Crea et al. 2017; Landau 2006). Secondly, the papers claims in agreement with Landau's (2006) findings that refugee protection must go beyond status determination and document provision. "*To qualify as effective protection, the state should also educate state officials, all service providers and employers, and the police about refugees' rights and find mechanisms to ensure those rights are protected*" (Landau 2006, p. 323).

Combatting Xenophobic Attitudes and Behaviours

Gordon (2016) states that in order to ensure safety and protection of refugees and asylum seekers, the state must improve public sentiment towards refugees and generate public acceptance of the existing refugee population. Mabera (2017) outlines several short-term and long-term recommendations to generate public acceptance. Examples of his short-term recommendations are implementing multicultural community centres, setting up a hotline to report xenophobic incidences, and establishing educational and public awareness campaigns around immigration issues (Mabera 2017). Examples of his long-term recommendations are developing an inter-ministerial team to deal with xenophobia and related issues, convening a forum where South African state and non-state stakeholders in development can discuss ways to effectively coordinate and align the implementation of foreign policy goals, and ratifying and implementing policies that focus on the protection of migrants (Mabera 2017).

Coping Strategies to Overcome Insufficient and/or Unstable Income

Although all refugee women are financially enabled through the livelihood programmes, they remain to face difficulties in making ends meet. Self-help groups could be a solution to reduce the burden of insufficient funds. Baron (2003) defines self-help groups as "*a sustainable method that promotes people with similar problems to help each other rather than depend on the help of a helping person*" (Baron 2003, p. 202). Self-help groups enable refugees to sustain themselves and to maintain their businesses during unstable times. It is an effective coping strategy that is intertwined with their social capital (Baron 2003; Potocky-Tripodi 2002). Informal saving appears to be an existing self-reliance strategy within refugee communities (Amisi 2006). Amisi (2006) shows that all Congolese refugees in her study were involved in informal saving

schemes. Informal saving consists of an informal network of refugees which gathers and saves money from their members. Each member can withdraw money when they are in need, and the requirements vary with each network. Amisi (2006) states that there is no fixed amount that informal saving schemes' members must contribute to the informal savings networks since all members do not have the same possibilities. The smallest contribution recorded is R5 (€0,30) coming from a lady who earns R400 (€27) per month whereas the biggest is R200 (€13) and paradoxically from an unemployed woman who lives from the earnings of her children and grandchildren. The average is R50 (€3) (Amisi 2006). Likewise, Waiganjo's (2018) states that Somali women effectively utilise informal saving strategies within the Somali community.

Conclusion

Notwithstanding refugee legislation grants refugees and asylum seekers rights to selfsettle in the urban context, they face severe challenges in doing so. Examples of structural barriers that prevent refugees to self-settle are mismanagement, corruption, difficulties in receiving essential documentation, xenophobic attacks, and discrimination among service provision. The welfare of people living in urban areas highly depends on these factors. The study claims that in order to effectively enhance capabilities and human agency of urban refugees to become self-reliant, important stakeholders (e.g. government, private sector, civil society) must collaborate to realise a combination of two interventions: implementing validated livelihood programmes and addressing structural barriers to self-settle. The study validates all positive programmerelated parameters: training, support to start up and maintain a micro-business, a safe and child-friendly workspace, integrational benefits from enhanced social capital, and income security. Hence, the paper calls for intervention programmes for urban refugee women that meet these parameters. The study additionally calls for interventions that address the negative parameters by removing institutional barriers, combatting xenophobic attitudes and behaviours, and promoting coping strategies to overcome insufficient and/or unstable income.

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