



Review of CORD
community services for
Angolan refugees in
Western Province, Zambia

By Oliver Bakewell, independent consultant
oliver@bakewell.fsnet.co.uk

EPAU/2002/14
December 2002

Evaluation and Policy Analysis Unit

UNHCR's Evaluation and Policy Analysis Unit (EPAU) is committed to the systematic examination and assessment of UNHCR policies, programmes, projects and practices. EPAU also promotes rigorous research on issues related to the work of UNHCR and encourages an active exchange of ideas and information between humanitarian practitioners, policymakers and the research community. All of these activities are undertaken with the purpose of strengthening UNHCR's operational effectiveness, thereby enhancing the organization's capacity to fulfil its mandate on behalf of refugees and other displaced people. The work of the unit is guided by the principles of transparency, independence, consultation, relevance and integrity.

Evaluation and Policy Analysis Unit
United Nations High Commissioner for Refugees
Case Postale 2500
1211 Geneva 2
Switzerland

Tel: (41 22) 739 8249
Fax: (41 22) 739 7344

e-mail: hqep00@unhcr.org

internet: www.unhcr.org/epau

All EPAU evaluation reports are placed in the public domain. Electronic versions are posted on the UNHCR website and hard copies can be obtained by contacting EPAU. They may be quoted, cited and copied, provided that the source is acknowledged. The views expressed in EPAU publications are not necessarily those of UNHCR. The designations and maps used do not imply the expression of any opinion or recognition on the part of UNHCR concerning the legal status of a territory or of its authorities.

Contents

Introduction.....	1
Community services and community development	5
Refugees in Zambia	9
CORD's community services programmes in Zambia.....	19
Refugee perceptions of community services	31
Highlighting some challenges	33
Conclusions	47
Recommendations	49
Annex 1: Survey questionnaire and results	51
Annex 2: Report forms	55

Acknowledgements

This review has only been made possible through the co-operation of the large number of people who agreed to speak with me. I am particularly grateful to the refugees in Mayukwayukwa and Nangweshi who gave their time and put up with yet another person asking questions with very little to offer in return. I am also grateful for the welcome and assistance which I received from CORD staff in Lusaka and the field. I would not have got anywhere in the camps without the assistance of Dinis André Kavavu and Eugenio Chipaka in translation. I was also assisted by Rigobertu Alcides, Clarissa Mukinda, Brian Yowanu, Chingumbu Kabembe, Antonio Luis, Israel Kanjomba, Azer Kusambi, Florinda Chinoya and Charity Mukebesa who helped in carrying out the questionnaire survey.

These and many others helped me acquire some understanding of CORD's community service programmes in Zambia. There were many individuals and groups whom it was not possible to contact in the time available, and this report does not claim to present a complete picture. While acknowledging the help of all the respondents to my enquiries, this report expresses only my views and I remain responsible for any errors of fact or interpretation.

Introduction

1. Zambia has been generous host to Angolan refugees since 1966 when the Angolan revolution against the Portuguese spread to the east of the country forcing people to flee for safety in neighbouring Zambia. By the end of the year there were nearly 4,000 Angolan refugees in Zambia's Western and North-Western Provinces and the Zambian government responded by establishing a settlement in each province: Mayukwayukwa in Western Province and Lwatembo in North Western. Both were designed as agricultural settlements where refugees were assigned plots of land and expected to be self-supporting. Lwatembo proved to be inappropriate and it was closed and the population was transferred to a new site at Meheba in 1971. Mayukwayukwa remains as the oldest refugee settlement in Africa.
2. The struggle for independence developed into a civil war between two of the liberation movements, the Movimento Popular da Libertação de Angola (MPLA) and União Nacional para a Independência Total de Angola (UNITA). This conflict continued after the departure of the Portuguese in 1975 and the refugees in Zambia increased in number. Mayukwayukwa soon reached its full capacity of 4,000. Its population remained relatively static at that level for over twenty years until end of 1999 when the collapse of the 1994 Lusaka Protocol and the renewed fighting in the east of Angola resulted in the first mass influx of Angolan refugees into Zambia since the mid-1980s. By February 2000, over 6,000 new arrivals had been transferred to Mayukwayukwa taking the population over 10,000 and the population grew steadily to approximately 16,000 by the end of the year.
3. Among these new refugees were about 12,000 people who had fled when the Angolan government forces captured the UNITA headquarters which had been established Cuando-Cubango Province in south east Angola. Nearly all of these people had been working for UNITA, many under forced labour, and given their very marked political affiliation it was decided that they should kept separate from the other Angolan refugees in Zambia. A new refugee camp was established for them at Nangweshi on the west bank of the Zambezi River.
4. The continued military campaign in 2001 reached a peak towards the end of the year and there was a further large influx of new arrivals from October 2001 taking the populations of both Mayukwayukwa and Nangweshi over 20,000. Despite the death of the UNITA leader, Jonas Savimbi, in February 2002 and the rapid agreement of a ceasefire, refugees have continued to arrive in Zambia during this year. At the same time some have returned to Angola. The nominal population of Mayukwayukwa reached a peak of nearly 26,000 in May 2002 but a registration conducted in June brought the number down to 22,000. Nangweshi currently houses about 24,000 refugees.
5. With the new influxes of Angolan refugees into Zambia, the UNHCR's aid programme in the country has expanded enormously. Christian Outreach Relief and Development (CORD) is one of the new implementing partners who has started working in the programme since 2000 and it has responsibility for community services in Mayukwayukwa refugee settlement and Nangweshi refugee camp. This

report presents the findings of a review of CORD's work in Zambia. After an introduction to CORD and description of terms of reference and methodology used in this review, the next two sections give the background to 'community services' and situation of refugees in Zambia. The following two sections give a description of the activities undertaken with the community services programmes and the refugees' perceptions of them. An analytical section draws on these findings from CORD's experience to present some of the challenges involved in implementing community services, before concluding the report.

Background to CORD in Zambia

6. Christian Outreach Relief and Development is a British NGO which has been working with refugees in Asia and Africa since 1971. The focus of its first work was in healthcare but in 1986 it started a community development programmes among Eritrean refugees in Sudan in response to the refugees' requests. Since then it has worked in what has now become known as 'community services' among Rwandan refugees in Tanzania and DR Congo (at the time Zaire), and Burundian and Congolese refugees in Tanzania. In 2000 it started working in community services in Mayukwayukwa in response to the new influx of Angolan refugees. It expanded its work to take on responsibility for community services including education in Nangweshi refugee camp in June 2001.

7. At the outset of its work in Mayukwayukwa, CORD entered into partnership with Hodi, a Zambian development NGO which had previously expressed a desire to work with refugees. Through this partnership CORD hoped to benefit from the Hodi's Zambian experience and development perspective, and Hodi would gain exposure to work with refugees and to the requirements of operating as an implementing partner of UNHCR. CORD has remained the lead agency in Mayukwayukwa programme and Hodi has seconded staff to the programme and provided strategic inputs. In particular, Hodi facilitated the initial participatory rapid appraisal at the start of the programme and conducted an internal review at the end of 2001 to assess the progress against objectives¹. CORD will be withdrawing from Mayukwayukwa at the end of 2002 and Hodi will take over the community services programme. This partnership does not apply to the Nangweshi programme where CORD has been working on its own.

Terms of reference and methodology

8. This review was commissioned by UNHCR as a supplementary study to the overall global evaluation of UNHCR's community services function which is being conducted at the same time. The terms of reference contained five main points as follows:

- What have been the key policy and operational challenges CORD has faced, how have they been addressed?
- What has CORD's experience been in working as an implementing partner for UNHCR and with other NGOs?

¹ Hodi (2001) Report on Internal End of Year Review for the Mayukwayukwa Refugee Settlement

INTRODUCTION

- What restrictions if any has the government placed on CORD's work?
- How are the services which CORD provides perceived by the refugees - and to what extent have those services been planned and implemented on the basis of beneficiary participation?
- How has CORD interacted with the refugee leadership, and to what extent has the agency sought to establish new structures of community representation?

9. The emphasis of this review has been on understanding the refugees' perspectives of the community services programmes and this is reflected in the methods used. Ten days was spent at each field site and the majority of the time was spent talking to refugees. The main methods used were semi-structured interviews with key informants, focus group discussions and observation in the field. In order to get some sense of the coverage of CORD's work and to supplement the findings of other interviews a short questionnaire was prepared. In each location refugee interviewers (mostly students graduated from school) were hired to conduct interviews using the questionnaire in a random sample of 125 households within five of the villages or blocks across the settlement or camp.

10. Other stakeholders were interviewed in both locations and Lusaka. These included CORD staff (both Zambian and Angolan), the staff of other NGOs, the Government of Zambia refugee officers and UNHCR staff. In both Mayukwayukwa and Nangweshi, a workshop was arranged at the end of the review visit and preliminary findings were presented and discussed. Each workshop was attended by about thirty people, including refugee key informants and CORD staff.

11. In Mayukwayukwa the review took place during the week of World Refugee Day which demanded a lot of time from the community services staff and refugees. As a result it was difficult to spend much time with them until the refugee day was over. In Nangweshi, all the refugee field staff – the community development workers and reproductive health motivators – were involved in a training workshop for small business development during the review. As a result the only opportunity to discuss the programme with them was on the consultant's last day in the camp. There was also no Zambian reproductive health officer in post at the time and the programme co-ordinator who was managing the reproductive health was away for most of the review. As a result it was difficult to obtain full details of the reproductive health work in Nangweshi.

12. This review attempts to draw out lessons from CORD's experience in Zambia and the focus has been on learning rather than accountability and impact assessment. There has been no attempt systematically to review the programmes' progress against their stated objectives in each particular location. In order to avoid any confusion with the overall global evaluation of community services, this review limited the scope of its fieldwork quite tightly to the work of CORD.

Community services and community development

13. Before proceeding further, it is important to set out some of the basic ideas underlying community services within refugee camps. According to UNHCR's guidelines the goals of community services are 'to restore the refugees' humanity and dignity, to enable them to take decisions, to restore a sense of security, to create a sense of belonging and to rebuild a self-generating community.'² Through community services, the aid programme should ensure that 'physically, mentally or socially disadvantaged are able to meet their basic needs.'³ Throughout the guidelines stress the importance of using community based mechanisms for assessing needs, working through community structures to deliver assistance to those with special needs, and building up the capacity of the refugee community to address these issues. The guidelines describe seven basic principles for community services (see below), although some of these are assumptions rather than principles to which those involved in community services can aim to adhere.

UNHCR basic principles of community services⁴

Community Services activities are based on certain fundamental principles about human beings, they are:

- i. The dignity and worth of individual human beings.*
- ii. The capacity of persons to change no matter how desperate their situation.*
- iii. Inherent desire of all human beings to belong to and contribute to a larger supportive community.*
- iv. Every person has a right to live a full human life, and to improve his circumstances.*
- v. Persons are entitled to help when they are unable to help themselves.*
- vi. Others have a duty to help those who are unable to help themselves.*
- vii. The ultimate goal of community services is self-help.*

14. Drawing on its own experience in the field, CORD has developed a set of principles and basic guidelines for running community services programmes with refugees (see below).

² UNHCR (1996) Refugee Emergencies: A community based approach. Community Service Guidelines Volume 1. Geneva: UNHCR, p. 13

³ *ibid*, p. 42

⁴ UNHCR (1996) Refugee Emergencies: A community based approach. Community Service Guidelines Volume 1. Geneva: UNHCR, p. 9

15. These are consistent with UNHCR's community service guidelines. According to CORD's Community Services Handbook:

The role of community services programmes is to encourage strong, self-supporting and self respecting communities, which lead to a sense of stability and security. This is achieved by facilitating people to find solutions to the problems they face and by encouraging community led initiatives that will lead to self-generating communities. In addition, there is emphasis on the community to respond to the needs of its most vulnerable members.

CORD's community services programmes are based on a community development approach which has the broad goal of helping communities to work together in taking initiatives which will improve their economic and social situation. In addition, it is the aim of CORD to encourage others working with and supporting refugees to recognise and build on the capacities of refugees to manage their own lives. In this way, Community Services need not necessarily be seen as a separate sector but can guide and inform other sectors in the approach to the community.

Rather than establishing specific programmes for different sections of the community, the community is seen as a whole and CORD endeavours to monitor its activities to ensure that all are included in the scope of the programme. Activities according to gender or age may develop, but only if the community sets that direction. At the same time, CORD recognises the role it has to integrate measures to protect women and children and to develop rights awareness in all programme activities.⁵

Summary of CORD's principles and guidelines for good practice in community services⁶

- *Refugees should be approached as people with great potential, inherent capacity and gifts.*
- *Attitudes of respect, trust, and rapport with the community should be an integral part of CORD's work.*
- *Openness and transparency is crucial for building trust and partnership with the refugee population, the local community, other agencies and the host government.*
- *Since all refugee situations have a wider political, economic and environmental context. Before any intervention we need to be aware of how refugee programmes connect socially, politically, economically and environmentally to host communities and to the wider picture.*
- *In most cases, where community structures and community organisation pre exist and are equitable, CORD will aim to strengthen them.*

⁵ CORD (2001), *Community Services Handbook*, draft January 2001, p 3

⁶ *ibid*, p. 4.

- *Programme activities are developed after a participatory appraisal to discover structures, relationships, existing skills, knowledge and priorities in the refugee community.*
- *Refugees should actively participate in prioritising needs, planning, developing managing and monitoring programmes. Techniques need to ensure the widest range of community voices are heard in this process.*
- *Participatory methodologies which encourage creative thinking, problem solving, learning and action at all levels of the community are an essential part of a community services programme.*
- *Refugee populations should be trusted with decisions concerning their own lives and refugee communities not agencies should be encouraged to take the lead in deciding what initiatives will take place.*
- *It is necessary to ensure that physically, mentally or socially disadvantaged refugees meet adequately their daily and special needs. Where possible, the ability of individuals to meet their own needs should be respected or these needs should be met within communities in which they live.*
- *Community initiatives that encourage enterprise, develop skills, provide extra income and resources and build a sense of hope for the future should be encouraged.*
- Participatory monitoring and regular evaluation is built into all programmes.

16. Over the last year a similar 'community development approach' has been adopted as a formal policy by UNHCR in all of its activities. This approach aims at:

- Strengthening refugee's initiative and partnership, resulting in ownership of all phases of programme implementation;
- Reinforcing dignity, self-esteem of refugees and persons of concern to UNHCR;
- Achieving a higher degree of self-reliance; and
- Increasing cost effectiveness and sustainability of UNHCR's programmes.⁷

17. However, as the paper presented to UNHCR's Executive Committee in 2001 recognises, 'a generalised application of the community development approach will take time and require some adjustments of attitudes within the organization.'⁸

18. In the field there is wide range of ideas of what the responsibilities of the community services agencies are. In the report from the PRA for Mayukwayukwa, one of the key challenges facing the community services programmes was outlined:

How will the two organizations [CORD and Hodi] ensure that even those without relatives are taken care of by the community within which they live? The community members expect NGOs to provide help while NGOs expect the vulnerables to be taken care of by the

⁷ UNHCR (2001) *Reinforcing a Community Development Approach*. EC/51/SC/CRP.6. Geneva: 20th Executive Committee, UNHCR.

⁸ *ibid*

community. The real challenge is how to bridge or reconcile the variance in expectations.⁹

19. At one extreme, some expect community services to take care of any social needs that arise within the camps, giving out materials and moving through the camp looking after individuals who cannot manage to look after themselves. During this review this appeared to be the most common view among other agencies, government and UNHCR, perhaps even more than among the refugees. At the other extreme, a community development approach suggests that the role of the agency is one of facilitating the refugees' in looking after themselves.

20. It is important to stress that community development is a slow process. In a stable village one would not hope to achieve much in less than three years starting from a base of a neighbourhood of people who already know each other, expect to remain in the same place for some years and without the arrival of large numbers of newcomers. CORD has been operating in Mayukwayukwa for just over two years and Nangweshi for one year. Not surprisingly given the changing situation of the refugee camps, it is still undertaking a lot of 'social welfare' work - directly assisting people by distributing materials - and the community development work is still in its infancy.

⁹ Hodi (2000) Participatory Assessment Report: Mayukwayukwa Refugee Settlement, Kaoma District, Western Province, p. 9

Refugees in Zambia

21. Since its independence in 1964, Zambia has hosted refugees from five out of its eight neighbouring countries - Angola, DR Congo, Mozambique, Zimbabwe and Namibia. During the 1960s and 1970s it aligned itself strongly with the independence movements of its neighbours. As a result it was the target of bombing raids and other hostile action, in particular from apartheid South Africa and the Rhodesian government. This insecure environment shaped the Refugee (Control) Act of 1971 which was the first legislation passed to cope with the growing numbers of refugees.

22. Under this act, all refugees must live in an area designated by the Zambian government unless they receive special permission to remain outside. For the most part, the government has followed a policy of establishing refugee settlements where each household is allocated land for cultivation and expected to produce their own food. Until the late 1990s, the main settlements were Meheba near Solwezi, in North-Western Province which housed approximately 40,000 refugees mostly from Angola; and Ukwimi, in Eastern Province for Mozambican refugees. After the repatriation of Mozambicans Ukwimi nearly closed but it still houses some refugees, often those who are deemed to be too 'troublesome' in the other settlements. Mayukwayukwa has now grown and there are also the new camps at Nangweshi for Angolans and for Congolese in Northern Province. Certainly in the case of Nangweshi, there has been considerable discussion about the possibility of relocating the people to an area where they could have land for cultivation but it has not been possible to find a suitable plot which is acceptable to the area's traditional rulers, the Lozi chiefs. Placing people in settlements rather than camps still seems to be the preferred policy of the Zambian government. Today, there are a total of about 150,000 refugees in camps and settlements in Zambia of which 100,000 are Angolan and 45,000 are Congolese.

23. Within each settlement or camp, the Zambian government is represented by a Refugee Officer (RO) from the Commissioner of Refugees within the Ministry of Home Affairs. The Refugee Officer holds enormous power within the camp as he holds authority over all other Zambian government officials working in the camp as well as NGO staff and of course the refugees. Refugees who want to leave the camp have to pass through the RO's office to get permission papers granting them a set period away. In both Mayukwayukwa and Nangweshi the ROs said that they rarely turned people down for exit passes, although in Mayukwayukwa the RO said he may refuse permission for someone who has only just arrived in the camp. Refugees have to give a reason for travelling, but this may be visiting relatives, trading or most commonly going out to do piecework on Zambian farms. Of course many people make their own way out of the camps without permissions, risking arrest in the event of being caught. In neither site did refugees make any reference to problems with moving outside the camps.

24. It is important to note that since the very beginning of this policy, many refugees have tried to stay outside the official sites and settle in rural areas, especially near the borders with Angola and Congo, or move to urban areas. The former have often been left undisturbed but the government is always concerned to prevent

refugees from congregating in the urban areas of Lusaka or the Copperbelt. A small number of refugees have been given permission to stay in the urban areas; these are mostly well educated people from urban backgrounds and with high levels skills which they can only practice in town. Many more stay illegally. There are estimated to be over 100,000 self-settled refugees in Zambia who have never registered with the authorities.

25. Although settlement has been the mainstay of the Zambian government policy, it is not the same as a policy of integration. Once a person comes into Zambia as a refugee there is no provision under the law whereby they can become a Zambian citizen through naturalisation. Many of those now living in Mayukwayukwa were born in Zambia, attended Zambian schools and yet they remain with the status of refugees. There has always been the expectation that the refugees will go 'home' and repatriation is seen as the best way for them to end their refugee status.

26. For Angolan refugees in Zambia the 1990s was a decade of failed repatriation with abortive planes made for 1992 and between 1995-7. The collapse of any hopes of peace in 1998 led to the first signs of a policy shift towards the recognition that the refugees would remain in Zambia for the foreseeable future and the first use of the term 'integration'. The first outcome of this policy shift has been the development of the Zambia Initiative, a project supported by the government, UNHCR and donors which aims to 'integrate refugees into their host community while helping the local region to develop.' The Zambia Initiative is expected to support the development of small-scale projects in agriculture, health, education and infrastructure within refugee affected areas in Western Province, in particular around Mayukwayukwa and Nangweshi.

27. The Zambia Initiative was launched by a donor mission in March 2002 which anticipated that there was no likelihood of repatriation of Angolan refugees in the near future. With the dramatic changes wrought in Angola since the death of the UNITA leader, Jonas Savimbi in February 2002, this assumption is no longer valid. Just when the Zambian government launches an initiative which could recognise the refugees as 'agents of development' there is every possibility that many could leave. It is not clear if this will have any affect on the Zambian government's outlook on the repatriation of Angolan refugees.

28. UNHCR's current position as stated by its Assistant High Commissioner Kamel Morjane during his visit to Zambia in June 2002 is that UNHCR will not actively support repatriation at this stage. It anticipates, as a planning figure, that 80,000 refugees could make their own way back to Angola by the end of 2002, and if the peace holds in Angola, UNHCR expects to be launching a repatriation programme at the start of 2003.

29. These dramatic developments in Angola have forced the Zambian government, UNHCR implementing partners and refugees to reconsider the answers to many questions - for example: what level of infrastructure should be developed within the camps and settlements? What syllabus should be used in schools for refugee children? This climate of uncertainty is inevitably making the implementation of programmes more difficult for all concerned.

Mayukwayukwa refugee settlement

30. Mayukwayukwa is located in the Kaoma District of Western Province, about 60km north west of Kaoma town, on land which has been granted for its use by the local Nkoya chief. Until the expansion of the settlement in 2000, the population of 4,000 had been largely stable for over 20 years. The refugees were living in 10 villages¹⁰ close to the administrative centre for the settlement located near its entrance. As would be expected these old villages are now very well established with the style of mud-brick houses and mature fruit trees commonly found in permanent Zambian villages. Each household was allocated 2.5 hectares of land for cultivation which is used mostly for the production of maize, cassava, groundnuts and beans. The parcels of land lie outside the villages.

31. According to a demographic survey conducted by LWF in 1996 over 70% of the refugees in the settlement at the time were of the Mbunda, Chokwe and Luchazi ethnic groups¹¹ and most originated from Lumbala N'guimbo in Angola's Moxico Province. All of these ethnic groups are also found among the Zambian population and there are many links of language and kinship across the border. The original population of the settlement was also from a predominantly rural background and familiar with a similar form of agriculture.

32. The first set of new arrivals, those who fled Angola at the end of 1999 and beginning of 2000, are also majority Mbunda speakers from Moxico Province. In contrast, many of those who arrived in the second half of 2001 and in 2002 are Mbundu people, originally from the central highlands of Angola. These people have spent a long time in UNITA controlled territory moving through different parts of Angola and many are speaking Portuguese in addition to Mbundu. Also included among the new arrivals are a small minority of refugees from DR Congo and other African states who have been sent to stay in Mayukwayukwa.

33. The settlement can therefore be considered as housing three distinct population cohorts : the old caseload; new arrivals who have now been in the settlement for over 18 months; and very new arrivals who have arrived within the last year. These distinctions can be clearly seen on the ground. The first new arrivals have been placed in about 20 new villages adjacent to the old caseload but in contrast to the original settlements' pattern of houses freely placed within the village area, the new arrivals have been given individual plots to build houses based on a grid system. Each household has been allocated 2.5 hectares of land but this is some way from their houses as the nearest land is already taken by the old caseload.

34. The very new arrivals have been placed in an extension to the settlement known as Shibanga which is approximately 10km from the administrative centre. The first refugees settled there were each allocated a single large plots for both their houses and cultivation but this proved difficult to provide with services such as water, and subsequent arrivals have been given housing plots (on a grid system) and land for cultivation elsewhere. There are now about 26 villages in Shibanga.

¹⁰ Within Mayukwayukwa these villages are often referred to as camps. To avoid confusion I reserve the term camp for Nangweshi and describe the administrative units in Mayukwayukwa as villages.

¹¹ In Angola these groups are sometimes referred to collectively as the Nganguela people.

35. In total there are currently 56 'villages' in Mayukwayukwa housing on average 400 people in each¹². Allocation to the villages is based on the order of arrival although refugees who arrive and subsequently find they have relatives elsewhere in the settlement can apply to be relocated to stay with their relatives.

Refugee leadership

36. Each village has a village development committee (VDC) comprising a chairman (all are men), a vice-chair (in most cases a woman), a secretary and vice-secretary. The VDC is elected by the residents as a village is established. The chairman is effectively the leader of the village and is the main point of contact for the Refugee Officer, UNHCR and NGOs working in the settlement. The Zambian government has been keen to avoid any reference to the traditional leadership of headmen and chiefs which might have been found in Angola for fear that it might cause division, given the ethnic diversity found within the camp. There is one paramount chief of the Mbunda in the settlement, but he does not carry out the functions of a chief.

37. CORD was asked to facilitate the development of an overall camp leadership committee but these have not been successful as people have not been able to agree on its composition. In particular women have rejected the proposals made by the village chairmen so far as they have not been given sufficient voice. As a result, a meeting with the refugee leadership in the camp is likely to include all 56 village chairmen. The Refugee Officer referred to an smaller informal group drawn from the village chairman, which is called together to meet with delegations or other such occasions when including all the village chairmen would be unwieldy.

The settlement economy

38. As a refugee settlement, the economy of Mayukwayukwa is based on agricultural production on the land allocated to the refugees. The staple crops are maize and cassava. For the old caseload their farms are very well established and to a large extent they have been integrated into the rural subsistence economy of the area. They face the additional constraints of being tied to one piece of land over many years and this has led to the inevitable decline in soil fertility. Since the reform of Zambian agriculture in the 1980s and 90s, agricultural inputs, especially fertiliser, are in short supply and this has inevitably reduced the refugees' yields. They have also been affected by the uncertainty caused by the prospect of repatriation. In the 1990s this caused great problems as when refugees were told they might be moving to Angola, many stopped planting and some sold off assets such as livestock. When the repatriations did not take place they were left in a much weaker economic position.

39. In contrast to the Zambian villagers, the old caseload refugees in Mayukwayukwa have had the advantage of the limited safety net of NGO intervention to cope with critical problems. The Ministry of Agriculture and LWF have been running agricultural extension programmes to support improved production and diversification. There has also long been a practice of supporting

¹² Although there are 56 villages, village 53 is the last village as some numbers are omitted and others have more than one village e.g. 10a, 10b.

'vulnerable' people in the settlement with rations. At the time of the review, one quarter of the old refugees were receiving food from LWF.

40. The agricultural production of the more recently arrived refugees has been much more limited. For the first two years they are entitled to food rations. For those who arrived in October 1999, these should have stopped last year, but since October is the hungry season between harvests, it was decided to keep up the ration until May or June this year. However, only half rations have been distributed to the refugees in Mayukwayukwa and Nangweshi from October 2001 until June 2002 due to a break in food pipeline from WFP, and this has delayed the ending of rations further.

41. Whether refugees are receiving food rations or not, they are working extremely hard to improve their income. When they are not working their own plots, many are going out of the settlement to find piecework in the Zambian villages. This is the main source of additional income, often received in the form of food. There are limited opportunities for other work. The only jobs in the area are with the NGOs working in the settlement. Some refugee reported that they move outside the settlement to collect honey and others are trading.

Aid agencies

42. In 1999 services within Mayukwayukwa were being provided by Zambian government line ministries and Lutheran World Federation (LWF) which was the only NGO operating in the settlement. Education, healthcare and agricultural development were the responsibility of the appropriate ministries and LWF provide the overall settlement management and technical support to the government. Community services came under the remit of LWF and the focus of its work was on women's clubs involving activities such as cookery demonstration, nutrition education and adult literacy. However, the community services officer was operating with no budget and this restricted the scope for further work.

43. In response to the new influx of refugees into the camp in 1999/2000, African Humanitarian Action (AHA) started to provide curative and community health, particularly for the new arrivals, and from September 2000 CORD took on responsibility for community services throughout the settlement. The growth of Mayukwayukwa also resulted in the establishment of the first significant UNHCR presence in the settlement for over five years with the appointment of a field officer. As a result what had long been a steadily deteriorating settlement with ever decreasing levels of investment and considerably fewer resources than the much larger Meheba settlement in North Western Province, suddenly became a focus for new activity.

Nangweshi refugee camp

44. Nangweshi lies on the west side of the Zambezi in Shangombo District of Western Province, about 20km south of the pontoon which carries traffic across the to river to Senanga. The refugee camp was established in January 2000 to house approximately 14,000 of the Angolan refugees who ran into the Zambia with the upsurge in the fighting in the last quarter of 1999. The majority of these people came

from the UNITA bush headquarters area of Jamba in Cuando Cubango Province which fell to the MPLA in December 1999. They were a largely urban population with high levels of education and many of them had been serving for many years in the UNITA administration. They were seen as too politically aligned to be placed in the existing settlements of Meheba or Mayukwayukwa and the camp was established at Nangweshi about 4km from the Zambian settlement, as a temporary measure.

45. The second major influx of refugees started arriving in the camp from October 2001 with a renewed government offensive against UNITA in Cuando Cubango. Since then 9,000 new refugees have arrived bringing the camp's total population up to nearly 24,000. In contrast to the first group, these people are from largely rural backgrounds and have lower levels of literacy and general education.

46. Although Nangweshi is about 100km from the Angolan border, the intervening country is largely bush with few villages and there have been concerns that it is insecure. Before the ceasefire, the Angolan government threatened to attack the camp as a UNITA base and security is a continuing concern. From the outset Nangweshi has been known as a camp which operates to a great extent under UNITA discipline and many, if not all, of the people involved in the camp leadership have held high party positions in Jamba. The Zambian government has taken steps to remove some of the most high profile UNITA officials within the camp and has sent them to Ukwimi in Zambia's Eastern Province. These removals included the refugee leader in the camp.

47. The first part of Nangweshi is divided into sixteen sections, each further divided into five blocks housing on average 200 people in 50 households. The sections are arranged on a five by three grid with gaps between sections where there is space for services such as water and communal facilities such as schools and the market. The blocks are clearly marked and it is easy to navigate to a person's house if one knows their block and plot number. In the two years since the camp was established the rough plastic covered shelters in which people first stayed have been replaced by mud and thatch houses. In contrast to Mayukwayukwa there are very few houses made of mud brick which last much longer. Although the plots are very small, most of the households have managed to put aside a small area to serve as a garden where they are growing vegetables.

48. New arrivals have been temporarily placed in two large 'villages' alongside the older camp and a third 'village' has just been opened to cope with the continuing flow of people. These 'villages' are also divided into sections and blocks but they are not so clearly marked out and the layout is not so ordered. From the time of their first arrival at the end of 2001, it has made clear that these refugees are not expected to be staying in their current site but should be moved to a new extension about 10 km away. However, it has taken a long time to finalise details for the new site and no date has been set for people's transfer. The latest delay has been caused by uncertainty about whether to supply water by borehole or pumping from the Zambezi but this has now been agreed. At the time of this review the work of site clearance and preparation were about to start.

49. This slow shift to the extension has meant that the refugees in the 'villages' have remained in temporary shelters and have not been able to build houses during the current dry season. By September the grass which is essential for thatching will have become difficult to obtain and once the rains start in October it will be

impossible for people to build. Their prolonged temporary stay has put great pressure on the infrastructure and services in Nangweshi which have not be expanded to serve such a large population. The main areas of pressure have been over the water supply and grinding mills, which are essential for people to convert the dry maize kernels issued in the ration into flour to make the staple food, *nshima*.

Refugee leadership

50. There are leaders appointed in the camp at the level of the blocks and the sections. These are selected by the people living in the block or section in election facilitated by UNHCR. There is also a higher level of leadership, known as the camp council, a group of seven people headed by the 'camp secretary'. This camp council is widely perceived as the UNITA leadership in the camp and many of its members held prominent office in the party while in Jamba. The first council secretary had held a military position and he was recently forcibly removed from Nangweshi and sent to Ukwimi. His successor, a woman who had a civilian position, appears more benign. However, she heads is a widespread network of control in the camp which continues to hold people in fear. It is not clear how far this fear is based on the actual power still wielded by this leadership or a continuation of the habits of many years of repression in Jamba. Whichever is the case, the leadership in Nangweshi exerts great influence over the work in the camp. This system of UNITA leadership appears to have long superseded any traditional leadership of chiefs and village headmen.

51. Nothing is done without the approval of the council secretary but once that approval has been given the refugees will respond rapidly. Hence when it comes to undertaking work for the community, as long as the appropriate protocol is followed, refugees will take part in any activities proposed by CORD. In particular, they will provide labour to build houses for those who cannot build their own, build schools and so forth.

52. It is very difficult to get through this leadership to sound out the views of the general population as there is a very close watch on the way that strangers move around the camp, who they speak to and what is said. Some refugees who wanted to talk freely would only do so when they were sure they could speak confidentially and they were continuously looking over their shoulders. They referred to 'the ring' which controlled the camp, filling all the leadership positions, committees, parents and teachers' associations and other groups. During this review, it was noticeable that the same characters kept popping up on different committees or groups.

The camp economy

53. Since Nangweshi is a refugee camp as opposed to a settlement, all those living there are entitled to receive food rations. Between October 2001 and June 2002, only half of the normal ration was given. If the refugees had been depending on the ration as the sole source of food the malnutrition rates in the camp would have soared and the conditions in the camp would have deteriorated dramatically. The cut in ration has obviously caused hardship to the refugees but they have been remarkably in supplementing their rations from other sources.

54. The refugees in Nangweshi have not been granted any land for their own fields by the Zambian government, but a few have managed to negotiate access to land by direct contact with the local Lozi chief. For the majority, piecework has been the main source of additional food, with refugees working on Zambian's field in return for food. The numbers of people going out to do piecework has increased dramatically since the ration was cut. During one day during the review over one hundred refugees applied to the Refugee Officer for exit permits, the majority to go for piecework. Many walk for more than two days to reach the fields and come back laden with maize, cassava and other food stuffs. The new arrivals are reported to have turned to piecework much more rapidly than those in the sections and they tend to come back with larger supplies of food.

55. Large numbers of refugees in Nangweshi are also involved in trade and the camp market is larger and better stocked than the market in Mayukwayukwa. The camp dwarfs the Zambian settlement of Nangweshi and more goods are available in the former. Market traders reported that a lot of their business is from Zambian villages, especially those further to the west of the Zambezi. In addition to the market stalls, there are also many small stalls in the sections where people are selling anything from a few bags of salt to bark rope for house building.

56. Refugees are also moving out of the camp to Zambian villages to trade. One of the women's groups which has received assistance from CORD (see below) explained that they walk out of the camp for three to four days to reach villages where they can barter clothes for chickens or other 'relish' - the meat or vegetables eaten with *nshima*. Lack of relish is one of the major complaints of people in the camp and so these items can be sold for cash in the cash. This two stage process for generating cash suggests there is more cash available within the camp than the Zambian villages.

57. One of the sources of this cash is work with the NGOs which operate in the camp. CORD alone employs nearly 300 refugees, the majority as teachers and the overall NGO workforce is about 700. The rates of pay are low as they are not seen as salaries but 'incentives' but they still represent a sizeable flow of cash into the camp. Some of the refugees brought significant assets from Angola such as vehicles, diamonds and dollars cash. Some have used this capital to establish businesses, while others are running it down to meet their day to day needs.

58. The presence of the camp has certainly boosted the economy of the area and the Zambian settlement of Nangweshi has expanded enormously since the refugees' arrival. The expansion of agricultural production made possible by Angolan labour, the resources brought in by the refugee aid programmes and the improved local markets have all served to benefit the Zambian population.

Aid agencies

59. The aid operation in Nangweshi is divided into three main areas of responsibility. By far the largest area is camp management, including food and non-food distribution, water and sanitation and logistics which have been under CARE International since the camp started. Curative and preventative health care were initially provided by MSF Holland during the first emergency but they withdrew and handed over their programme to African Humanitarian Action (AHA) in June

2001. Community services and education were initially managed by Jesuit Refugee Service (JRS) but they asked CORD to take over the programme also in May 2001. CORD is now UNHCR's implementing partner for community services and education, but JRS maintains a presence in the camp providing support to amputees, particularly in prosthesis manufacture and maintenance. UNHCR has appointed a field officer for Nangweshi based in Mongu and there is a field assistant who lives in the Zambian settlement.

60. Christian Mission to Many Lands (CMML), a US based missionary group have also made significant contributions to the aid operation in the camp. They have donated four containers of clothes, two grinding mills and various other gifts around the camp. They do not have a continuous presence in the camp but arrive periodically when they have supplies. They have helped in the construction of a very large evangelical church in the camp and they maintain some accommodation on the same compound, which they use when they come to Nangweshi.

CORD's community services programmes in Zambia

61. In this section, we turn to look at some of the details of the community services programmes implemented by CORD in Mayukwayukwa and Nangweshi. This is not an exhaustive description, which would be of limited interest to a wider audience, but it highlights the main areas of work and some of the management issues in the programmes which were observed during the review. This descriptive section provides points of reference for the later analysis (see page 33).

Participatory rapid appraisal

62. In both camps, CORD's first step was to conduct a participatory rural appraisal (PRA) with the aim of understanding the existing community structures, identifying the skills within the refugee community, gaining a community perspective of who might be considered as the most vulnerable to socio-economic exclusion, and to identify community priorities for change. In both cases, the PRAs were carried out by Hodi with CORD staff and facilitators drawn from each of the villages or sections. They made extensive use of standard PRA techniques including diagrams, ranking and focus group discussions. In Mayukwayukwa there have been follow up PRA exercises held among new arrivals and a new survey will be carried out among the new arrivals in Nangweshi when they have moved to the extension to the camp.

63. In these exercises, those identified as 'vulnerable' by the refugees included were orphans and unaccompanied minors, the elderly, those affected by physical disability, the chronically sick, widows and widowers. In Mayukwayukwa, the PRA looked at the priorities for change for the old caseload and new arrivals separately. Not surprisingly the former were much more concerned about access to basic commodities such as blankets, soap, pots, and tools and livelihood issues such as lack of incomes sources, transport, vocational training and literacy came after. The latter did not raise commodity issues and were more concerned about food security, and the lack of agricultural input and access to credit. In Nangweshi, there were similar concerns but there was a greater emphasis on education and skills training. The results of these PRAs have set the direction for CORD's community services programmes.

Group formation and support

64. The focus for many of CORD's activities has been on work with groups, in particular women's groups. In Mayukwayukwa, CORD found sixteen women's groups already meeting in the settlement but they were struggling to raise funds for any activities. CORD has attempted to change this by encouraging these groups to engage in various income generating schemes such as tailoring, knitting, basket making and trading. In Nangweshi, JRS had established a homecraft centre for training women in such skills which CORD has continued operating and some women's groups have been formed by graduates from these courses.

65. CORD has provided training and some tools and materials, such as sewing machines and second hand clothing, to start the activities. One group in Nangweshi described how they started trading using empty grain sacks they were given by CORD after food distribution. They used these sacks to barter in Zambian villages in exchange for relish which they sold in the camp. They then asked for CORD's help to buy clothes, shoes, baking flour and other commodities in Lusaka which they then sold in the camp. Since then they have not received other help from CORD but they have continued petty trading and are slowly building up some cash savings. They claimed that they have not withdrawn any for consumption; 'we have decided to suffer to gain in the future.'

66. In Mayukwayukwa, the women's clubs are regarded by CORD as a focal point for community development and their regular meetings are seen as an opportunity for exchange of information, passing on health, hygiene and nutrition education (in association with AHA and CORD's reproductive health staff), and providing support for the wider community. In particular, each women's club has established a vegetable garden and its produces has been used in regular cookery demonstrations. Some of the elderly, chronically sick and orphans from the community are invited to these sessions and the prepared food is shared among all. Unfortunately, these demonstrations came to a halt when the food rations in the settlement were cut by half in October 2001, as the women have been unable to make up for the shortfall of food required. CORD has not had any funds to supplement the supplies. Hopefully they can be restarted now the rations have been restored.

67. Another development in Mayukwayukwa has been the transfer of the management of some hammer mills for grinding maize to women's groups in the settlement. In the past the mills have been operated by LWF or private businessmen but with the growth of the camp WFP provided seven grinding mills to be managed by the refugees - six by women's groups and the seventh by a group of men. The fees raised from grinding maize are expected to cover the cost of the running and repairing the mills and any profit are available for distribution among the women's clubs to fund their activities. Clubs from different villages have come together to elect a committee to oversee the hammer-mills. This has been working well in the older settlement¹³. At the mill visited in Shibanga, most of the customers are new arrivals, who are entitled to have their maize ground free for the first six months. It will not be feasible for the women to run the mills profitably until they are able to collect fees from most of their customers. As result, the transfer of control is not yet complete and LWF still employs some of the operators. The hammer mills in Nangweshi are still operated by CARE but there has been some discussion about starting a similar form of community management of the mills there.

Vocational training

68. CORD has approached much of the vocational training through an apprenticeship training scheme. CORD makes an agreement with a skilled person in the settlement or camp to provide some training to a set of unskilled refugees in exchange for inputs such as tools or materials. Once the trainees have successfully completed their apprenticeship they are given some basic tools and materials to enable them to start in business. In Mayukwayukwa this training has been completed

¹³ Hodi (2001) Report on Internal End of Year Review for the Mayukwayukwa Refugee Settlement; p4

in carpentry, blacksmithing, tailoring, basketry, carpentry and radio repair, but apprenticeships in shoe-making, design and carving were never completed due to problems with a trainer leaving the settlement, poor quality products, the high cost inputs and the lack of market. Currently there are three groups being trained involving about fifteen people.

69. In Nangweshi, there have been apprenticeships in blacksmithing and carpentry. One blacksmith who managed to cross from Angola with his welding equipment has trained 16 others, of which three have established their own businesses. In addition, CORD is running a women's homecraft centre, which it inherited from JRS, and this provides courses in tailoring, needlework, cookery and other home-based activities. Three new groups have been started by graduates of these courses (see above).

Adult education : literacy and English

70. The original PRA in Mayukwayukwa commented that the problem of illiteracy was raised by older men more than the women who have the lowest levels of literacy. CORD has adopted the Reflect methodology which aims to teach functional literacy and numeracy through the discussion of problems facing the community. CORD has provided training a group of people in this methodology and with the expectation that they would run lessons for groups of refugees on a voluntary basis. These groups started well and proved to be very popular but after a few months the teachers refused to continue unless they receive some payment for their work. CORD has always understood that the work would be voluntary and all the training has been undertaken on this basis. However, in recognition that the popularity of the courses has increased the amount of time put in by the teachers, CORD has made available some funds to be used to establish income generating activities which will benefit the literacy teachers. The classes were not running at the time of this review but an agreement has now been reached to restart them.

71. In Nangweshi, such adult literacy has not been required as the majority of the refugees were very literate - literacy may be more of a concern among the new arrivals but this has not been assessed yet. However, a strong demand for English lessons emerged from the PRA and initially community classes were started in the camp, run by volunteer teachers. These soon ran into similar difficulties to the literacy classes in Mayukwayukwa when the volunteers demanded payment. Since these classes were being run by full-time teachers, CORD agreed to employ five teachers to carry on classes. Most of the students are now teachers employed by CORD who have needed to learn English in preparation for shifting to the Zambian school syllabus. AHA also sends community health workers to these classes.

Community truck

72. In Mayukwayukwa, one of the major problems facing the refugees (and the local Zambians) is that it is very difficult to find transport either to take crops to market or bring in supplies. This is a severe constraint on people's production. In response to this a Danish donor provided a truck to be operated on a commercial basis within the settlement and generate sufficient income to purchase a second truck. Unfortunately, the conditions attached to the grant were not very clear and

there was some confusion over exactly who would own the truck and how it should be operated. CORD agreed to accept the vehicle on behalf of the refugees and it encouraged the VDCs to elect a committee which could oversee its management. This committee appeared to understand that the truck belonged to them whereas CORD understood that initially it should maintain control of the truck to ensure that it was used properly and keep an overview of its finances. When CORD found that the money had been misappropriated by the chair of the first truck committee, he was replaced. As a result the handover of the truck to the full control of the refugee committee has been delayed. These events have caused many problems between CORD and some parts of the refugee community, especially in the old settlement. Despite such problems the truck has made a profit over the last year but it has not been used as much as it might have been – it did not appear to be used at all during the review.

Support for agricultural activities

73. Agriculture is inevitably much more developed in Mayukwayukwa, where the refugees have access to land. The Ministry of Agriculture and LWF run an agricultural development programme in the settlement and CORD's focus has been on building the agricultural potential of poorer households. Its first step was to provide hens and pigs on loan to groups of women on the understanding that they would repay by passing chickens and piglets to others in the group. These schemes ran into difficulties with animals and birds not being looked after properly by the groups as no one person took responsibility for their welfare. Some also died from diseases. Few of the women had experience of keeping livestock and their husbands refused to help as they had been excluded from the scheme and after a review¹⁴ the system has been changed to issue animals to individual households. CORD has recently recruited a community service officer with a veterinary background in response to such problems.

74. Oxen are used extensively throughout the settlement for transport and ploughing and CORD is providing some pairs of animals. The recipients are required to make a down payment of 30% of the overall price of the oxen and equipment - approximately \$250 - and they then sign an agreement that they will use the animals to plough 2.5 hectares of land for 'vulnerable' people each year for three years. This will be monitored by the community development workers and the village development committees.

75. In Nangweshi, CORD's involvement in agriculture has been limited to support for two projects: one is raising poultry and the other goats. The former was established by a group of fifty women who approached JRS asking for support in raising hens for egg production. It has faced problems of birds dying and difficulties in obtaining feed. The project has shrunk and now only involves fifteen women and the number of birds has declined. The goat project was started in March 2002 in response to the shortage of relish in the camp shown in the PRA, but it appears to have been initiated by the CORD staff in the camp. Both schemes are operating from central compounds where the birds and animals are kept and the groups involved expect continued support from CORD to keep going. In neither case is it clear if these projects can ever generate sustainable profits.

¹⁴ Hodi (2001) Report on Internal End of Year Review for the Mayukwayukwa Refugee Settlement

Business development

76. During 2001 at CORD's request Hodi conducted two courses of training for starting up small businesses in Mayukwayukwa. In total about 40 refugees took part in these courses and they were very popular. A similar course was being held in Nangweshi, facilitated by YWCA, at the time of the review. This was attended by members of women's groups, parent teachers' associations and others who may be involved in income generating activities and was followed by a training of trainers' course for the CORD staff in the camp.

77. Unfortunately in Mayukwayukwa the training has not been followed up by a well structured loan scheme which would enable many of the trainees to put their lessons into practice. The micro-loan system has evolved without sufficient planning, on the initiative of the previous project co-ordinator who approached a donor directly for the first funds. Potential clients are expected to deposit 30% of the requested capital which is then kept for three months before they receive the loan. All loans are given in kind rather than cash and no interest is charged (except for the implicit interest involved in the 30% deposit). There are no clear criteria for eligibility nor any stated maximum loan sizes or periods. In 2002, 40% of the budget of \$2,500 is committed to one large loan for a fridge to improve the quality of meat supplies in the camp. In addition to these business loans, CORD has also given loans for fertiliser - 52 loans of about \$40 each - and seeds and tools for vegetable gardens - 3 loans of about \$30 each. Many of these are not being repaid on schedule. CORD has recognised that the system is not appropriate and is in the process of arranging a detailed review of it which will be conducted by Hodi (Hodi 2001).

78. To date, CORD's main attempt at business development in Nangweshi has been in the main market place in the camp, where it has built 18 wooden kiosks in a block. Sixteen of these have then been allocated to 'vulnerable' people chosen from the sections and the other two have been given to reproductive health peer educators and the homecraft class. The stalls were started with about \$60 worth of stock at the end of 2001. During the review, only four of these stalls were still operating and there were no signs that they had any customers. The market committee for the rest of the market was not consulted about this project and its members commented that the stallholders, who are mostly women, are at a severe disadvantage as they cannot easily get across to Senanga or Mongu to buy stock and carry it back walking as many of the male traders do. They are especially disadvantaged in trade if they have small children and no families to help them with childcare as they would then struggle to leave the camp at all. To re-supply their kiosks the women will have to pay for transport and that will take away any potential profit. The committee members also observed that none of those operating the stalls had experience in business. Similar points were made by one of the women's groups in the camp.

Sports, dance, drama and music

79. CORD has actively promoted the development of sports, traditional dancing, drama and music in both Mayukwayukwa and Nangweshi. Sport is one area where the refugees have taken the initiative and in both sites people were already playing games. In Mayukwayukwa there are eight football groups, two main football teams drawn from across the camp and five netball teams. In Nangweshi there are only football teams so far. CORD's main input has been in providing equipment and team

clothing and it has also helped organising competitions by providing prizes. It is in the process of helping refugee football teams to affiliate to local Zambian leagues which will enable refugees to take part in tournaments in the local area outside the camps.

80. It is not so clear if CORD's support for dance, drama and music has also tapped into existing activities or stimulated the formation of new groups. Drama has been supported within the reproductive work for disseminating HIV/AIDS messages through the camp. Three music groups in Mayukwayukwa have been given some instruments and dance groups have been given *chitenge* cloth to make costumes for traditional *likishi* dancing. These activities were very much in evidence for the World Refugee Day show in June, but it is not certain how far performances are given outside such formal displays.

81. The dance group in Nangweshi said that they started at the request of the UNHCR field assistant in 2000 and have continued to perform at the request of UNHCR or CORD ever since. They obviously enjoyed taking part very much and explained that the dancing gives them a chance to express themselves and also keeps the traditions alive. They are from different ethnic groups and use songs and dances from each group represented. Despite the pleasure they get from the dance, this group insisted that they only want to perform when CORD or UNHCR asked them to do so. This has been the group's decision to avoid having to perform every time somebody makes a request.

Social welfare

82. Inevitably within the refugee population there are many people who face particular difficulties in meeting their basic physical, social and economic needs. Particular areas of concern include shelter, clothing, and access to sufficient food and the needs are most extreme when people first arrive in the camp. As far as possible CORD aims to facilitate the refugee community in addressing these issues rather than taking direct action itself. A good example of this approach were the women's cooking demonstrations in Mayukwayukwa (described above) which have now stopped due to the cut in rations.

83. Elderly people living alone and physically disabled people may face difficulty in constructing a basic shelter with plastic sheeting on first arrival and be unable to build a house once they have settled. Women living in households with no men may also struggle to build a house on their own since house building and repair is traditionally a man's role. Where refugees need help with house building, CORD has encouraged the VDCs in Mayukwayukwa to take the responsibility for putting up the walls (which is only requires unskilled labour) and it has then provided some clothes which can be sold to pay for grass and labour to complete the roof. In some cases it has given cash to buy grass. In contrast in Nangweshi, CORD has given the materials directly to the person concerned.

84. In both camps, the resources available are pitiful. In Nangweshi, the budget for overall direct assistance is about \$1,250 of which \$500 has been allocated by CORD for shelter. The community development workers estimated that this is sufficient to purchase 1,000 poles and 1,000 bundles of grass. A small house for one person will use about 100 poles and 200 bundles of grass so this budget provides the materials

for fewer than ten houses. In Mayukwayukwa it is even worse, as there is no budget for such assistance and materials can only be given when items are given in kind, either by UNHCR or other donors. During this year one container of clothes has been available for the settlement. UNHCR has refused to fund any welfare assistance in the settlement as the refugees there have access to land and are expected to be 'self-reliant'.

85. An exception has been made in the case of foster families who are taking care of children who arrived in the camp without any family or who have since lost their parents. These are clearly vulnerable to neglect when the food supplies in the household are very low and they may take last place in the queue after the natural children. They are also vulnerable to exploitation for their labour and sexual abuse. In order to address the former problem and monitor the latter, CORD community development workers are expected regularly to visit the foster families and these families are given priority in access to other activities, such as participation in women's groups. To date no direct assistance has been given to these households but CORD is planning to issue grants in kind of about \$35 for these families to start income generating activities. Its budget will currently stretch to cover about 33 families in each camp. CORD has registered about 35 unaccompanied minors in Mayukwayukwa and about 145 in Nangweshi and more are expected to be identified among the new arrivals in both sites.

86. As a result of this lack of resources, CORD is not directing any substantial assistance towards those among the new arrivals who are struggling to meet their day to day needs. CORD's staff have been noting the presence of 'vulnerable' people when they arrive in each camp and then moving within their sections monitoring their progress. However, CORD's budget from UNHCR has nothing to offer them in the way of the material assistance, which some of them desperately need.

Reproductive health activities

87. The reproductive health component of CORD's programmes was introduced at the instigation of UNHCR which identified HIV/AIDS prevention as a priority area for the overall refugee programme in Zambia. The objectives are to raise awareness of HIV/AIDS, ensure counselling is available on reproductive health issues, and to improve the life skills, particularly of young people to enable them to refuse to accept inappropriate or dangerous sexual activity.

88. In Mayukwayukwa, twenty people were chosen through the VDCs as people who would be able to talk confidentially with others on reproductive health issues. CORD provided basic training in counselling for these people and they are now working as in the settlement. They have been joined by another ten counsellors who work on a voluntary basis. Counsellors have not been appointed from the newest arrivals but the current counsellors spread themselves across the whole settlement.

89. They have passed on their training to a set of 176 peer educators: young men, young women, adult men and adult women - 44 from each category. They are working as volunteers disseminating AIDS information through conversation, drama and songs used in their daily lives. The counsellors and the peer educators work with the schools in Mayukwayukwa to help in AIDS education and have helped to establish anti-AIDS clubs within the schools. They are also involved in the

distribution of female condoms (male condoms are distributed through community health staff from AHA).

90. In order to facilitate counselling, training and information dissemination at the village level, it was decided to erect ten shelters around the settlement to act as focal point for these activities. These shelters were built by the community with CORD providing only the grass. They are now used by CORD and also other NGOs and community groups. Each shelter has a committee which oversees its use.

91. The programmes services appear to be well used. About 1,000 people per month are coming forward for counselling and the take up of condoms is increasing. There are reports that some practices are changing. The cultural dancing in the evening which would traditionally end in sexual activity are being curtailed, parents are buying new razor blades in preparation for the circumcision of boys, and the number of young marriages have decreased.

92. A similar approach has been followed in Nangweshi where CORD has a network of sixteen reproductive health motivators appointed from within the sections. They cover the whole camp including the villages, but it has yet to train peer educators. A 'youth friendly centre' has been built recently on the CORD compound to provide a safe environment where young people can socialise and also learn more about life skills and reproductive health.

93. Unfortunately the grant which UNHCR could make available from restricted funds in 2001 (the Ted Turner Foundation) has not been continued in 2002. As a result the programme was left with no budget for this year although UNHCR has promised that it will find the funds for the second half of 2002. In the meantime CORD has continued to employ the reproductive health staff from its own funds, but it has not been able to provide additional materials for the work.

Education

94. CORD is responsible for education only in Nangweshi¹⁵. JRS established six primary schools and one secondary school in the camp and had a school role of about 4,000 pupils being taught by 136 teachers. With the expansion in the camp since the withdrawal of JRS, CORD has built one more primary school and added ten new classrooms to existing schools. By rotating classes within rooms, increasing the class sizes and recruiting more teachers, it has managed now to expand its coverage to include all the new arrivals. There are currently about 9,000 pupils and 223 teachers. The schools are operating with very basic materials and CORD's budget from UNHCR for materials is very small (about \$5,000). Each student has received one pen, one pencil and one exercise book to last a year.

95. The schools have been built by the refugees but CORD has provided 'lunch money' to provide food for those who help in the work rather than hiring labourers. The buildings are simple shelters using reed matting for walls, poles and grass roofs. There has been a continued expectation that the school buildings remain the responsibility of CORD and that it should make repairs. There has been a particular problem with vandalism at some schools, most likely from people looking to use the

¹⁵ It falls under the Ministry of Education and LWF in Mayukwayukwa

materials for their own houses, and the community asked CORD to employ guards for the school compounds. CORD has insisted that the refugees must take responsibility for looking after the buildings themselves.

96. The education programme has been particularly affected by the new arrivals and the renewed prospect of repatriation. Because the new arrivals are expected to move to the extension at any time, it has not been appropriate to build new schools to cope with the extra pupils. New teachers have been employed and this is the only area where CORD staff have come from the villages rather than the old sections. Throughout the camp refugees reported that their children attended school without any problems of discrimination between new and old arrivals. New schools will be built in the new extension when it is open.

97. The changing situation in Angola has made planning difficult. The original plan of building a permanent school in Nangweshi in 2002 has been modified to reinforce the existing buildings to become semi-permanent with mud bricks. The decision to introduce the Zambian curriculum at Grade 1 is now being reconsidered and the Angolan curriculum is likely to be reintroduced from the beginning of the next school year in January.

98. Since the schools only go up to grade nine, secondary school pupils will still need to have a good level of English so they can go to Zambian schools for grade ten upwards. To this end CORD is in the process of negotiating the transfer of new English teachers to the Zambian school in Nangweshi so these teachers will be able to offer some classes in the refugee schools. One of CORD's major achievements in education has been to facilitate the transfer of students to Zambian secondary schools and there are currently forty students boarding at other schools in Western Province.

99. One of the innovations CORD has introduced in the camp is parent teachers' associations (PTA) which are selected by parents and provide a forum for raising their concerns and discussing issues which arise around education. It was hoped that they would be part of a mechanism for participatory monitoring of the schools' work but they have yet to operate autonomously and appear to only meet when CORD education staff call them.

Management and co-ordination

100. At the field level in Mayukwayukwa and Nangweshi, CORD's work is led by a Zambian programme co-ordinator with a small team of Zambian project officers. With the exception of education in Nangweshi, the management structure for the Angolan has been very flat with most staff reporting directly to a Zambian officer. Until recently there was no differentiation between the community development workers who all worked at the same level, although four specialists have now been appointed in Mayukwayukwa covering credit, income generation, sports and culture, reproductive health and gender. It is worth observing that all these posts are held by men.

101. Initially, the programme co-ordinators reported to the expatriate country director based in Lusaka. There were continuous problems with administration at both ends with the result that co-ordinators were not spending within their budgets and the accounting systems were not picking up the problems quickly enough. In

response to this, CORD appointed an expatriate field co-ordinator to be based in Mongu, the provincial capital of Western Province to support the work of the field teams. Over the past year the programme co-ordinators have reported to him and in order to bring the finances under control, a strong system of approvals was introduced, whereby all expenditure had to be approved from Mongu. This has been resented by the programme co-ordinators who have felt that they have very little room for manoeuvre in dealing with the day to day changes which field work brings. They do not have any control over their budgets and they do not even seem to be fully aware what their programmes' budgets are. This extra layer of management has also caused some delays logistics as all orders for goods pass through Mongu.

102. These measures have been effective in bringing spending under control and an administration assistant has been appointed to each field office to help record expenditure and prepare financial reports. The field co-ordinator position is also coming to an end so spending control should be reverting to the programme co-ordinators in August.

Relationships with refugee leadership

103. When CORD was launching its programmes in both camps, there was a great effort to involve the refugee leadership in the PRA and a lot of consultation in setting the programme direction. Leaders in both camps reported that the levels of consultation have been reduced and they no longer feel they know so much of what CORD is doing. The problem is much more critical in Mayukwayukwa where the feedback about CORD from the refugees was very negative (see below).

104. Refugee leaders in the settlement were invited to a review of the programme in March this year, when the programmes objectives and activities were discussed. The leaders were invited to monitor CORD's work but no system seems to be in place to capture any feedback from them. In Nangweshi, where little happens without the consent of the refugee leadership, CORD was generally praised by the camp council for its co-ordination. They did express some concern that community development workers were not keeping sufficient contact with the block leaders to keep them informed of all activities.

Co-ordination within the camps

105. In both camps relationships between the different NGOs are cordial but there does not appear to be a high level of co-ordination. Neither camp has a regular co-ordination meeting except when if one is called by UNHCR, and this had not happened for some weeks. As a result issues can arise which are not discussed until they become problems. For example there is some conflict over the grinding mills in Nangweshi and different stories of what is happening. CORD community development workers' initial reaction to this issue was that it was CARE's area as they were managing the grinding mills. There was some concern that raising it with CARE would give the impression that CORD was trying to interfere on their territory, especially as the only forum for raising the issue was by calling a special meeting.

Relationship with UNHCR

106. To a large extent CORD's relations with UNHCR appear to be that of a contractor with a client. The power lies with UNHCR, especially as CORD's programmes are nearly one hundred percent funded by it. The programme direction negotiated with the refugees through the PRA or annual reviews is then subject to review in Lusaka when the funding is cut back along with the activities. This appears to be having a crippling effect on CORD's work in Zambia as the resources it has available for spending in the field are very small for the size of the camps.

107. UNHCR has left a long time between the arrival of new refugees and any commensurate increase in funding. That gap has had to be filled by CORD. It has tended to respond quite conservatively by holding to its original spending plans, which were already extremely limited, rather than diverting resources to cope with the emergency needs of the new arrivals, possibly at the expense of angering UNHCR by spending outside the agreed lines. As result the new arrivals in both Mayukwayukwa and Nangweshi have had very little input from CORD.

108. CORD has also tended to be very co-operative in responding to UNHCR's requests for assistance without necessarily questioning if they are necessary. For example, World Refugee Day is marked by celebrations in the camps in Zambia which are nominally co-ordinated by UNHCR. In practice, the lead role in organising these events falls to the community services implementing partners to which UNHCR gives some funds for the party. Inevitably extra costs are borne by the NGOs involved, particularly in staff time and energy and these are not covered by the budget. Moreover as a high profile event, involving external visitors from the local authorities and traditional leaders not to mention putting together a programme which will be acceptable to the refugees, the NGO organising the event is liable to blame for anything that goes wrong. It is hard to see how this is a core part of community services work and CORD's involvement has not helped its relations with the refugees in Mayukwayukwa.

109. As another example, CORD was also asked to co-operate with the arrangement of a visit to Italy for refugee children from Nangweshi, organised as a fundraising event instigated by the opera singer, Pavarotti. CORD did strongly object to the idea of this visit and pointed out that the whole process would be very disturbing for the children involved. However, when UNHCR insisted that the event go ahead, CORD co-operated even to the extent of identifying children through the Angolan education director. Not surprisingly this has caused rumours of nepotism as the basis for selection of the children is unclear. CORD also worked to prepare children for the culture shock and their reintegration to the camp on their return. It remains this consultant's opinion that this was a completely outrageous piece of fund-raising by UNHCR involving the sort of manipulation of refugee children which would not be countenanced by any responsible NGO let alone the UN. The fact that CORD felt it had no choice but to co-operate despite its objections is indicative of the balance of power in the relationship between UNHCR and its implementing partners.

Refugee perceptions of community services

110. Most refugees in Mayukwayukwa and Nangweshi have very little idea of what is meant by community services. The survey of refugees (see Annex 1) showed the vast majority had heard of CORD but few knew what it did, especially in Mayukwayukwa. The majority of those who gave any response said that it helped people but they could not be any more specific. Not surprisingly the new arrivals had less idea of what CORD was doing. In Mayukwayukwa only 40% of the respondents claimed to have ever spoken to CORD staff and this dropped to 10% in Nangweshi.

111. The questionnaire asked people about their involvement in CORD activities such as women's groups, literacy etc. and in both camps about 70% of the respondents said that they had not taken part in any of them, except AIDS awareness. The vast majority of people said they had received information about AIDS in the camps, but it was not specified whether it had come from CORD.

112. From conversations, the refugees' perceptions of community services are related to the resources that they receive or see being delivered to others. Nobody, except CORD staff, suggested that they had any idea of CORD building up community groups and looking to support refugees in taking their own initiatives. This is hardly surprising given that the community development work is at the very early stages. Even members of groups that were involved with CORD seemed to have come together as a mechanism for obtaining materials from CORD.

113. There was a consensus in both camps that CORD is involved in activities which are important and match the priorities of the refugees. In focus group discussions people agreed that CORD had started in the right direction and there was appreciation of the PRA process which involved such wide consultation and was an exercise in listening to refugees. When asked about the usefulness of the activities within the community services programmes, the respondents in the survey found livestock loans and business development the most helpful in Mayukwayukwa and business development and English classes in Nangweshi. Despite this positive start there were many concerns about the delivery of the programme, especially in Mayukwayukwa.

114. In Nangweshi, the refugees were clearly appreciative of CORD's efforts in education and this was widely cited as a great benefit that CORD was bringing to the camp. There was always an underlying complaint that there were insufficient materials. When it came to community development work, many people passed comment that CORD was not doing much but it was doing its best with its limited resources. Refugees referred to CORD working according to its 'internal regulations' and so it had some rationale for what it was doing, but the refugees did not always know what it was. These comments and the sense that 'the NGO knows best' may be reflection of the attitudes to officials in Jamba, where decisions could not be questioned.

115. In Mayukwayukwa, by contrast, the refugees had no such qualms and in separate focus groups in both Shibanga and the old settlement, they expressed their concern, and in some cases anger, that they did not see CORD doing anything. There appears to be a widespread feeling in Mayukwayukwa that CORD has made promises of support of one kind or another and these promises have not been kept. For example, a lame man complained that he had been trained in starting up his own business but when he finished the training he had not received any loan. Another complained that he had not received all the materials promised after completing vocational training as a carpenter (there had been a problem with the supplier going bust but he has had no explanation). He was generating income from carpentry but this benefit was overshadowed by the fact that he had not received what he was due.

116. No doubt many of the complaints, such as that of the lame man, were the result of refugees making assumptions rather than CORD saying it will do something and failing. However, there have been enough cases of failures, or delays in delivery to mean that refugees can assume that if they do not receive what they expected this is down to CORD's failure rather than their misconception. In the survey, only 20% of respondents indicated anything which CORD had done to make their lives worse, but half of those said they thought CORD had made false promises which it did not keep. The saga of the community truck has contributed greatly to this lack of trust, especially in the old settlement. There have also been problems concerned with World Refugee Day when plans to transport a football team and dance groups up to the main celebration Northern Province did not work out.

117. This problem of trust is not helped by the fact that CORD moves through Mayukwayukwa identifying 'vulnerable' people in collaboration with the VDCs but then has nothing it can offer to help them. As one refugee in Shibanga commented, 'How can CORD help people solve their own problems if it does not give them any start?' This point of view was also echoed in Nangweshi where the camp secretary said, 'We may have the will to help people, but we do not have the means.'

Highlighting some challenges

118. As will be clear from the description above there are many challenges facing CORD in implementing community services programmes in Zambia. Some of these are concerned with the particular circumstances of the camps, CORD in Zambia and the personalities involved. This section does not try to cover all these issues. Instead a number of areas are highlighted in which some general points can be made are not only applicable to community services among Angolans in Zambia but also more generally in other community services programmes. This review cannot provide all the answers to these challenges and for some there are open questions which need to be addressed after a lot more consideration.

Identifying the 'vulnerable'

119. Refugee aid programmes throughout Africa are littered with the term 'vulnerable' which is used so indiscriminately as to have almost completely lost any meaning. It has effectively become a bureaucratic label for a set of people who are presumed to have a certain set of, largely material, needs which they cannot meet for themselves. The standard list includes unaccompanied minors, single-parent households, the elderly, and those who are chronically sick or affected by a physical disability or mental health problems. They are conveniently referred to by the shorthand term, 'the vulnerables'. One of the major tasks of community services in the field is to ensure that the basic needs of 'vulnerables' are met within the refugee programme. CORD's stated approach is that as far as possible these people should be helped to meet their own needs or they should be met within the refugee community rather than through direct handouts from NGOs. This is consistent with UNHCR's guidelines which states that 'special assistance to vulnerable groups must be community based, focusing on building their capacity to meet their own needs' (UNHCR, 1996: 39).

120. Although CORD's guidelines avoid the use of the term 'vulnerable', and its handbook includes a discussion raising some of the problems with the concept, it continues to be used uncritically in the field in Zambia. It is a normal piece of jargon within the refugee programmes and it appears to be well understood by refugees that those who are deemed to be 'vulnerable' should be eligible for some extra assistance. CORD has made an effort to understand the refugees' definition of the term 'vulnerable' through the PRA exercises and the results have been much the same as the standard list.

121. However, there are huge variations between people in these 'vulnerable groups'. For example, on enquiring from a group of women in Nangweshi why they were receiving assistance from CORD to establish an income generating activity, their response was that they were 'vulnerable', because they were all widows or looking after orphans. On further enquiry, it was clear that there were considerable variations in their situations. One widow had a daughter and son-in-law in the camp and had been helped by the son-in-law to build her house. Another was recently widowed within the last month, but her husband had not built proper house in the

two years they had been in the camp before he died and she was still reliant on plastic sheeting for a roof. Another widow said that she had received help in building from an amputee – who is the most vulnerable there?

122. This use of the term vulnerable presents problems of principle and practice. In principle the idea of ascribing a set of stereotypical needs to people and then setting out to meet them seems contrary to community services’ aspirations to the empowerment of refugees and the recognition of refugees’ potential for improving their own situation. It runs counter to a community based approach.

123. In practice, the definition of ‘vulnerable groups’ is so broad that it does little to assist in targeting assistance. Given CORD’s limited resources it finds itself able to help only a small proportion of those who are vulnerable and it is not clear that it is directing its efforts to those with the most pressing needs, who might be found among the new arrivals in Mayukwayukwa and Nangweshi.

124. It is important to stress that this is a reflection on the whole approach of community services within refugee aid programmes rather a particular failing in CORD. In comparison to many other NGOs, CORD has been very progressive in investigating the refugees’ definition of ‘vulnerable’. However, the term needs to be qualified. People are vulnerable *to* some risk or other situation and without knowing what a person is vulnerable *to*, it is impossible to know how to improve the situation.

125. It may be useful to shift the focus of assessment towards the risks facing people – the dangers to which they are vulnerable. This might help to identify those who are in the worst position *and* the nature of the assistance they are likely to need. Rather than targeting labelled groups of people, a more helpful guide to programme design may be an assessment of the type and scale of the risks facing refugees. This might result in a table of risks for a particular situation which could be developed in consultation with refugees using participatory methods (see simplified example below).

Table of risks

Physical risks	<ul style="list-style-type: none"> • Inadequate shelter • Political violence • Accidents – this general risk applies to everybody in the settlement. The most common incident is fire which is devastating in the grass roof houses and is likely destroy all of a family’s possessions.
Social risks	<ul style="list-style-type: none"> • Social discrimination – in Nangweshi new arrivals claimed they were not given fair access to water and grinding mills. • Exposure to abuse and exploitation – children or young people (under 18 years) who arrive in the settlement without any relatives are particularly exposed to the risk of abuse or exploitation by adults.

Economic risks	<ul style="list-style-type: none"> • No access to piecework - single women looking after young children may not be able to leave the house to find work outside, especially when the children are sick. • Lack of labour power - those who are incapable of work and not living with relatives are likely to suffer from even worse living conditions than the rest of the settlement. • Exploitation by Zambian farmers - refugees moving out of the camps for piecework face the risk of being refused payment for their work.
Cultural risks	<ul style="list-style-type: none"> • Sexual and gender based violence • Witchcraft - the practice and fear of witchcraft is common, particularly in Mayukwayukwa, and refugees who are accused of it may be attacked. • Property grabbing - in the traditions of some of the ethnic groups in Angola (and Zambia) the property of a man traditionally passes to his brothers on his death. In some cases, widows and children are left with nothing.

126. For example, most of the Angolan refugees are able to build their own houses, but some may face great difficulties in making adequate shelter. Assistance in building houses could then be directed to those who have no means to build their own house, rather than aiming to help amputees, for example, who may be able to look after themselves. A better awareness of the particular risks people face may help to avoid mistakes such as the market stalls in Nangweshi which were built and handed over to 'vulnerable' women and promptly went out of business within a few months. The aim should be to help people in the aspect of life in which they are vulnerable and recognise the other aspects of life where they are not vulnerable.

Challenges of a community development approach

127. As noted above, a distinctive feature of CORD's community development approach is that it tries to avoid working as a distribution agency handing out materials to needy individuals but instead aims to deliver resources through community structures. However, it has been working within a very tight budget and as a result what has happened is that there have been few resources to deliver by any mechanism. Rather than building community, the refugees have tended to see that CORD has very little to offer them.

128. Far from waiting for handouts, the refugees in Mayukwayukwa and Nangweshi are taking every opportunity to get work, trade or undertake other activities which will supplement their rations or what they can grow on their limited agricultural plots. It is striking when walking through both sites during the day, the houses are often empty or only have children around. There is a steady stream of people applying to the Refugee Officer for permits to leave the camp, and no doubt this is a small portion of those who go out for piecework as many others move without permission. People are busy using their time and labour to improve their living conditions. As a result time which is put into community work carries a real opportunity cost.

129. The community development approach rests on the idea that people will work together for their community to improve conditions, whether by building schools, teaching adult literacy, or overseeing the operation of grinding mills. However, given the value that people put on their time, it is difficult to expect particular individuals to dedicate many hours to such community work as volunteers with no personal gain. In Mayukwayukwa, many people involved in activities supported by CORD complained that they did not receive any payment for their work. For example, the adult literacy teachers stopped their voluntary teaching after a few months and demanded payment.

130. CORD has recognised this issue and responded innovatively in Mayukwayukwa by attempting to provide income generating opportunities to those engaged on various committees or other community work which takes a significant amount of time. It has not proposed employing the people doing this community work as that would set an unsustainable precedent and undermine any efforts to build up the community's ownership of the activities. However, it has negotiated compromises to ensure essential needs are met. In Nangweshi, it has given 'lunch money' for those building schools, and in Mayukwayukwa, it has provided second hand clothes to amputees which they can sell to pay for labour to build their houses.

131. The problem become more acute when the activity is directed towards assisting others in the neighbourhood who are facing particular difficulties – whether helping people build houses, supporting foster families, or collecting firewood for people who cannot get it for themselves. Such support may be available within a well-established community but it is limited and contracted when the refugees were only receiving half ration. The women's cookery demonstrations involving foster families were one casualty of the reduced ration. During the review many refugees commented that they had less time available as they had to out for piecework more to make up for the shortfall in food. Another technique for bringing community support has been to direct repayments of agricultural loans towards 'vulnerable' people. It is not clear yet how effective this will be as repayments have not come due yet. The monitoring and enforcement of these agreements may prove difficult.

132. Any support for neighbours facing difficulty is even less likely to be forthcoming among new arrivals when people are staying among strangers and everybody is starting from scratch to establish themselves in the camp. Under such conditions refugees struggle to look as far as their extended family let alone to take care of others. This is where CORD's approach is most tested and on first appearances, it is failing. In both Nangweshi and Mayukwayukwa, CORD community development workers are moving among the new arrivals but they able to do very little to assist them.

133. Despite CORD's desire not to become a distribution agency, the work of ensuring that all the refugees are able to meet their basic need requires an input of material resources. People do not have enough to support their neighbours. As a number of refugees put it, 'We have the will to help, but we do not have the means.' The community development approach cannot address these basic problems unless it can enable appropriate material support to be delivered. The critical point is how that aid is delivered, and that may require compromise in the face of urgent needs which demand rapid action.

Constraints of funding and the funding cycle

134. CORD has recognised this and has requested funding for an increased budget from UNHCR to provide material assistance in view of the expansion of both camps. UNHCR has refused to allocate any more money during the first half of 2002 and among other reasons it has cited to CORD its concern to encourage the refugees' self-reliance, especially in Mayukwayukwa where they have access to land. CORD has only been able to use items which have been donated in kind which have arrived sporadically and in small quantities.

135. If UNHCR is to take the community development approach seriously, it must be prepared to invest in it. As has been noted above, the refugees are working strenuously to be self-reliant but it seems unrealistic to expect any impoverished group of people to be able to provide for the social needs of newly arrived refugees without additional resources. A community development approach cannot be seen as a cheap alternative to handouts. It is expected to lead to longer term reductions in refugees requirements for external aid, but that will only happen if there is adequate investment. The scale of investment at the moment is so low that CORD is struggling to achieve any significant impact in community development as those affected by its work are too few in number.

136. This lack of resources is undermining the development of community structures as, despite CORD's efforts to encourage people to work together to support others in the community, if it cannot bring in new resources, it cannot move people beyond what they already do. Many refugees are offering social support to others in both Mayukwayukwa and Nangweshi and CORD, or any community services programme, must have something to add value to what is already there. Encouraging from the sidelines and collecting information for reporting to UNHCR will not contribute towards a stronger community.

137. UNHCR's annual budget cycle presents another major obstacle to community development. Building communities is a slow process and requires commitment over a number of years. Progress depends on a good relationship between the NGO and the community and this is undermined by continuous changes and inconsistencies. Given the rapid changes which can occur in refugee camps and the tenuous nature of UNHCR's funding, it may be understandable that UNHCR wishes to work to annual budgets and does not provide longer term funding.

138. At least one might expect that this annual cycle would allow UNHCR to respond more flexibly to changes in the situation on the ground but this has failed for community services in Mayukwayukwa and Nangweshi, where funds have not been increased with the dramatic expansion of the camps. Despite UNHCR's stated commitment to community services and a community development approach, these areas still appear to be the weaker siblings when it comes to budget allocations in the field.

Juggling priorities

139. Another area of challenge for CORD in following a community development approach is the difference between the priorities of the refugees and those of

UNHCR and other donors. Its response to pressure from donors to engage in particular areas of work or manage particular donations has produced mixed results.

140. The reproductive health work with its emphasis on HIV/AIDS education did not arise from the refugees' initiative but was largely donor driven. Despite that it has managed to reach out to all refugees with information, the services it provides are well used and there are some signs that it is achieving some impact with changed behaviour, especially in Mayukwayukwa. Although the initiative did not arise from the refugees, the first three months were spent in discussing the issues and asking the refugee community how to approach the work, through questionnaires and focus group discussions. As a result there was clear request for the dissemination of information, counselling and distribution of condoms, and the community put forward candidates to be trained as counsellors and peer educators. This seems a good model for bringing in external initiatives.

141. The community truck in Mayukwayukwa is an example of how external initiatives can create enormous difficulties and confusion, especially when it is concerning such a high profile project. The confusion over the conditions attached to the donation and the problems over ownership and control have soured CORD's relationship with the refugees in the settlement. In future, the conditions for such donations need to be clarified and if they are unrealistic there needs to be negotiation with the donor. Inevitably, at times CORD has also failed to act consistently with its own community development approach, and the market stalls in Nangweshi are the most striking example of this.

Sectoral divides

142. Such lessons can be learnt, but there is a more fundamental challenge in coping with the interface between the international refugee aid regime operating in the camps and the lives of the refugees. The aid programme in each camp is divided into sectors, one of which is community services, and the aid agencies (and UNHCR and Zambian government) each has responsibility for one or more sectors. This helps to establish a clear division of labour between the different actors in the camps and makes co-ordination easier. NGOs are very familiar with thinking in terms of sectors and their staff will be trained accordingly. However, refugees, or any other population for that matter, do not divide their lives up so neatly.

143. Community services has always fitted rather uncomfortably into this sectoral division of the world, and this discomfort gets more acute with more developmental approaches. The ideal is that the community services NGO is able to work with the community to identify their priorities and inform the work of other sectors such as health and camp management. In practice this is difficult to achieve unless there is very good day to day co-operation between the agencies on the ground and they share a common interest in community development. This has not been the case in either camp where there are no regular inter-agency meetings.

144. In Zambia, to a large extent CORD is restricting its focus to community services activities rather than engaging with some of the wider issues in the camps. This is particularly noticeable in Nangweshi where there is a particular concern about the circumstances of the new arrivals. They have been living on temporary plots for nearly a year awaiting the opening of the extension and during that time the

infrastructure for the camp has not been expanded. In particular the increase in population has brought great pressure on the hammer mills and water supplies. New arrivals have claimed that they are discriminated against at the hammer mills as the operators give priority to those from the older caseload, and many are grinding their maize laboriously by hand. They also complained that they are insulted at the water stands and always last in the queue. Older caseload refugees commented that the new arrivals are too impatient and not used to the waiting. One woman explained that in her section the neighbours collaborate so when one has ground her maize, the others will borrow from her until they take their ration to the mill; in this way, they do not all have to go to the hammer mill on the day of distribution. Such practices are less likely to be established among new arrivals.

145. It was not possible to assess the truth of the matter in a short visit to the camp. However, the point here is that this seems to be an example of where there is an important role for community services – to work against discrimination and encourage collaboration between neighbours. However, because the grinding mills are operated by CARE, the initial reaction of the community development workers has been that this lies outside their remit. Likewise in Mayukwayukwa, many refugees complain about the land portion they have been allocated by LWF or claim they have not received any. CORD may not be able to tackle such issues on its own, but it should be able to bring them into the open for discussion.

Caseloads and reporting systems

146. Another discontinuity in the interface between the world of aid agencies and that of refugees is the notion of ‘caseload’, which is prevalent in the reporting systems recommended by UNHCR. CORD as the community services NGO is expected to identify the ‘vulnerable’ people within the camps and report on how they have responded to their needs. In order to meet UNHCR’s reporting requirements, CORD has adopted a system of reporting using two forms (see Annex 2). The ‘identification of caseload’ form shows the names of ‘vulnerable’ people within the camps, detailing their age group, nationality and ‘cause of vulnerability’ – single-headed households, elderly etc. Given the scale of the resources, the people included in these lists are only those who are seen as a particular in need of some assistance, i.e. the most vulnerable of the vulnerables! CORD reports on when it has assisted the people on this list through the ‘assistance to caseload form’ which shows the nature of the assistance and includes recipients’ signatures. The figures on these two forms are collated into a monthly report which is presented to UNHCR.

147. This reporting method seems to militate against a community development approach. The process of collecting the data suggests that CORD is taking on responsibility for the support of those recorded on the forms and the requirement that each recipient signs for any assistance given confirms it. One of the complaints of village leaders in Mayukwayukwa was that CORD asks for this information from them but then does not provide sufficient help. This seems a fair point.

148. This system does not facilitate the delivery of assistance from one refugee or group of refugees to another. For example, it is not clear how it will capture the assistance given to those whose fields are ploughed by the refugees who have been given oxen on credit in Mayukwayukwa. CORD aspires to support groups of refugees helping each other and others in the community, but this will never happen

if its progress is measured by what assistance CORD has given to individuals. It will be hard for refugees to assert 'ownership' of activities if every detail has to be recorded by CORD.

149. Of course a reporting system is vital for accountability and some record is required of assistance. The idea of recipients signing for what they have received seems sound and gives them the opportunity to refuse to sign if they find the assistance is not acceptable. However, it is important that this system does not belong to CORD and UNHCR and serve only their purposes. As it stands it is effectively a register of 'vulnerable' people which is held by CORD and CORD is open to criticism from UNHCR if it cannot produce the statistics and details on 'vulnerable' people within the camp. It is hard to envisage such a system being used in a community development programme outside the refugee camps. This is another area where UNHCR's current systems are not compatible with a community development approach.

Balancing international standards of protection with cultural practices

150. One group for whom such a register is essential is the unaccompanied minors, not only to ensure their protection while they are in the camps but also to facilitate any chance of family reunification. It is hard to see how to reconcile the requirement that children should receive adequate protection under international standards within the camps, to the ideal of adopting a community development approach. Monitoring and reporting on children's placement tends to create an expectation that assistance will be forthcoming.

151. One of the community development staff observed that this approach might tend to undermine community responsibility for children which is widely exercised in both Angolan and Zambian societies. It is common for children to be cared for by people other than their parents, most usually relatives but also friends. However, once within a refugee camp or settlement this largely informal system of guardianship is incorporated within the more formal requirements of UNHCR which requires reporting and fostering agreements to ensure the children receive care and are protected from abuse.

152. CORD has recently received a small budget to offer small grants of about \$35 to those who were looking after unaccompanied minors on their arrival in the camp. This grant is expected to provide a start up for an income generating activity which will continue to provide for the fostering family (see below). However, there is the danger that such a response may result in demands for a similar grant to be given to those who foster other children when the needs arise within the camps e.g. through the death of parents, abandonment or repatriation. Is it appropriate for CORD to differentiate between those children who need fostering because of the circumstances of becoming a refugee - i.e. those who lose parents in flight - from those whose needs arise because of the 'normal' cycle of life within the camp or settlement? Does the same responsibility for protection fall on both?

Income generating activities

153. Income generating activities, often known by the acronym IGA, are now established as a staple ingredient of the community services recipe in refugee aid programmes. The CORD programme in Zambia is no exception and the promotion of income generating activities is an important component of its work. The mechanism for starting them is usually through offering a grant or loan to a refugee or group of refugees to start some form of enterprise. Often the criteria for receiving such a start up is related more closely to the social service the recipients are providing to others or their level of 'vulnerability' rather than their capacity to run the planned venture.

154. As noted above, CORD has taken an innovative stance in recognising that it is not reasonable to expect people to spend a large amount time in service to their community without any compensation. CORD's response has been to provide start up capital to enable those who dedicate considerable effort to work in the community to begin income generating activities. In Mayukwayukwa the recipients have included groups such as the community truck committee and sports committee, and individuals such as the literacy teachers. In Nangweshi, the focus for income generating activities have been the women's groups earning money through tailoring, the goat and chicken rearing projects, and the market stalls.

155. Increasing their household income is a very high priority for the Angolan refugees in Mayukwayukwa and Nangweshi, as their continuous movement out of the camps for trade and work demonstrates. Enabling individuals and groups to establish profitable businesses is an extremely valuable service within the camps. It seems an ideal response as it boosts income and promotes the self-reliance of those involved. However, there is a danger that the attraction of the intervention may discourage the critical assessment of its feasibility. Establishing businesses is not straightforward and micro-enterprise development and micro-finance constitute specialist fields in development. Five areas of concern were observed in this review and CORD has recognised many of these problems and is currently undertaking a review of its business development work in Mayukwayukwa. However, it is still worth highlighting them here, as similar issues are likely to arise in many other arenas where IGA are deployed.

156. The first concern is about the *feasibility* of the activities which are being supported. The poultry and goat rearing groups in Nangweshi had no clear idea how they would make a profit through their efforts. Both had suffered setbacks with the death of birds and animals and neither had realised any income from the produce. The goat group anticipated waiting for a year to build up their stock from ten to ninety animals before they started trading and selling them off for slaughter. This seems an unrealistic goal, especially given the death of the first kids. At the same time they were looking to CORD for further investment in a different breed of goat and a fenced enclosure. One of the group members went out to pasture with the animals each day and slept at the enclosure at night. This large investment of time and the costs of supplies such as medicine were not costed. It seems very possible that this activity will never be profitable and the refugees will have put in a lot of effort to no avail. The lesson here is that the agency must make the necessary calculations to insure that an IGA can really generate income before any venture are supported.

157. Another area of difficulty is the *institutional arrangements* within the groups. Group have been set up to undertake IGAs without any clear agreements how they will be operating and how profits will be divided. Since all the inputs to date have been in the form of goods in kind, the agreements need to state who owns the assets. Moreover, they need to make it clear what obligations, if any, the recipients have to CORD in respect of the inputs – whether repayment of loans or service to other members in the community – and what sanctions will be imposed should they fail to meet these obligations. Many micro-enterprise programmes have found that businesses run by individuals have a greater chance of success than those run by groups. It is difficult to be optimistic about the prospects for a business run by a committee. This is not to say that groups cannot work together but the division of labour and rewards must be clear. One of the women's groups in Nangweshi gave a good example of how they work together to produce clothes but each uses their own materials and sells their own goods. In this way they all know exactly what they put in and what they should receive.

158. The third area of concern is about the *size of enterprise* which is supported. In Mayukwayukwa CORD is targeting some relatively large businesses by giving loans of \$1,000 to one entrepreneur to buy a gas refrigerator for meat storage, and loans of \$250 to two committees. In these three loans it has used over half of its budget for credit in 2002. In Nangweshi the market stalls were granted goods worth about \$65 which was inadequate to launch a sustainable large market stall, regardless of the other problems with respect to this project. If the intention is to help develop the business of the poorer people with the camps, it would be better to start at their level of trading. In Nangweshi many people have set up small stalls outside their houses in the sections, with just a few bags of salt, bark rope for building houses or some other basic items. Following the practice adopted by micro-credit schemes around the world, restricting the size of loan to the level which would boost these sorts of businesses would self-select the poorer people as those with more capital would not be interested in the small sums on offer. These would probably be loans of the order of \$50 or less. Starting at this scale would also make the credit funds available to a much larger number of people.

159. Another area which needs to be considered is the issue of *repayment* where loans are disbursed. CORD does not appear to be establishing a good record for repayment in Mayukwayukwa although the situation can hopefully be recovered before default. Any loan scheme must include clear agreements stating when repayments are due and what penalties will be applied for late payment. Experience in micro-credit has tended to show that repayment rates tend to be higher if loans start small and are given over a short period, three to four months. Repayments are also likely to be higher if there is the likelihood that the client will be able to receive a second loan. This also increases the chances of a business becoming sustainable. One off grants or one round of credit are unlikely to be sufficient to kick start a business.

160. Finally, it must be asked if supporting an income generating activity is the most appropriate way to assist the poorest of the poor. Business, whether livestock rearing, manufacturing or trading, demands that one holds onto assets and add some value to make a profit. However, if one is struggling to feed ones children today, it is very difficult to keep hold of the business assets until they make a profit tomorrow. Goats are likely to be sold or eaten before producing any young; cloth may be sold before being made into a dress; and the stock of the shop may be consumed. Keeping

back any income to reinvest in new stock or materials is even more difficult. Helping a person to launch an IGA may simply prove to be equivalent to giving them another, more subtle, form of one off grant and it may well be less efficient.

Putting participation into practice

161. UNHCR's policy documents and guidelines are emphatic about the need for refugees' participation in its programmes. The introduction to its Handbook for Emergencies (1999) states, 'UNHCR is committed to the principle of participation by consulting refugees on decisions that affect their lives,' and, 'It is important to encourage refugees' participation at all stages of planning and implementation' (UNHCR 1999: ix, 7). Unfortunately it is difficult to see these principles being worked out in the field.

162. For example, UNHCR has not consulted with the new arrivals in Nangweshi concerning the design and planning for the new extension. It appears to regard it as a technical matter and the refugees involvement starts when they move to the area. At the time of the review the refugees had simply been informed of what was happening. This omission has not been a result of any concern about the politics of the refugees in Nangweshi. According to a rather embarrassed member of UNHCR's field staff, the idea of encouraging participation was not considered and then rejected - it was not thought of at all.

163. CORD is taking seriously its commitment to participation but it faces many challenges, both internal and external. It has used PRA extensively as a basis for its community services programmes and it has proved an effective method for identifying programme priorities and areas for action. Despite the criticisms of CORD in Mayukwayukwa, the refugees consistently described the general approach and areas of work as appropriate. The PRA therefore seems to have set CORD on a direction which matches the priority of the refugees. CORD has also invited refugees to take part in reviews of its programmes and the planning for each year to keep in the right direction.

164. However, the level of participation involved in the PRA has not been so evident in the design of the responses, many of which seem to have come from outside. The response to the need for livestock and poultry was a group based revolving fund which resulted in nobody taking responsibility for the animals. The conditions in the credit scheme in Mayukwayukwa were not negotiated with the refugees and make no sense to the refugees. Therefore, the reliance on the PRA to provide the input from refugees has perhaps resulted in their not being sufficient attention paid to ensuring that they are engaged in the design of the activities. The programme activities are tackling the right issues but sometimes in an inappropriate way which comes across as an external imposition. This has not encouraged the refugees' ownership of the activities and this is now a serious problem in Mayukwayukwa.

165. However, CORD in Zambia has very little autonomy to respond to ongoing community initiatives through the year. It develops plans in consultation with the refugees, which inevitably raises expectations, and then it goes to UNHCR for funding and has those plans cut back in a one-sided negotiation process where budgets are cut in line with UNHCR's priorities. The budget lines are specified in

great detail and CORD is pressurised to stick closely to them and deviations have to be explained through the sub-project monitoring reports. If new initiatives develop or the priorities change in the field CORD cannot respond without going through a longwinded bureaucratic procedure to get a budget revision. This may take months. Since CORD does not have its own resources to put into the programme, this means the delays are seen in the field.

166. Unfortunately CORD's response to this system has reinforced its effects. The centralised budgetary control CORD has used over the last year has moved decision making away from the field. Field staff cannot negotiate with refugees over what should be done and how, when every decision has to be ratified by Mongu or Lusaka. Besides being costly in time and effort, this means the position of the field staff is undermined. Why should refugees talk to them if they cannot make decision? They might as well wait to see the field co-ordinator or country director, who have clout.

167. The generalised point here is that management styles matter. An organisation which has not developed a participatory, empowering management structure cannot run a participatory programme. The way things are organised in the offices will have an impact on the operations on the ground. For all its rhetoric about participation, UNHCR's systems and management structure do not facilitate the participation of refugees or even its implementing partners in the field. The management structure CORD has adopted over the last year to ensure that it achieves budgetary control has not facilitated participatory approaches, although hopefully this will change as programme decision making moves back from Mongu to the field.

168. Leaving aside these obstacles to participation presented by such management issues, CORD also faces a challenge in knowing how to gain access to the wider population beyond the refugee leadership. This is particularly a problem in Nangweshi, where UNITA's leadership has been reproduced within the camp. This places CORD and all the other agencies working in the camp in a difficult position.

169. It is important to work with the refugee leadership in Nangweshi as very little will happen without its endorsement. However, the leadership is repressive. During this short review, two refugees spoke in confidence to complain about the repressive leadership and the control it was exerting over the CORD programme - especially with respect to education. Complaints of nepotism were made from a number of sources. Education is the area where the levels of participation appear to be the highest but that is where the complaints about the control of the leadership are the loudest. The puzzle is how to work with the leadership to ensure its co-operation without working through it and reinforcing its influence and power.

170. One response is to work with and develop other community structures which may initially provide avenues for information to ensure that the programme priorities are not simply a reflection of the leadership's views and that its benefits are not being captured by the leadership to the exclusion of others. This is a slow process and CORD has only been in Nangweshi for one year so it is not surprising that its progress in community development has been limited. One strategy it could adopt is to engage more closely with the few alternative community structures that there are in the camp. For example, if CORD regularly met with the church leaders in the camp, in a similar way to way it meets with the refugee leadership, and consulted

with them on what it is plans and progress, it might encourage an alternative voice to check its direction.

Accountability, monitoring and evaluation of progress and impact

171. The main focus of CORD's monitoring of its work in Zambia has tended to focus on finances and collecting quantitative data requested by UNHCR – numbers of people helped, numbers of school pupils etc. This has been participatory to the extent the information is collected by community development workers through discussion with the VDCs or section leaders, but it has not encouraged qualitative review of the work.

172. The system as it stands is geared towards ensuring accountability to UNHCR and the flow of information is one way out of the camps. CORD's concern about keeping its finances under control and fulfilling UNHCR's requirements means that there is little scope for accountability to the refugees. Data is collected on the number of 'vulnerables' but no resources are directed towards them. CORD requires that refugees report in some detail on the progress of their income generating activities but refugees complained that they have to make repayments for loans given in kind, but they have never seen the receipts for the goods CORD purchased on their behalf.

173. As noted above, in Mayukwayukwa refugees are very concerned about the delivery of project inputs and feel they are not getting what is 'promised'. This situation is made worse by the lack of clear agreements on what is to be done, who should do it, and what conditions are attached. Even those agreements which are in place are not followed by both sides. For example, vocational trainers were expected to train two groups of people in return for the help they received for their businesses but in practice some stopped after one.

174. There is no avoiding the fact that the numbers of people involved in CORD's community services activities are very small compared to the populations in both camps. It is not surprising that it is difficult to see the impact of the work on the overall camp. Individuals who do take part in groups, receive loans, training etc. reported improvements in their living conditions, but there are far too few of them to make much difference to the overall conditions of the camps. It is achieving household development rather than community development.

175. The question is whether it is realistic to expect to achieve anything else, given the meagre resources made available by UNHCR to CORD in the field. These are spread very thinly over the camps and refugees, other NGOs, the Refugee Officers and UNHCR field staff all commented that CORD is not reaching all the people in the camp, usually citing 'vulnerable' people who are not receiving assistance. CORD staff also expressed great frustration that they can see great needs, especially among the new arrivals but have no resources to work with them. CORD has perhaps been too understanding of UNHCR's financial constraints and accepted a task for which it is inadequately resourced. It will be blamed for failures when the underlying cause may lie with UNHCR's lack of funding.

176. In a development context, an NGO would not have attempted to introduce such a programme across the whole population. Development work would focus first on those communities which are the most active and interested in participating

and it would only extend to other areas once it has established a functioning programme, with relevant models for working which might be replicated, and also it has the funding to make it possible. Taking such an approach in the refugee camps would mean that CORD would focus on a small number of the villages or sections in the two camps where it could really make an impact.

177. Would such an approach would be acceptable to UNHCR, especially when its model in the field is more concerned with community services counting and working with 'vulnerable groups' across the camps? UNHCR has to do a lot more thinking about the 'development approach', which it claims to support across its programmes if it is to be convincing. There is still an open question as to whether it is feasible for UNHCR to engage in development given the constraints of its management systems and funding cycle. Many would answer that question in the negative.

178. Whatever strategies community services programmes adopt to achieve an impact among refugee communities, it may be very difficult to develop a participatory approach to monitoring and evaluation which involves the whole community. As noted above, the refugees have very vague ideas of what community services are about. For the most part, with the exception of CORD staff, all the refugees interviewed appeared to be assessing CORD's work on the basis of what it was delivering for them. What service is it offering? What clothes are distributed? How many loans does it give?

179. CORD's objectives are concerned with the development of community organisations, enabling the community to care for the 'vulnerable' within their midst, increasing economic activity, etc. To some extent the work of a community services programme which successfully adopts a development approach will be largely invisible - the facilitator should not be the focus of attention. It is not necessarily a problem if people do not know of CORD or what it does, as long as the community is able to work together to address its problems. In CORD's terms, it will evaluate its work more positively if the community feels it is doing things for itself rather ascribing all progress to CORD. Such an evaluation may not be read so well with UNHCR and other donors who expecting to hear how many refugees its implementing partners are assisting.

Conclusions

180. It is clear that despite UNHCR's conversion to the community development approach to refugee aid programmes, it is far from being implemented in practice in Zambia. There are still many questions to answer before there can be any optimism about the approach transforming the way that aid is delivered to refugees. The most basic question is whether UNHCR is prepared to invest in building up refugee communities, or does it see 'self-reliance' primarily as a means to save money. Unfortunately CORD's recent experience in Zambia suggests the latter.

181. CORD's overall approach seems to be very sound, but it is not operating in a favourable environment. The crippling constraint it faces is in funding from UNHCR, which seems to approach community services as a soft area which can be cut without any impact on the programmes. CORD is valiantly trying to deliver what it set out to do but it has accepted an impossible challenge and it is being blamed for it by the refugees and, ironically, UNHCR.

182. However, it is too easy just to cast the blame on UNHCR. CORD must also bear responsibility as it has signed the contracts and agreed to UNHCR's impossible conditions. This has exposed it to the danger that it will lose credibility in the eyes of the refugees and also UNHCR. Although CORD has its principles and guidelines it has not followed them through where they appear to go against UNHCR's systems but rather fallen in line. It has failed to defend the limited room for manoeuvre that it had. It is essential that CORD and other UNHCR implementing partners across different camps develop stronger negotiating positions, possibly through greater co-operation and joint action. UNHCR's management systems are unlikely to be revolutionised from within and implementing partners could play a useful role in pushing for more progressive approaches.

183. Of all the countries in which UNHCR operates, Zambia is likely to be one of the most conducive for refugees achieving self-reliance. To a large extent, the old caseload refugees in Mayukwayukwa were living at the same levels as their Zambian neighbours prior to the expansion of the settlement in 2000. Although the government remains committed to keeping the refugees in the camps, it is operating them with a relatively light touch compared to many other countries. Its promotion of the Zambia Initiative programme in Western Province shows it is prepared to view refugees in a good light and the general perception of Angolan refugees in Zambia is remarkably positive. To date the constraints on the programmes have come from elsewhere. There is potential for the future problems, for example if refugees build up sizeable business or CORD engages in a larger loan scheme, but at the moment things are far from that stage.

184. UNHCR and its implementing partners involved in community services (and other fields) will need to do a lot more thinking and make many changes before the goals of community services can be achieved. Some of the favourite concepts and jargon may need revising - 'vulnerable', 'caseload' and 'income generating activities' have been particularly targets for criticism in this report. Uncomfortable compromises may be required. Accountability to donors may be weakened as

refugees take more responsibility for implementing programmes. More sensitively, the international standards of protection may clash with the cultural norms of the refugees' and hosts' society - whether to adopt the latter in order to achieve sustainability will always be a difficult judgement to make. It remains my view that it is worth tackling these issues as the vision of empowered, self-reliant refugees encapsulated in the statements of CORD's community services principles and UNHCR's community development approach is one worth pursuing.

Recommendations

185. UNHCR should increase the scale of funding for community development activities in Zambia if it is to take its community development approach seriously.

186. UNHCR should urgently address the critical shortage of direct assistance which would enable the basic needs of those who are severely disadvantaged among the new arrivals in Mayukwayukwa and Nangweshi to be met.

187. UNHCR should allow broader budget lines to enable implementing partners to respond to refugees priorities – for example, CORD should have more flexibility to move budget lines around especially for field expenditure, e.g. switching between loans, grants etc. as appropriate.

188. CORD should ensure that it works out the priorities for its programmes in consultation with the refugees, and it should press UNHCR very strongly to respond to these. It might strengthen its position if it works with other community services implementing partners and those involved in other sectors to work out appropriate common positions.

189. CORD should carefully review the conditions attached to any donation to its work and if necessary it should renegotiate with the donor if they are inappropriate or unrealistic. It must be prepared to turn down funds or donations in kind if necessary.

190. CORD should ensure programme co-ordinators are responsible for their budgets and offer the support they need to keep those budgets under control – e.g. providing regular, timely feedback on spending against budget lines.

191. CORD should ensure that refugees not only set the priorities for its work through the PRAs but they are also fully involved in the design of resultant interventions.

192. CORD should consider focusing some of its activities on limited areas of the camps where the refugees are most responsive to the approach. For example it may be appropriate initially to only offer business loans in a few villages.

193. CORD should review the feasibility of the income generating activities for which it is supplying start up funds. The experience of CORD, other community services agencies and UNHCR in dealing with income generating activities should be pooled to develop some guidelines for NGOs on what sort of activities, group structures and scales of funding are required for income generating activities to work to increase income among refugees.

194. UNHCR and its implementing partners should review the nature of the vulnerability of refugees in different circumstances in order to develop more useful assessments of what aid interventions are required. People should be challenged to qualify the term ‘vulnerable’ with the risks to which people are vulnerable.

195. UNHCR should reconsider its reporting systems for community services so that it is not based on measuring 'caseload' but can capture community development. This is likely to entail a more qualitative monitoring system.

196. CORD and other implementing partners should meet regularly in the camps regardless of UNHCR's presence to ensure continuous exchange of information.

Annex 1: Survey questionnaire and results

QUESTIONNAIRE

- 1 **Personal details**
 - 1.1 Village/Camp
 - 1.2 Gender
 - 1.3 Age
 - 1.4 Number of disabled people in household
- 2 **Awareness of CORD**
 - 2.1 Have you heard of CORD? Y/N
 - 2.2 What do you think CORD does? List activities
 - 2.3 Have you ever spoken to any CORD staff? Y/N
[If yes] 2.3a Who? Give job title
 - 2.4 Have you ever been involved in any CORD activities? Y/N
[If yes] 2.4a Which? List
 - 2.5 Please say one thing that CORD has done which has made your life better?
2.5a How?
 - 2.6 Please say one thing that CORD has done which has made your life worse?
2.6a How?
- 3 **Involvement in CS activities**
 - 3.1a Are you a member of a women's group?
 - 3.1b Have you received a gift of second-hand clothing from CORD?
 - 3.1c Are you receiving training in carpentry, metal working, tailoring or basket making?
 - 3.1d Have you received a loan for goats, pigs, chickens or oxen?
 - 3.1e Are you a member of an adult literacy group / English class?
 - 3.1f Have your received a loan to start a business?
 - 3.1g Have you received help in building your house?
 - 3.1h Do you play any sports using equipment donated by CORD?
 - 3.1i Are you a member of a drama group?
 - 3.1j Have you received information about HIV/AIDS in the camp?

[Mayukwayukwa only]

 - 3.1k Have received help in grinding your maize?
 - 3.1l Have you ever used the community truck?
 - 3.2 Which of these is the most helpful?
 - 3.3 Which of these is the least helpful?

Summary of survey findings

	Mayukwayukwa		Nangweshi		Total
Number of respondents	127		125		252
Number female	49	39%	34	27%	83
Average age	45		40		43
Number of households with disabled members	28	22%	67	54%	95
Awareness of CORD					
Aware of CORD	119	94%	123	98%	242
Awareness of CORD's work					0
HIV	13	10%	16	13%	29
Helping people	48	38%	31	25%	79
Literacy	5	4%		0%	5
Loans	6	5%		0%	6
Vocational training	5	4%	2	2%	7
Education	n/a		16	13%	16
Don't know	46	36%	47	38%	93
Spoken to CORD staff	47	37%	12	10%	59
Involved in any CORD activities	21	17%	11	9%	32
Made life better					
Business development	3	2%		0%	3
HIV/Awareness	3	2%		0%	3
Social welfare	4	3%	3	2%	7
Vocational training	4	3%	2	2%	6
Other	4	3%	4	3%	8
Education	n/a		48		48
No answer	109	86%	68	54%	177
Made life worse					
False promises	13	10%		0%	13
Not giving loans	7	6%		0%	7
Other	5	4%	2	2%	7
No answer	102	80%	123	98%	225
Involvement in community services activities					
Women's group	15	12%	6	5%	21
Received second hand clothes	8	6%	3	2%	11
Vocational training	8	6%	5	4%	13
Livestock/poultry	6	5%		0%	6
Adult literacy/English class	12	9%	16	13%	
	(lit)		(Eng)		28
Business development	2	2%		0%	2
Assistance in house building	2	2%		0%	2
Sports	4	3%	2	2%	6

ANNEX 1

Drama	5	4%	11	9%	16
HIV/AIDS information	114	90%	116	93%	230
Free maize grinding	38	30%	n/a		38
Community truck	4	3%	n/a		4
Most helpful activity					
Grinding	37	29%	n/a		37
Business development	15	12%	23	18%	38
Second hand clothing	16	13%	5	4%	21
Literacy/English classes	3	2%	55	44%	
	(lit)		(Eng)		58
Vocational training	7	6%	27	22%	34
Other	17	13%	15	12%	32
No response	32	25%	3	2%	35
Least helpful activity					
Community truck	40	31%	n/a		40
Drama	13	10%	28	22%	41
Literacy/English	7	6%	6	5%	
	(lit)		(Eng)		13
Vocational training	0	0%	22	18%	22
Sports	1	1%	17	14%	18
Other	2	2%	33	26%	35
No response	64	50%	19	15%	83

Annex 2: Report forms

CORD ZAMBIA: COMMUNITY SERVICES CASELOAD – FORM A: IDENTIFICATION OF CASELOAD –

DATE: _____ VILLAGE/SECTION: _____ FORM NO. (IN SEQUENCE): A__ NAME OF CDW: _____

Case serial No.*	Name	Sex		Age-group					Nationality					cause of vulnerability (see key) tick for primary / cross for other						Tick when assisted (refer to form B)	
		m	F	0-5	6-14	15-44	45-64	65+	Angola	DRC	Rwanda	Burundi	Other (specify)	A	B	C	D	E	F		
TOTALS																					

Key: A = unaccompanied minors; B = single-headed households; C = elderly; D = chronically ill/disabled; E = victims of violence and mentally ill; F = other (specify)

*NB the case serial number must continue in sequence with each new form A filled in

CORD ZAMBIA: COMMUNITY SERVICES CASELOAD - - FORM B: ASSISTANCE TO CASELOAD -

DATE: _____ VILLAGE/SECTION: _____ FORM NO. (IN SEQUENCE): B__ NAME OF CDW: _____

Name	type of assistance needed tick for primary / cross for other										Description of actual assistance given	Signature of recipient of assistance	Date of receipt of assistance (if training, start and end date)	Name of group (e.g. IGA group) if any
	1	2	3	4	5	6	7	8	9	10				
TOTALS														

Key: 1 = housing; 2 = employment; 3 = financial; 4 = security; 5 = psychiatric; 6 = physical health; 7 = education/training; 8 = community/recreational services; 9 = counselling; 10 = other (specify)

CORD Zambia: Monthly Statistical Report on Community Services Caseload

Month: Location:

1. No. refugees registered during current month:
Carry over from previous month:
Estimated total no. of refugees:
2. No. refugees needing assistance under Community Services
for the first time this month
Carry over from previous month:
3. No. Community Services caseload assisted for the first time this
month:
Carry over from previous month:
Estimated total needing but not yet receiving assistance:

4. No. assisted by age/sex

Total		Age group	In need: not yet assisted			Now assisted			Remarks on changes this month
Male	Female		Male	Female	Total	Male	Female	Total	

5. Number assisted by nationality

Total	Nationality	In need: not yet assisted	Now assisted	Remarks on changes this month

6. Number assisted by vulnerable group

Total	Vulnerable group	In need: not yet assisted	Now assisted	Remarks on changes this month

7. Number by type of assistance

Total	Type of assistance	In need: not yet assisted	Now assisted	Remarks on changes this month