UNITED NATIONS HIGH COMMISSIONER FOR REFUGEES EVALUATION AND POLICY ANALYSIS UNIT



Refugee livelihoods

A case study of the Gambia

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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.

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The Refugee Livelihoods Project, a follow-up project to the Global Review on Protracted Refugee Situations, examines refugee livelihoods strategies and the potential for UNHCR and other actors to promote sustainable livelihoods in those situations where refugees have been dependent on humanitarian assistance for longer periods.

EPAU's goal in publishing these studies is to widely communicate the knowledge developed to date about supporting refugee livelihoods and to stimulate a better understanding of the ways in which refugees can be helped rather than hindered in efforts towards improving their livelihoods.

By mid 2005, EPAU will publish a synthesis document describing the main lessons learned from the case studies.

Introduction

1. As a follow up to previous work to investigate the nature of protracted refugee operations in various parts of the world¹, the UNHCR's Evaluation and Policy Analysis Unit (EPAU) has taken on a new phase of work to examine the livelihood security options among refugees, returnees and members of host communities. Now more than ever is the organization interested in programmes that build on the productive capacity of refugees. Extending beyond just a protection mandate, where appropriate, UNHCR programming aims to promote self-reliance of refugees. Therefore there is a growing need for more information on the survival strategies, or coping mechanisms, of UNHCR's beneficiary population.

2. This paper serves a dual purpose. First, it is a review of the UNHCR programme in the Gambia and the relationship with its implementing partners². Second, it is an investigation into the livelihood strategies of a select group of camp based and urban refugees living in this small West African country.

Methods

3. The analysis of livelihood strategies described in this paper is based on two weeks of field research in the Gambia in cooperation with UNHCR BO in Dakar, Senegal, UNHCR LO in the Gambia, implementing partners, other non-governmental organizations (NGOs) and governmental organizations and most importantly, members of the refugee and host populations in the Gambia.

4. The methodology was designed to capture the various components of refugee livelihoods and the relationship between them. The ability to better understand how refugees pursue livelihoods, and to identify appropriate programme inventions requires a comprehensive and holistic approach (i.e. issues of food availability, access to markets, relationship to host population).

5. The data was collected through interviews and focus group discussions. The key informant interviews were conducted with refugees, host populations and staff of partner organizations, including the Government of the Gambia. The strategy for selecting interviewees, and thus obtaining a sample that was both representative and authentic, was a combination of semi-random and "snowball" techniques.³ In some

¹ In 2001 a major study of protracted refugee situations was embarked upon through funding by the US State Department's Bureau for Population, Refugees and Migration.

² It is important to note that the success of the programme to date is almost entirely due to the effective management by the managerial and programme staff in the UNHCR Branch Office (BO) Dakar. During the time when the Gambia Liaison Office (LO) was inoperative, BO Dakar had to endure onerous challenges to their already heavy workload of programmes in the West Africa region. The commitment and hard work of the well qualified staff in BO Dakar are noteworthy and should be taken into consideration throughout the duration of this report.

³ Snowballing refers to the technique where a first subject is asked to refer the researcher to others he or she could approach, and a sample is built up through this networking of the community (Jacobsen and Landau June 2003: 5)

cases a questionnaire was used that had been previously developed as part of the EPAU Refugee Livelihoods Project.⁴

6. Participatory methods, such as proportional piling and ranking, and transect walks, were also used. A formal "control group" was not established, though there were frequent comparisons between the refugees and the local Gambian population. The secondary information utilized was in the form of project and partner documents, which provided useful background information prior to conducting the interviews. Triangulation, or utilization of various methods allowed for comprehensive analysis and cross check of information.⁵

Structure of the report

This paper is divided into six main sections:

7. The first section provides the context for the report, including a situation analysis of the Gambia and the socio-economic, political and physical attributes of the country, which are essential for understanding the context in which the interviewees live. This section furthermore describes the institutional arrangements and highlights the relationship between UNHCR BO Dakar and the three implementing partners: the Anglican Mission Development Ministry (AMDM), Gambia Food and Nutrition Association (GAFNA) and the Gambia Immigration Authority (GIA).

8. The next three sections correspond to the three locations of interviewing: Basse refugee camp, Bambali refugee camp and the urban area of Banjul. Assessments conducted in all three sites not only illustrated the differences among population groups, but similarities in the ways the refugees supported themselves and coped in the changing political, economic, social, and security conditions within the country.

9. A common finding in all locations was the refugees' inability to preserve assets and accumulate savings, as most were just barely getting by with what little resources they had or were given to them. These and other challenges are identified later in the paper.

10. The fifth section offers key findings related to livelihood security. A point worth mentioning is the relationship between the refugees and the national population. There are inevitably tensions between ethic groups competing for the

⁴ A revised version of a livelihoods security questionnaire developed by David Stone, consultant working on the EPAU Refugee Livelihoods Project.

⁵ This report has been made possible through the cooperation of a large number of people who assisted the author during the course of the project. A special thanks is extended to Mr. Dillah Doumaye, UNHCR Regional Representative and the UNHCR staff in the Dakar office. Ms. Michelle Mendi and Oumie Faye from the Liaison office the Gambia, deserve applause for their assistance during the author's two weeks in country, especially under the challenging conditions of a recent re-opening of the office. None of the travel would have been possible without Malang Camara's exceptional driving ability. The dedication and hardwork of these three staff members was remarkable. Sincerest thanks to UNHCR partners in the Gambia, including the Anglican Mission Development Ministry (AMDM), Gambia Food and Nutrition Association (GAFNA), and the Gambia Immigration Authorities (GIA). The author is particularly grateful to the refugees and members of the national population who were willing to take the time to talk to me about issues that are sometimes hard to discuss with a stranger. Finally, there are two people, Jeff Crisp and Sue Mulcock, who deserve special thanks because without them the assessment would not have taken place.

use of the same resources. For the most part, refugees in the Gambia do not suffer from targeted violence from the nationals. Instead, many refugees feel discriminated against in 'another man's country' and have yet to feel completely integrated and at 'home'.

11. The sixth and final section suggests practical recommendations that if implemented, could provide a positive way forward for the UNHCR programme in the Gambia.

Situation analysis

12. Considered to be one of the most "refugee friendly" countries in all of West Africa, the Gambia is home to approximately 1.5 million people. Situated along the North Atlantic Ocean and bordered by Senegal, it is the smallest country on the African continent, with 10,000 sq km of land area. ⁶ Almost an enclave of Senegal, it was referred to as Senegambia prior to the friendship agreement signed between Senegal and the Gambia in 1991. The Gambia River is the most distinguished geographic feature, flowing directly lengthwise through the centre of the country. This, along with its proximity to the beaches of the Atlantic coastline, has made the Gambia one of Africa's most popular tourist destinations.

13. Although the Gambia gained its independence from the United Kingdom in 1965, the country has maintained English as its primary language, distinguishing it from some other French-speaking countries that make up West Africa. The fact that English is the official language has not only been seen as attractive to the rising tourist industry, but also to the growing number of refugees migrating to the Gambia from other English-speaking countries in West Africa. Though there has been an increase in tourism, unemployment and underemployment in the country remain high.

14. Unlike Sierra Leone or Ghana, the Gambia has no mineral resources, meaning it has a relatively small export base. Though there is an increasingly large population of people migrating to the urban capital city of Banjul, the majority of the country's population relies on subsistence agriculture and livestock production for its livelihood. Agriculture accounts for 23% of gross domestic product (GDP) and employs 75% of the labour force.

15. The context described here is crucial to understanding the dynamics between the country and its own population, as well as with the refugees who reside in it. Moreover, it is these economic, social, political and environmental factors that most readily influence the promotion or hindrance of livelihoods, reaffirming the need for as detailed a picture as possible of the past and current context of the country of interest, in this case the Gambia.

Refugees in the Gambia

16. The exact number of refugees residing in the Gambia is not known. The main reason is that the large urban population is largely unaccounted for. Another reason

⁶ Factual data drawn from the Gambia Gateway -

http://gambiagateway.tripod.com/informationsite/gambia-facts.html

is the permeability of the Gambia – Senegal border (near the Casamance region) where thousands of asylum-seekers are said to be living in fear of claiming refugee status. UNHCR estimates that there are approximately 12,000 refugees living throughout the Gambia.⁷ Other sources give estimates ranging from 10,000 to over 30,000 persons.⁸ The refugee population consists of Sierra-Leoneans who are in the majority, Senegalese who are the second highest in number, Liberians, Somalis, Ethiopians, Rwandans, Iraqis and Eritrean, the latter five groups being a very small portion of the population. The major influx of refugees began in 1982 with the rising conflicts in West Africa, especially in the Casamance region. This area has been the scene of clashes between the government and separatist rebels. Fighting in Sierra Leone and most recently Liberia has also significantly contributed to the rise in the refugee population.

17. In general, the Gambian government has adopted a policy whereby they allow for the refugees to enter the country and wait for a durable solution to their plight. The 1951 Convention and the 1967 protocol and the 1969 OAU Convention govern these practices.⁹ As a member state of the Economic Community of West African States (ECOWAS)¹⁰, the Gambia abides by laws that grant economic rights, or the right to work, to nationals of other ECOWAS states. However, in order to move freely and work, refugees must possess a residence permit. The law requiring work permits that applies to the refugees is the same law that is applied to all non-Gambians who seek employment in the Gambia.¹¹

Implementation and management arrangements

18. UNHCR's programme in the Gambia opened simultaneously with the rising conflicts in West Africa. The number of refugees has fluctuated over the years, yet what did not change was the fact that the Gambia was seen as an attractive alternative for people fleeing their country of origin due to increasing conflict. UNHCR closed its liaison office (LO) in December 2001 because of budget cuts, altered priorities, and the desire to shift responsibility for the programme directly to the implementing partners.

19. Following the closure of LO Gambia, BO Dakar in Senegal assumed responsibility for management and oversight of all activities related either to the protection of or assistance to the refugee population in the Gambia. The supervision by BO Dakar was said to allow for a more regional focus, harmonizing approaches and procedures with countries hosting the same populations of refugees.¹² BO Dakar continued to work with the established "troika" of partner organizations in the Gambia. The idea was to promote co-operation and accountability as well as build capacity, without the high financial costs associated with the presence of an incountry office. This framework was maintained until early 2003 when the decision to

 $^{^{7}}$ UNHCR documents allude to a rough estimate of the refugees living in the Gambia as stated in country documentation

⁸ Estimates taken from interviews with UNHCR partners and other NGO's working with refugees in the Gambia

 $^{^{9}}$ 1951 Geneva Conventions listed on the United Nations High Commissioner for Human Rights (www.unhchr.ch)

¹⁰ http://www.sec.ecowas.int/

¹¹ As listed in the 2002 UNHCR Annual Protection Report for the Gambia

¹² UNHCR Country Operations Plan 2003

reinstate LO Gambia was taken, resulting in LO Gambia being reopened in May 2003.

Anglican Mission Development Ministry

20. Anglican Mission Development Ministry (AMDM) is a faith-based organization implementing three projects: assistance to Sierra Leonean refugees in Basse refugee camp; a Primary/Vocational Education Programme: and an Urban Refugee Programme in Banjul. Prior to involvement with UNHCR, AMDM was involved in refugee-related issues through their programme for the "church of the stranger", which took a holistic and advocacy approach on behalf of all uprooted people.

21. Headed by an African bishop, the office is based in Banjul and receives approximately 75% of its funding from UNHCR. The remaining portion of funding comes from the World Council of Churches, a consortium of churches known worldwide for focusing on helping uprooted people.

Gambia Food and Nutrition Association

22. The Gambia Food and Nutrition Association (GAFNA) is a local NGO that was founded in 1986 by a group of senior development workers within government and non-government agencies. They wanted to address the serious problem of malnutrition, and the lack of a coordinated approach to this problem. GAFNA entered into partnership with UNHCR in 2001 and has remained an active partner ever since.

23. GAFNA implements a small programme with Senegalese refugees from the Casamance region who are living in the Bambali refugee camp. Activities include shelter, welfare, health, water, and sanitation and income-generation activities. GAFNA maintains an office in Banjul but also has staff present in the Bambali camp. Although they have expressed interest in working with urban refugees, limited funding and capacity have prohibited them from doing so.

Gambia Immigration Authorities

24. Gambia Immigration Authorities (GIA) is an institution under the Department of State for Interior of the Gambia, which has been given the responsibility for providing security and physical protection to refugees living within the Gambia. In covering the legal aspects, GIA is also involved in the registration and issuance of all refugee identity cards. Though the refugee legislation in the Gambia is yet to be established, GIA is expected to play a key role in the National Eligibility Committee.

Basse refugee camp

25. In the far eastern part of the country, Basse refugee camp is located only a few kilometres from Basse town, the third largest population centre in the Gambia. AMDM, the partner responsible for programmes in this camp focuses on care and maintenance and income generation activities for the 189 Sierra Leonean refugees

living there. Included in care and maintenance is shelter, sanitation, foodstuffs and education.

26. In Basse camp, focus group discussions took place with men and women separately. Both groups were also asked to list the survival strategies and incomegenerating activities they had been involved in prior to leaving Sierra Leone. These included but were not limited to masonry, carpentry, tie-dye, poultry farming, sewing, teaching, nursing, petty trade, and prostitution. The attempts to capitalize on the skills and capacity already possessed by the refugees were meagre and insufficient.

27. Most of the refugees in Basse camp are engaged in subsistence agriculture for consumption, which at times can vary in output, making them more vulnerable and in need of food assistance. Though irregular and decreasing in number, food rations were provided on a monthly basis through AMDM. These were often delayed because of the late arrival or lack of funds, thus influencing the food security of the refugees. To supplement their food intake, a small group of farmers engaged in cash crop production of groundnuts to sell at the market in Basse town.

28. One common misconception often found in camp-based settings is that all refugees are farmers. For most of the refugees living in Basse, farming was a skill that needed to be learned. Planting, harvesting and knowledge of the markets were techniques and skills unknown to them. Instead, many Sierra Leonean refugees were trained as teachers, skilled labourers and in business; in fact, most were well educated and considered 'middle class' citizens in their own country. These characteristics and skills had not proved useful when they found themselves living in Basse refugee camp.

29. While tending to his crop on a small parcel of land, a 60-year-old man spoke of the hardship and 'lack of opportunity' since arriving in the camp. Previously employed as a tailor in Sierra Leone, he quickly learned that the only way to feed himself and his family was through the cultivation of a small parcel of land. Though he had little knowledge or training in farming, the lack of capital, market and remote location of the camp made it difficult to utilize his skills as a tailor.

30. A small number of grants were extended to refugees in Basse camp as a mechanism for income-generation. Small amounts of capital, usually less than US\$30 would be given to the refugee to purchase materials or equipment to start a microproject. Most refugees indicated that this money was used for seeds, tools or foodstuffs. Though there were some that did benefit from the extension of capital, it was rarely accompanied by training.

31. The Red Lion Bakery is an example of the success brought about by assistance of UNHCR. Prior to fleeing Sierra Leone, the owner had previously been employed as a baker, but the war and atrocities in his country forced him to flee to the Gambia.

32. The baker had been a recipient of AMDM funding for a micro-enterprise. He used the funds to purchase materials needed for an oven and bread baking. As demand increased in and around the camp, he hired and trained other refugees to work with him. The small amount of capital granted to him allowed him to utilize his skills and improve the livelihood security of himself and others.

Mobility and migration

33. The possession of refugee identity cards and the easy access to passes to travel in and out of the camp, made mobility and migration a coping strategy often used by refugees living in Basse camp. Several refugees admitted to leaving the camp for extended periods of time to find employment opportunities in Banjul, but many admitted to having to return to the camp in the end to avoid paying the taxes and fees that were required of any refugee wanting to work in the urban areas.

34. One refugee's story of migration further illustrates this point. After fleeing Sierra Leone, this male migrant crossed the border into Guinea where he stayed for nearly eight months. He then made the decision to flee Guinea for the Gambia, for reasons related to safety and protection. Though he had been living in Basse camp for two years, he said that the only viable option for him was to be resettled to the United States. In his view, migration was the only coping mechanism left to him during this time of distress.

35. It appears that the man was presenting his case in the hope that he might be assisted to relocate, and that in fact his situation was more complicated. UNHCR said that the man had been employed in Guinea with one of its local partners. The job allowed him to support himself, perhaps even to secure it for the much longer term. Yet, he did not stay in Guinea; he left for the Gambia after only eight months. UNHCR suspected that his motivation was resettlement, as he thought he might have a better chance to resettle if he relocated to the Gambia. Rumours are widespread that the Gambia is a refugee-friendly country with strong ties to countries willing to resettle refugees. Even though he came with the intention of leaving for resettlement immediately, he remained in Basse camp, dependent on UNHCR assistance with hope of resettlement abroad. Mobility and migration can be experienced more than once after a person flees their country of origin.

Dangerous coping strategies in Basse Camp

36. Some refugees admitted to engaging in coping mechanisms that they believed were harmful to themselves and others. They felt that they had no alternative because of their dire situation. One man related his experience of selling sexual services as a means of making a living. Other types of dangerous coping strategies included theft, crime, violence, and selling of food rations. These strategies become viable when there are few options.

37. Though it was said to have halted at the time of the assessment, the sale of food rations was a coping strategy that many refugees admitted to using at one point or another. When asked to explain why one would sell their food items in the local markets, the explanations all pointed to the need for cash to purchase non-food items that had not been extended in the assistance package. These often included personal hygiene materials or food of personal taste, and sometimes cigarettes and alcohol.

Bambali Refugee Camp

38. At the time of the review there were 153 people living in Bambali refugee camp, of whom 115 were refugees from the Casamance region in Senegal. The other 38 were Liberian and had fled the conflict and fighting in Monrovia. Of the

Casamance group, the family units were predominantly male-headed households consisting mostly of farmers and a few fishermen. The opposite was true for the Liberians, with all 38 originating from the capital city of Monrovia.

39. The village of Bambali, the closest to the refugee camp, is small in size, but centrally located as a river port. Situated in the Sanjal district, it is 125km from the next largest town called Farafenni, which is along the Gambia River. Bambali camp itself, referred to as a "five-star" camp by many because of its permanent cement blocks and corrugated houses, is situated on 100 hectare plot of land area donated by the town of Bambali following negotiations with the Gambian government and UNHCR.

40. GAFNA, UNHCR's implementing partner in Bambali is responsible for the provision of shelter, welfare, health, education, water, sanitation, and income generation services. At the time of the assessment, GAFNA had been working as an official partner of UNHCR for two years and was known by some to be one of the most effective and efficient partners in the Gambia as well as throughout West Africa.¹⁴

Subsistence agriculture and livestock

41. Crop production is the main source of food for the Casamance refugees living in Bambali, with the majority of the refugees engaged in subsistence agricultural activities. This production is complemented by a small amount of food rations and fishing. The primary staples are maize, millet and beans. Most, if not all, of their production is used to feed the population in the camp, especially in times when there are delays in the arrival of food rations. Even if they were able to produce an additional stock of food items to sell in the markets, the lack of access and transport to and from the markets would make it difficult.

Income-generating ventures

42. Income-generating activities were limited in Bambali refugee camp due to the remoteness of the camp. GAFNA has been working to change refugee attitudes from expecting food rations and handouts to developing strategies of self-reliance. However, the necessary inputs for such a shift have not been made sufficiently available. Specifically, refugees themselves and staff of GAFNA stress the need for the items for food production (seed of groundnuts, beans, tools, fertilizer), as well as capital and materials for a wider variety of income-generating approaches.

43. One income-generating activity currently being explored is sheep fattening. GAFNA has approached UNHCR about approving the purchase of an initial herd of 10 male and 15 female sheep, which would be housed and cared for by the beneficiaries in the camp. A strong argument in favour of this approach is the fact that as a Muslim country, quite a few sheep are bought and sold in the Gambia,

 $^{^{13}}$ This statement refers solely to the Casamance refugees and does not include the Liberians currently residing in Bambali camp

 $^{^{14}}$ Interview with UNHCR BO Dakar and Mr. Bruce Notts, Assistant Administrator at the US Embassy, the Gambia

especially in the time of the feast of Tobaski¹⁵. Although the project had yet to be approved at the time of the field visit, several farmers in the camp expressed their keen interest in the potential of this project, and saw it as an opportunity to transfer skills they had previously employed while living in Senegal.

44. As illustrated above, there is often a strong desire to engage in incomegenerating activities, but there is a lack of outside technical assistance from UNHCR and/or its partners. A common misconception is that income-generating projects can be developed and sustained without such assistance, prompting people to invest energy and resources into a non-viable project. Often the result is that without effective input and guidance, the refugees find it much more challenging to establish and sustain what are already vulnerable businesses.

45. The peaceful co-existence of the Casamance refugees in Bambali camp, coupled with the presence of the government security officers in the camp, made theft an unlikely and frowned-upon strategy for survival. Several sources confirmed that no one was engaged in prostitution as a coping mechanism. This can be partially attributed to the traditional culture and attitudes of this beneficiary population. Further interviews confirmed that there was no evidence of dangerous or harmful coping mechanism present in Bambali refugee camp.

Urban refugees

46. The majority of refugees living in the Gambia are not found within the confines of the Basse and Bambali camps. Rather, there are a large number of urban refugees in the greater Banjul area as well as along the border with Senegal. The obvious challenge in researching the urban refugees in the Gambia is the lack of a concrete and agreed-upon definition of 'urban refugees' by UNHCR. In existing UNHCR documentation, this concept is variously used to describe (a) refugees from an urban background but who are living in a camp or settlement; (b) refugees of urban background, who are resident in an urban area. For the purposes of this assessment, all refugees whether of urban or rural background resident in an urban area will be considered as urban refugees.

47. The lack of accurate and reliable numbers of people considered to be 'urban refugees' hinders an accurate portrait of the situation. There are said to be over 10,000 urban refugees in the greater Banjul area, which include a mix of prima facie refugees, asylum-seekers and economic migrants. High mobility and lack of identity cards compound this problem of the lack of reliable numbers. Moreover, many of these refugees are living in the outskirts of Banjul, close enough to the urban centre to access work and services, yet far and dispersed enough that it was difficult to include them in the interview process.

48. The urban caseloads have educational levels ranging from primary school to university degrees and come from neighbouring countries of Sierra Leone, Senegal

¹⁵ Tobaski is one of the most important Muslim celebrations.

and Liberia. The livelihood strategies in the urban context differed greatly from those in the two camps.

49. In most of the urban cases observed, livelihood strategies did not meet even the basic needs of the households, making it necessary for the person to look for other alternatives. Though limited, these alternatives were often in the form of assistance from other refugees or AMDM.

50. Urban refugees located in the greater Banjul area faced unique challenges to livelihood security that were often not experienced by camp-based refugees. One misconception is that refugees living in the urban context have a better system for coping than refugees in camps. These two situations are very different, because urban livelihoods are more often adversely affected by the social and political entanglements and macroeconomic conditions of the city. Moreover, the urban-based refugees received limited if any assistance from the UNHCR and its partners.¹⁶ Therefore, negative or destructive coping mechanisms were more prevalent in the urban environment.

Income-generating ventures

51. In Banjul, most of AMDM's funding is allocated to health and education. Therefore there are hardly any funds available to support income-generating ventures. The lack of technical capacity of AMDM and UNHCR on small business and finance limits their ability to develop a small micro-lending scheme along the lines of those supported by UNHCR's partner in Dakar, Senegal.

52. There have, however, been examples of successful business enterprises made possible from outside assistance, in the form of remittances. One interviewee described his current livelihoods strategy. Fleeing Sierra Leone during the war in 1999, this 29-year-old refugee arrived in the Gambia with his wife and six year old son. Eager to become self-sufficient, he acquired a small amount of capital from relatives living in the United States, in the form of remittances. Previously skilled as a tailor in Sierra Leone, he established a small tailoring business that would take advantage of these skills. In the beginning, he rented only one sewing machine, which cost 600 dalasi (about US\$20) per month. Within three years his business had prospered, employing five people and six machines. He was not only meeting the basic needs of his family, but was also able to send small remittances to close family members still in Sierra Leone.

53. Examples similar to this are rare, and dependent on a number of factors. First, the refugee possessed a refugee identity card and work permit, which permitted him to engage in wage earning or income-generating activities. Second, access to services and markets in Banjul made it possible to reach a level of livelihood security. Despite this success story, there are many cases where refugees living in Banjul struggle to get by.

¹⁶ The minimal assistance given to urban refugees was through the Anglican Mission Development Ministry (AMDM) in the form of medical assistance and school sponsorship for children.

Teaching

54. The number of Sierra Leonean teachers working in Banjul was said to exceed that of the national population employed as teachers.¹⁷ This was attributed to the number of qualified Sierra Leonean teachers desperate for a job and a lack of qualified Gambian teachers. Although the situation for the Sierra Leonean teachers is often better than that of other refugees living in Banjul without wage-earning opportunities, there are some limitations. The most obvious inconvenience was the Gambian policy stipulating that non-national teachers are to be engaged only on short-term contracts.

The role of remittances

55. Remittances play a special role in the livelihoods of refugees living outside camp-based settings. An estimated four out of every ten refugees interviewed in Banjul were reliant upon remittances sent to them by family members living in the United States, Canada, the United Kingdom or other countries.¹⁸ The majority of refugees receiving funds were Sierra Leoneons and a small number of Liberians.

56. One Liberian man interviewed said he had received approximately \$50 to \$100 per month from his stepmother in the USA. Most of this money was used to pay his rent and feed his family. He had yet to save enough money to start a micro-business and said that even if he had the money, he did not have the skills or knowledge to do so. Prior to leaving Liberia he had been a student. His father, a Liberian diplomat, had been killed two years prior to his son's flight from Liberia. Ashamed of having to continue to take money from his family abroad and frustrated at the lack of employment opportunities, he feared what the future would bring for himself and his family.

Dangerous coping mechanisms in the urban caseloads

57. Prostitution and theft as survival strategies were more present in Banjul than in the rural camp settings. This can be attributed to two factors: a) the high population density of the urban context and competition over resources, making people highly vulnerable and desperate, and b) easy access to activities that are harmful and illegal. Many Gambians interviewed expressed their continued frustration over a perceived rise in crime, theft and poverty in urban areas. This was not blamed on the refugees, but the large number of people from rural areas.

The role of education and health

58. In Banjul, AMDM extends primary health care and education services to a select number of individuals that seek out assistance from the organization. The assistance is in the form of free or subsidized medical costs and school sponsorship. However, acceptance of this assistance does not come without its stipulations.

¹⁷ An exact number of teachers is unconfirmed, however this statement was made by a staff member of UNHCR's partner organization working in Banjul.

¹⁸ This estimate is a rough figure drawn from informal interviews held in Banjul. Because the sample size was not pre-determined and random, this number cannot be considered as anything except a general observation.

AMDM maintains support for primary education for public schools. It is their belief that they can extend the benefits to more refugees if they attend public schools, which are less expensive than private ones. If they choose to attend a private school, the family is solely responsible for covering the costs. There are many cases in which parents, especially Sierra Leonean refugees in Banjul, want their children to attend private schools because they feel the quality of education will be better.

59. Medical assistance for refugees is generally more complicated and problematic than that for the national population. Refugees in the Gambia pay higher fees for medical services and are required to go to a public hospital to get reimbursed by AMDM. According to AMDM, private clinics are seen as the last option for cases in which illness cannot be treated in a public facility. In addition to the discrimination often felt by many refugees at the hospitals, they must stand in long lines to get access. Many refugees interviewed expressed their frustration in the rigid policy and demoralizing aspect of these decisions.

General findings on livelihood security

There were several overarching findings that are listed below.

Options for durable solutions

At the time of the assessment, repatriation was seen by the Government of 60. Gambia and UNHCR as the most favorable solution for Sierra Leoneans. An organized voluntary repatriation programme was being promoted in joint cooperation between UNHCR, the Gambian government, and the Government of Sierra Leone. The slogan was 'Ah Dae Go Na Me Home', or 'The first step home to peace'.¹⁹ A mass information campaign began in May 2003, which involved the distribution of leaflets and information on the process and level of assistance that would be given to people in transit and upon their return to Sierra Leone. The information campaign attempted to educate refugees about the options available and UNHCR's desire to work towards achieving the most durable solution for refugees who had fled Sierra Leone. As quoted in the leaflet produced by UNHCR, 'Communities are not just its buildings, but also its people. The community cannot be rebuilt until its people come home and reclaim it'. The potential returnees were promised schools, access to health care, land ownership and a modest return package.

61. Registration of Sierra Leoneans opting for voluntary repatriation was taking place at the time of the assessment. This led to an extra demand on already busy staff time, but also provided an opportunity for informal conversations with refugees about their perceptions and willingness to go home. Through these conversations and focus group discussions with the women in Basse refugee camp, the researcher learned of some mixed feelings on the issue of repatriation. Many female refugees expressed the emotional pain and the fear of returning home to face the remnants of the war.

¹⁹ UNHCR Leaflet as part of the Mass Information Unit in BO Freetown 6 May 2003.

62. At the time of the assessment, there were 286 Sierra Leonean refugees who had registered for repatriation. What this number cannot tell us is the true sentiments of the refugees. The focus group session in Basse illustrated this: no one in the focus group raised their hand to indicate that their first interest was to return home. Instead, the issue of resettlement was identified as the primary goal. When asked what the 'next best option' would be, knowing that resettlement for Sierra Leoneans was possible only in special circumstances, one of the refugees responded we love our home 'but some of the scars are so deep that we cannot go home'. 'We would rather die at home than in another man's country'.²⁰ Despite this, many had signed up for voluntary repatriation, but said, 'I signed with my hand, but not my heart'.

63. Repatriation and registration for repatriation can be interpreted as one type of coping mechanism in which refugees weigh their existing options.

64. The second durable solution, local integration, was less supported by the Government of the Gambia. The activities that were introduced for integration have been implemented primarily in the camps for refugees who are mainly subsistence farmers. These agricultural activities were similar to those of the national population, as UNHCR and the government looked to build cohesion between the two groups of people. With the goal of eventual self-sufficiency for refugees, the activities undertaken included education, health, shelter and construction of water facilities, income-generation, etc. Until the National Eligibility Commission is established (the date is still pending), the claims and policies for local integration are at a standstill. Though it may not be the most preferred solution for refugees living within the Gambia, for many it is more attractive than repatriating to the country from which they had fled.

65. It was clear that the majority of the refugees in Bambali accepted their status as refugees and did not plan, or even hope to return to the Casamance region of Senegal in the near future. Though some, especially the women, expressed their sadness about not being "home", they generally accepted their new location because of the state of affairs in their country of origin. Permitted to obtain a pass to travel in and out of the camp, the refugees expressed their feelings of relief at having more freedom and safety relative to Senegal. This is why the option of local integration should be advocated for the refugees living in Bambali.

66. The third durable solution, resettlement, is less likely. During the late 1990s, large numbers of refugees including those in the Gambia, benefited from resettlement programmes to the United States, Canada and Australia. The restrictions on immigration to these countries following the events of 11 September 2001, coupled with the recent move towards peace in Sierra Leone and Liberia, have now made resettlement the least likely durable solution for refugees living in the Gambia. Only special cases and extremely vulnerable persons are given consideration.

67. According to UNHCR and the US Embassy in Banjul, information on the limited possibilities for resettlement was informally disseminated through various channels, including a meeting that took place with a group of refugees living in Basse refugee camp. Even though the word may have spread rapidly to refugees living throughout the Gambia that resettlement is not likely, most refugees have not been

²⁰ Drawn from focus group interviews of women in Basse refugee camp.

willing to accept this reality. With the exception of the Casamance refugees living in Bambali, almost every refugee the researcher met and interviewed reiterated their hope for resettlement.

68. Several Sierra Leonean refugees expressed their concern over registering with UNHCR for voluntary repatriation, fearing that they would not be considered for resettlement if they accepted the option for assistance to return home to Sierra Leone.

Relationships with national population

69. To get a better understanding of the coping mechanisms of refugees living in the Gambia, it was also necessary to look at the living conditions of host communities and their relationships with refugees. This is crucial for understanding whether the problems faced by refugees are unique to them as 'foreigners' or felt by other inhabitants of the country, primarily the national population.

70. Many of the local Gambians in Banjul spoke of their acceptance of and even sympathy for refugees living alongside them. Business interactions and friendships between certain refugees and hosts did exist, but were not as common in the urban areas where there was competition over resources and employment opportunities. When asked about his thoughts on refugees living within his home country, one man replied "with the way that Africa has so many conflicts and wars, one day I may be a refugee, and would hope the same welcome was extended to me in another man's country".²¹

71. While the Gambia is known for its hospitality towards foreigners, including refugees, there is much resentment found between the various populations. Although the local Gambian population can rarely distinguish between a refugee from the Casamance region in Senegal and a Senegalese economic migrant, there are continuing tensions between the groups. In August 2003, this was demonstrated in abrupt and harmful fighting over a football match held between teams representing the Gambia and Senegal.

72. The situation between the local Gambian population and the Sierra Leonean refugees is much more precarious. 'Sierra Leoneans are much easier to distinguish, and they are seen by the general Gambian population to have a condescending attitude towards their hosts'.²² Most Sierra Leonean refugees were from Freetown and were well educated, skilled in various trades and knowledgeable about business. The employment of Sierra Leonean teachers is an example. The rising rate of unemployment in the Gambia and the increased number of jobs filled by non-Gambians strained the relationships between these various groups of people.

73. This problem of poor relationships between the locals and refugees has the potential to fuel a much larger conflict. Though refugee-host conflicts can now be considered low in intensity, an NGO representative in Banjul stressed the cultural divisions and resentment that already exist. He underscored the importance of learning from the mistakes of the neighbouring West African countries that have been involved in high intensity conflict.

²¹ Interview with a Gambian waiter at a local restaurant in Banjul.

²² Email exchange with a Concern Universal employee.

74. An income-generating initiative must be approached gently and with creativity to include both the host and the refugee populations. This brings economic benefits to both, and facilitates conflict resolution and peacefulness between the populations.

The spillover effects of the emergency in Liberia

75. Despite the distance between the two West African countries, the escalating conflict in Liberia was felt in the Gambia, The influx of refugees from Liberia was an unforeseen interruption to current UNHCR programming. This kind of difficulty highlights the reality of operating a programme in an area rampant with war and conflict. More importantly, 42 newly-arrived Liberian refugees provided a timely illustration of the influence of UNHCR and the impact of their decisions on the livelihoods of refugees and host populations.

76. At a time of intense conflict in Monrovia in August 2003, a group of Liberians illegally boarded a plane sent by the President of Gambia to retrieve Gambian returnees from Liberia. When they reached Gambian soil, the government screened them and, together with UNHCR, decided to transport the refugees to Bambali refugee camp. This, however, was not the desire and intention of the group of Liberians, as they had hoped to be released into Banjul or use the Gambia as a transit point before going to reunite with families in other countries.

77. At the time of the assessment, the Liberian refugees did not possess refugee identity cards, which stopped them from leaving the camp. The Gambian government's Immigration Department blamed this on UNHCR, saying that they had failed to officially transfer the registration equipment that would allow the government to complete the task of registration. UNHCR said that the government had agreed to issue temporary identity cards which identified them as refugees and allowed them to leave the camp on permission of the authorities, through a pass system. This proved to be a useful short-term solution, but did not solve the issue of whether the refugees would continue to reside in Bambali.

78. The most-widely read national newspaper in the Gambia called *The Point* published a story on the Liberian refugees in Bambali, reconfirming what had been expressed in the interviews. Published nearly one month after the date of their arrival, the article was entitled "Liberian refugees cry for help, want to be relocated", and drew an enormous amount of concern and publicity within the Gambia. The paper portrayed the situation of the Liberian refugees in Bambali as desperate and intolerable, yet these conclusions were drawn solely from telephone conversations with the refugees, as *The Point* did not travel to or witness firsthand the conditions in the camp. One Liberian woman remarked, "The conditions in this camp are deplorable. No electricity, no telephone, no good sanitation... nothing. Mosquitoes are everywhere. The environmental situation at Bambali is too poor and the place is not meant to heal wounds but to aggravate them"²³ Though it was indeed true that the environmental conditions of Bambali could be improved, on several occasions *The Point* exaggerated the situation.

79. As mentioned above, the role of the media proved extremely important in relation to the situation of the Liberians in the Gambia. *The Point* made no mention

²³ The Point Vol 12 #134, August 25, 2003.

of the severity of the crisis in Liberia, never posing questions about whether the Liberians felt more secure and safe in their current environment as compared to that of the country they fled. *The Point* noted that 'UNHCR could not be reached for comment' for the article or to discuss the conditions of the Bambali refugee camp.²⁴ Focusing solely on the satisfaction of the refugees within the camp and dismissing the much larger conflict in Liberia made it appear as though the refugees were in a worse situation than before. Seen not only in the Gambia, but in other refugee hosting countries around the world, the media appear to be an intervening factor in UNHCR's reputation and level of success.

80. Casamance refugees who were a majority in the camp had extended their hospitality and kindness to the Liberians, but the language and cultural barriers made it difficult for the two groups to communicate. The Liberians' displeasure could be at least partially attributed to the change in lifestyle: they were used to a set of amenities that were found in urban areas and that were considered foreign to those of the Casamance refugees. While the former requested telephones, movies and special food and nonfood items, the latter were more concerned with meeting their basic needs for survival.

81. The reception of refugees and decisions taken thereafter have had an impact on their current and future livelihoods. In the case of the Liberian refugees, the quick decision to transport a group of non-farmers to a remote camp has led to a number of unforeseen consequences. Not only can a decision like this have a devastating psychosocial impact on the refugees themselves, but also on other refugees within the same camp population. The Liberians had expected to be able to relocate to the city where they would have networks because many of them already knew people in the city or could have easier access to money in the form of remittances from home or abroad. The coping mechanisms of the Liberian refugees were hindered even more because of the joint UNHCR and Gambian Government's decision to take them to a remote and unfamiliar destination.

82. The above example underscores the important role that UNHCR has at the onset of an influx of refugees. Intentions to facilitate durable solutions must be structured into the early stages of refugee assistance and decisions taken accordingly. The livelihoods of many refugees depend on UNHCR's ability to work with governments to properly screen its beneficiary population; this would facilitate the kind of transition in which the refugees can work towards self-reliance.

Capacity of implementing partners

83. One of the inherent limitations to development assistance programmes is the lack of funding and capacity of implementing partners. Despite the good work, there were some evident problems related to the credibility of UNHCR's implementing partners in the Gambia.

84. Both AMDM and the government were implicated in discussions with NGOs, UNHCR staff and the refugees themselves. Because AMDM is the only agency providing non-protection assistance in the urban context, it is the refugees in the Banjul area who may suffer the most from the lack of financial and human resource

²⁴ Same as above.

capacity of AMDM. Moreover, during interviews with representatives of organizations operating in the Gambia, it was noted that AMDM was not credible and had an inconsistent track-record of providing assistance to refugees in need.

85. GAFNA, UNHCR's partner working in Bambali refugee camp, has been acknowledged and credited for their efforts to assist both the Casamance refugees and the newly-arrived Liberians. At the time of the assessment, GAFNA had extended their own resources and staff time to assist with the newly-arrived Liberians, without having received payment from UNHCR. Further discussions and interviews with other stakeholders in the Gambia confirmed GAFNA's reputation as the top NGO working with refugees in the Gambia.²⁵

86. All partners expressed their frustration at the financial and human resource constraints in the implementation of their programmes. The late transfer of allocated money from BO Dakar led to increased problems in the timely delivery of services to the refugees in both camps and in the urban context. Inadequacy of vehicles made it increasingly difficult to travel to the camps, both of which are reached from a waterlogged and dangerous road. Because communication and consultation between UNHCR and partners was sporadic, strong relationships among stakeholders could not be developed.

87. Though the Gambian government acknowledges the protection role it must play with regard to refugees in the country, they have recently adopted policies and structures that limit the ability of refugees to become self-reliant. One example is the alien tax placed on all "strangers" living in the Gambia. This group of people includes refugees, economic migrants and people from Western countries who have established residences and businesses in the country. While most economic migrants and foreign business owners can afford the tax, most refugees cannot. This poses a tremendous challenge for establishing livelihood security for refugees.

Refugee protection

88. A discussion held with selected members of the government, including the Permanent Secretary and the Director of Immigration highlighted important tensions related to the role and responsibilities of the government. The Permanent Secretary pointed out that the government has a duty to uphold the conventions. The government strives to fulfill its responsibilities in the most effective and ethical way, even if this results in a significant increase in the number of people migrating into the country.

89. The government's efforts to comply with international and national law upholding the rights of refugees did not go unnoticed. The increasing opportunities for local integration, as well as the relative stable security situation within the country, meant that the Gambia might become more attractive and act as a pull factor for people wishing to flee their countries of origin. The rising cost of living in the Gambia has not served as a deterrent to foreigners wanting to migrate into the country. Despite the government's awareness of and commitment to refugee conventions, there was a continued lack of transparency and credibility within the country.

²⁵ Sentiments expressed in interviews with staff at UNHCR LO Gambia, and the US Embassy.

Promoting livelihoods – some practical recommendations

90. The situation and sentiments of refugees, UNHCR and its implementing partners suggest that the livelihood security of refugees living in the Gambia is being threatened in both urban and rural refugee settings. A shift in emphasis from care and maintenance to self-reliance would make refugee livelihoods more secure. As the Gambia abides by the Geneva Conventions and continues to pursue durable solutions for the rising number of refugees, UNHCR has an increased role to play in assisting them.

91. There is a window of opportunity for UNHCR to promote livelihood security in the Gambia on a macro level. Donors and organisations are moving away from programmes that strictly focus on emergency relief and are looking for ways to close the existing gap between relief and development. This requires a better understanding of the ways in which livelihoods are promoted or hindered. The Gambia is ready for appropriate and innovative intervention by UNHCR, its partners and other NGOs. The government's willingness to support and protect refugees, the timely reopening of LO Gambia, and UNHCR's commitment to look at more sustainable opportunities for refugee self-reliance in West African nations are but a few of the conditions that suggest significant opportunities.

92. The information on coping mechanisms and livelihood strategies presented here could inform stronger refugee programmes. Failure to take into account the livelihood strategies of refugees could undermine UNHCR's ability to fulfill its mandate. When developing a way forward, it is essential to keep in mind that "the basic criterion for a good programme is self-reliance." This is clearly listed in the Development Assistance for Refugees (DAR) section of the Framework for Durable Solutions for Refugees and Persons of Concern, an initiative from UNHCR headquarters. ²⁶

93. The following recommendations could improve UNHCR's programme in the Gambia. Listed in order of significance, the recommendations aim at providing practical next steps toward fulfilling the organization's mandate and building on the current enthusiasm at UNHCR headquarters for increased self-reliance in its programme activities. Through continued research and case studies, UNHCR has an opportunity to learn more about the survival strategies of its beneficiary population. This can not only facilitate institutional learning, but also position the organization to develop appropriate, effective and durable solutions for refugees.

Recommendations

Work with the Gambian Government to improve the legal conditions for refugees in the Gambia, a crucial factor influencing the livelihood security of refugees

• Assist the government in adopting national legislation on refugee status and support the creation of a formal National Eligibility Committee.

²⁶ UNHCR Framework for Durable Solutions for Refugees and Persons of Concern - Core Group on Durable Solutions - UNHCR Geneva 2003.

- Work with the government to set up an ad-hoc National Eligibility Committee in preparation for the adoption of the national bill on refugees by Parliament.
- Advocate for permanent rather than short-term contracts for teachers.
- Advocate for the asylum policy that allows refugee access to and use of resources, markets and the employment sector.
- Advocate for the abolition of the alien tax for refugees.
- Make provisions to assist refugees with fees for business permits in the short-term as they move towards self-reliance.
- Provide an electronic system for registration and maintenance of files for the government.

Take advantage of the re-opening of LO Gambia to improve transparency and credibility to refugees, partners and other actors within the country

- Hold an open house at the new UNHCR office in Banjul to properly welcome all partners and introduce new staff (following the arrival of the new head of the office).
- Create a more "refugee friendly" reception centre at LO Gambia.
- Establish more formal links with refugees living in Basse camp, Bambali and in urban areas.

Shift from a livelihoods provisioning perspective to a livelihoods promotion perspective in programme activities

- Look beyond the traditional forms of refugee assistance of food first and emphasis on poor rural households, to incorporate current knowledge and lessons learned on the needs of UNHCR's beneficiary population, including that of the urban refugees.
- Explore other livelihood interventions microfinance as one strategy for selfreliance but not all, small grants scheme, non-financial assistance such as small business management training, technical skills development, market interventions, and financial grants and activities for market stimulation.
- Look to learn from and replicate (where appropriate) the UNHCR microfinance scheme in Dakar to the Gambia.
- Avoid the "livelihood straitjacket" approach, which assumes that one strategy can be used as a template for all assistance activities.
- Invest in and improve mechanisms for market integration and transportation.
- Develop BO Dakar's and LO Gambia's capacity to promote income-generating activities for refugees.

- Assign an expert to BO Dakar to serve as a resource person on income-generation and livelihood intervention for the countries in West Africa, including the Gambia, and share these resources and knowledge with the refugees.
- Review the AMDM policy on reimbursement of school fees and medical services and look for creative alternatives, such as ceiling dollar amounts to be applied to the family's choice of school.
- Develop realistic and implementable livelihood monitoring tools which not only look at the problems and success of programmes, but include an analysis of trends and external factors and their effects on livelihoods.
- Division of Operational Support at UNHCR headquarters should implement the headquarters-driven work on self-reliance into the work in the field.

Build capacity and improve relationships between the international partners and UNHCR.

- Conduct financial and management training and capacity-building for partners on a more regular basis.
- Provide technical training, relevant to individual locations, on small business start-up, sales and marketing.
- Invite partners to participate in the strategic planning and programme review.
- Conduct more formal registration training and sensitization for government partners.

Establish relationships and coordination mechanisms with other stakeholders working on refugee issues in West Africa

- LO Gambia and BO Dakar should improve working relationships with other offices in the region, including other UN offices dealing with refugee populations to harmonise approaches and strategies to achieve durable solutions.
- Link with other organizations working with refugees in the country (CU, CRS) by conducting monthly information-sharing roundtable meetings.
- Support locally-based refugee-run organizations like the Association of Liberian Citizens in the Gambia.
- Take advantage of potential opportunities for collaboration and resource-sharing, especially in the area of training and capacity-building for staff and partners.

Invest in building knowledge about the livelihood strategies of refugees living in the Gambia.

- Continue to gather and document information on various ways that refugees support themselves as well as the factors that influence livelihood security (market factors, political structures, funding assistance).
- Investigate the numbers and living conditions of urban refugees in the greater Banjul area as well as along the border.

Utilize existing tools and resources of other organizations, including academics and research institutions

• Draw from other livelihood frameworks and models, like those of CARE and DfID, recognizing the differences and factors inherent in the context of refugee situations.

Continue to pursue and facilitate durable solutions for refugees living in the Gambia

- Continue to explore the best possible durable solution for all refugees living in the Gambia, which will be dependent upon their circumstances and situation in their country of origin.
- Continue to assist in the voluntary repatriation of the Sierra Leonean refugees.
- Conduct a more thorough investigation of the recent influx of Liberians and possibilities for durable solutions.
- Publish a leaflet on "Rights for Refugees", which carefully outlines the legal procedures and rights according to the 1951 Geneva Convention and 1967 Protocol that refugees are entitled to in the host country.
- Help to provide clear and authoritative information about the limited opportunities for resettlement.

Work with other donors and the UN for area development, which benefits refugees and the host communities

• Develop a stronger relationship with UNDP in the Gambia and look for opportunities for collaboration on country development plans.

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