THE URBAN DISPLACED

An analysis of the asset vulnerabilities and livelihood strategies of refugees and the Kenyan urban poor during the Covid-19 crisis in Nairobi, Kenya.

September 2021

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Master thesis submitted in partial fulfillment of the degree of Master of Science in Development and Rural Innovation (MDR) at Wageningen University, the Netherlands

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Abstract

Recent global trends have seen a steady increase in both the levels of urbanisation and forced displacement worldwide. This nexus of challenges is evident in the Great Lakes region of sub-Saharan Africa, where protracted conflicts have produced large populations of refugees, in tandem with the rapid growth of cities such as Nairobi, Kenya. For an urban municipality, the presence of a burgeoning urban refugee population in Nairobi presents a number of challenges. Kenya's capital city is already struggling to contend with migration from rural areas, poor infrastructure, widespread informality, and now the effects of the unfolding Covid-19 crisis. To successfully integrate refugees into a host community with whom they will have to compete with for employment and access to basic services requires the municipality to support the refugees' integration and resilience strategies and facilitate wider community resilience through urban institutions.

This thesis set out to examine the asset vulnerability, rights, and livelihood strategies of urban refugees in comparison to the Kenyan urban poor residing in Kibera informal settlement. Moser's asset vulnerability framework was used to gather appropriate data for assessing household asset portfolios and the coping mechanisms used to avoid asset reduction during the Covid-19 crisis. The study found that while both populations struggled to withstand the shocks and stressors of the Covid-19 crisis, Kenyan residents of the Kibera informal settlement were not as asset poor as their refugee counterparts. This was largely due to their stronger social and political capital as citizens. The *political*, therefore takes center stage in defining the rights and capabilities of a refugee vis-à-vis his or her restrictions and vulnerabilities.

The findings of this thesis point to the urgent need to legitimize refugee's existence in the city. The implementation of a law allowing urban refugees freedom to work in Nairobi will dramatically reduce the asset vulnerability of refugees. Without the regularization of their status, refugees will continue to find it extremely difficult to develop any of the other main livelihood assets. With the continuous threat of camp closures and the rising number of urban refugees, a shift must be made away from the old encampment-based policy toward an urban and community-based integration of refugees which expands the bundle of rights and services for urban refugees and the urban poor in Nairobi.

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Charles Chapman

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(Lefebvre, 1968)

Chapter One: Introduction to the Research

1.1 Background

1.1.1 Problem Statement

The increased number of forcibly displaced people worldwide poses a major challenge for the international community, as does the urbanisation of these displacements. Statistics provide a precise picture of the state of displacement around the world today. A record 79.5 million individuals – including 26 million refugees[1] were forcibly displaced across the globe by the end of 2019, with this number continuing to rise (UNHCR, 2020). In addition to the significant number of forced migrants, the duration of exile has been prolonged: the average duration of displacement is now estimated to be over 20 years. Most refugees seek asylum close to home: in any given year, around three-quarters of refugees are being hosted by countries neighboring their country of origin. With the burden largely falling on developing countries, hosting around 85% of the world's refugees (UNHCR, 2020). While durable solutions in the form of legal integration, repatriation, or resettlement to a third country reaching fewer than 2% of refugees globally last year (Chapuisat, 2017). The inability of refugees to realize these durable solutions means that an increasing number of displaced people are seeking refuge in urban areas, both to flee harm and as an opportunity to build a better life; to exercise their Right to the City as described in Lefebvre's quote above.

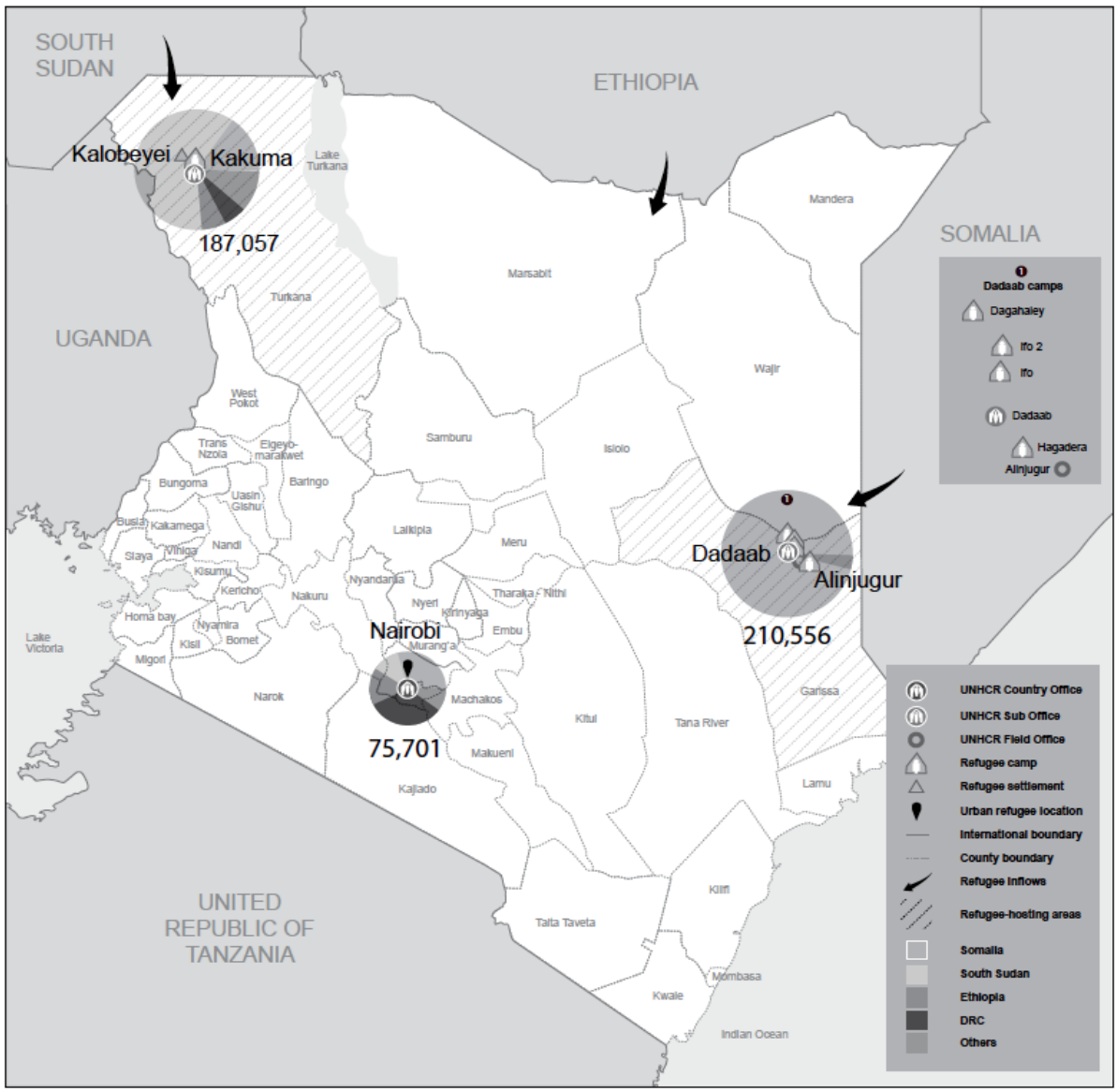
This trend of large scale and protracted displacement has coincided with the rapid urbanisation of African cities. The implications of urbanisation and displacement is of particular concern to Sub-Saharan Africa which is experiencing rapid urbanization (Madden & Gutman, 2020). Africa's 1.3 billion citizens is expected to double by 2050, with more than 80% of that increase predicted to occur in cities, especially slums and informal settlements (Muggah & Hill, 2018). This combination of displacement and rapid urbanisation of populations is clearly evident in the urban setting; problems of poverty, social inequality and exclusion, and is particularly evident in the impoverished urban peripheries and burgeoning slums across the African continent. A clear case in question is Kibera, Nairobi - widely acknowledged as Africa's largest slum, with roughly one million residents living in overcrowded shacks, where conditions of poor sanitation and poverty is widespread and municipal officials have traditionally ignored the community (Sebambo, 2015). The challenge for these often marginalized slum dwellers to access basic services such as water, food, and shelter, as well as education, healthcare and property rights, represents a momentous challenge to sustainable urban development, and alternative approaches to these problems are required if the lives and general well-being of the urban poor are to be enhanced (Haysom, 2013).

At the same time, the general policy of encampment for managing refugees has resulted in numerous camps proliferating across the African continent (Crisp, 2012), an example being

[1] In this study, the term 'refugee' is used not only for people with official refugee status, but asylum seekers who are still waiting for their refugee status determination, and unregistered forced migrants, who live in refugee like situations but have not applied for refugee status. Clear distinctions will be made between these legal categories when necessary throughout the text.

Kakuma and Dadaab refugee camps in Kenya (Figure 1), hosting approximately 197,341 and 221,102 refugees respectively, as of 30th September 2020 (UNHCR, 2020). This traditional 'care and maintenance' approach to the management of refugees has created a situation of "permanent impermanence" – or long term camp inhabitancy without access to settlement or full citizenship rights (Levitt & Dehesa, 2017: 1520), resulting in thousands of stateless children being born within the camps and knowing no other life. For a number of historical, political and logistical reasons, camps were not designed at scale and so humanitarian assistance is often variable, with a shortage of education and health services and little employment opportunities. This has led to an increasing number of refugees are migrating to cities in search of a better life. Indeed, now more than 60% of all refugees now live in towns and cities (Park, 2016). Consequently, most African cities are swelling in size due to the influx of refugees from neighbouring war-torn countries, in conjunction with rapid urbanisation and rural-urban migration.

Figure 1: Refugees and asylum-seekers in Kenya, by settlement



Source: UNHCR, 2020

In Nairobi, refugees and host populations alike, both confront structural problems associated with urban poverty. During the current Covid-19 crisis, both groups are struggling to meet their essential needs (income, food, clean water and shelter) and access to education and healthcare has become more difficult. The crisis has not only disrupted people's financial assets but also social and physical assets (Ogude and Chekero, 2020). However, urban refugees have to contend with additional difficulties regarding legal status and protection issues such as xenophobia and police harassment, and so often try to hide their refugee status in attempts to avoid detection, as well as stigma and discrimination (Dempster, et al., 2020). The pandemic has compounded existing problems of vulnerability, poverty and food insecurity and marginalization from legal and social protections, creating a triple emergency. For refugees, Covid-19 is "a health crisis, a socio-economic crisis, and a protection crisis" (Guterres, 2020). Looking ahead, as refugee hosting countries face rising unemployment, looming economic recession, and increased securitization, there will be increased challenges for refugees' socio-economic inclusion (Dempster et al., 2020).

This thesis explores these issues by focusing on the asset vulnerabilities and livelihood strategies adopted by urban refugees and the urban poor during the Covid-19 crisis in Nairobi, Kenya. In particular, this study examines the asset vulnerabilities of refugees in comparison to the Kenyan urban poor and how both groups attempt to increase their asset portfolios, thereby increasing their resilience to shocks. Urban refugees' assets are compared to the Kenyan population to evaluate the impact that the Covid-19 crisis is having on both groups, and to determine how different sub-sets of the population are faring in relation to the unfolding crisis. By comparing the two groups, this study aims to provide a snapshot of the relative poverty experienced by urban refugees, in relation to other vulnerable populations. As Jacobsen (2006: 276) notes, "urban refugees are subsets of two larger populations; other foreign-born migrants, and, because they live amongst them and share their challenges, they are also a subset of the national urban poor".

1.1.2 Research Justification

The urbanization of refuge has become an increasingly important issue, as over half the world's refugees now live in cities rather than camps (UNHCR, 2020). However, while camp-based refugees receive a lot of policy and research attention, there is much less information about urban refugees who self-settle in cities, either directly or on a second-leg journey from camps. As Weaver states, "camp-based refugees enjoy a level of technical and socio-economic assistance and infrastructure superior to urban refugees who have settled in cities of the host country" (1988: 459). Likewise, a plethora of research and studies have been conducted on the livelihoods of refugees in Kakuma and Dadaab camps in north-west and north-east Kenya. In contrast, there is limited research focusing on the livelihoods and asset vulnerabilities of urban refugees in Nairobi. Kibreab (1996: 131) has even described urban refugees as people that "the eye refuses to see". The association of refugees with camps is also put forward by Fabos and Kibreab (2007): "Indeed, the association of African refugees with camps is so overwhelming that it is often the first image that comes to mind for perhaps the majority of people who are not refugees". Consequently, there remains a significant "lacunae in knowledge about African

urban refugees" (Willems, 2005: 53) resulting in a dearth of data on their demographic structure, socio-economic background, coping and survival strategies (Kibreab, 1996: 132). Furthermore, the preference for urban refugees to conceal their identity often results in their needs not being acknowledged by UNHCR, NGOs, and local governments.

While the urban poor are more visible, they too are often marginalized and lack the political power to draw the attention and support from those in power. This neglect is gravely concerning given Nairobi's growing number of urban refugees, with 80,776 registered refugees and asylum seekers and an unknown number of unregistered refugees estimated to number more than 50,000 (UNHCR, 2020). This thesis, therefore, agrees with the sentiment expressed by Darling (2016, 2020) and others, that while refugee camps are important sites to analyse, the 'urbanization of refuge' in the context of rapid urban change, deserves far greater scrutiny by researchers. In terms of urban displacement, Pantuliano et. al (2012: 52) highlight that "there has been far less discussion in academic, policy and operational literature on how to respond to urban-based complex emergencies. In particular, the links between conflict/violence-induced displacement and acute vulnerability have been poorly addressed". Therefore, there exists a critical gap in our understanding of how urban refugees and the marginalized urban poor perceive, respond to, adapt and are impacted by urban-based complex emergencies such as the unfolding Covid-19 crisis, creating a period of increased vulnerability for both populations. But of equal importance, if not more, is the need to recognize the resilience of urban refugees and their ability to not only "withstand shocks but also to positively adapt and transform in the face of them" (UNICEF, 2013: 2). Important here is the need to explore both the positive and negative coping strategies households adopt in order to resist, absorb, accommodate to and recover from the secondary impacts of crisis, and to navigate the challenges of everyday life in general.

A key reason for conducting this comparative study between urban refugee and Kenyan populations is because of a critical point – that increased competition for resources between vulnerable communities represents a serious problem for the urban poor, as it can lead to increased social conflicts and to the diminishing of quality of life for the urban poor. Conflict between refugees and the host population represents a major challenge in numerous countries worldwide. For instance, Zimbabwean refugees living in South Africa continue to experience nation-wide xenophobic violence (see for example the report by Crush et al., 2017). The same can be said about Israel's institutionalized discrimination against Palestinians living under its rule in Israel and the Occupied Palestinian Territories (OPT). As Chambers and Conway have warned (1992: 21) – "Where many compete for few opportunities and limited resources, as in over supplied labour markets, each livelihood diminishes others". In a rapid urbanizing world, numerous international policies including the UN Global Compact on Migration, acknowledges the importance of cities in managing migration in a holistic and comprehensive manner (UNGA, 2016). With the rapid increase in the number of urban refugees and the expected rise of urban slum populations, policymakers and organizations must respond to the evolving dynamics of the urban landscape in order to overcome the unique vulnerabilities that these communities face in urban environments.

Understanding how best to respond to, and meet the needs of the displaced, the urban poor and others, will be essential to not only prevent the growth of slums, urban inequality, and poverty, but help to understand how marginalized groups struggle for resources and rights in urban Africa 'bottom up'. For this reason, this work ambitiously attempts to develop linkages between three areas: 1) displacement, 2) asset vulnerability, and 3) political capital or rights. In attempting to link these concepts, this research hopes to build on the growing body of research focused on urban refugees in developing countries (Jacobsen, 2005; Grabska 2005; Koizumi & Hoffstaedter, 2015; Kassa, 2019; Kirui et al., 2020; Bhagat, 2020) and discussions on political capital.

1.2 Research aim and key questions

The key aim of this research is to examine the asset vulnerabilities of refugees and the urban poor through a case study of Nairobi, Kenya. Also how these asset vulnerabilities differ between both populations. The main research question is:
How does the asset vulnerability of urban refugees compare to those of the Kenyan urban poor in Nairobi? And what adaptation and coping practices are both groups developing to tackle the livelihood challenges associated with the Covid-19 crisis?

The sub-research questions devised to help answer this question are:

1. How does the Physical, Natural and Financial Assets of urban refugees compare to those of the Kenyan urban poor in Nairobi?
2. How does the Human and Social Assets of urban refugees compare to those of the Kenyan urban poor in Nairobi?
3. How does refugee's lack of political capital affect their ability to claim their Right to the City in Nairobi?

Chapter Two: Theoretical Framework and Key Research Concepts

2.1 Introduction

This chapter fist explains the overarching conceptual framework, outlining the relationship between displacement, asset vulnerability, and the Right to the City, as well as how these factors interact at the micro and macro levels (Figure 2.1). The article then situates Moser's (1998) Asset Vulnerability Framework in the context of the larger literature on refugee livelihoods.

2.2 Overarching Conceptual Framework

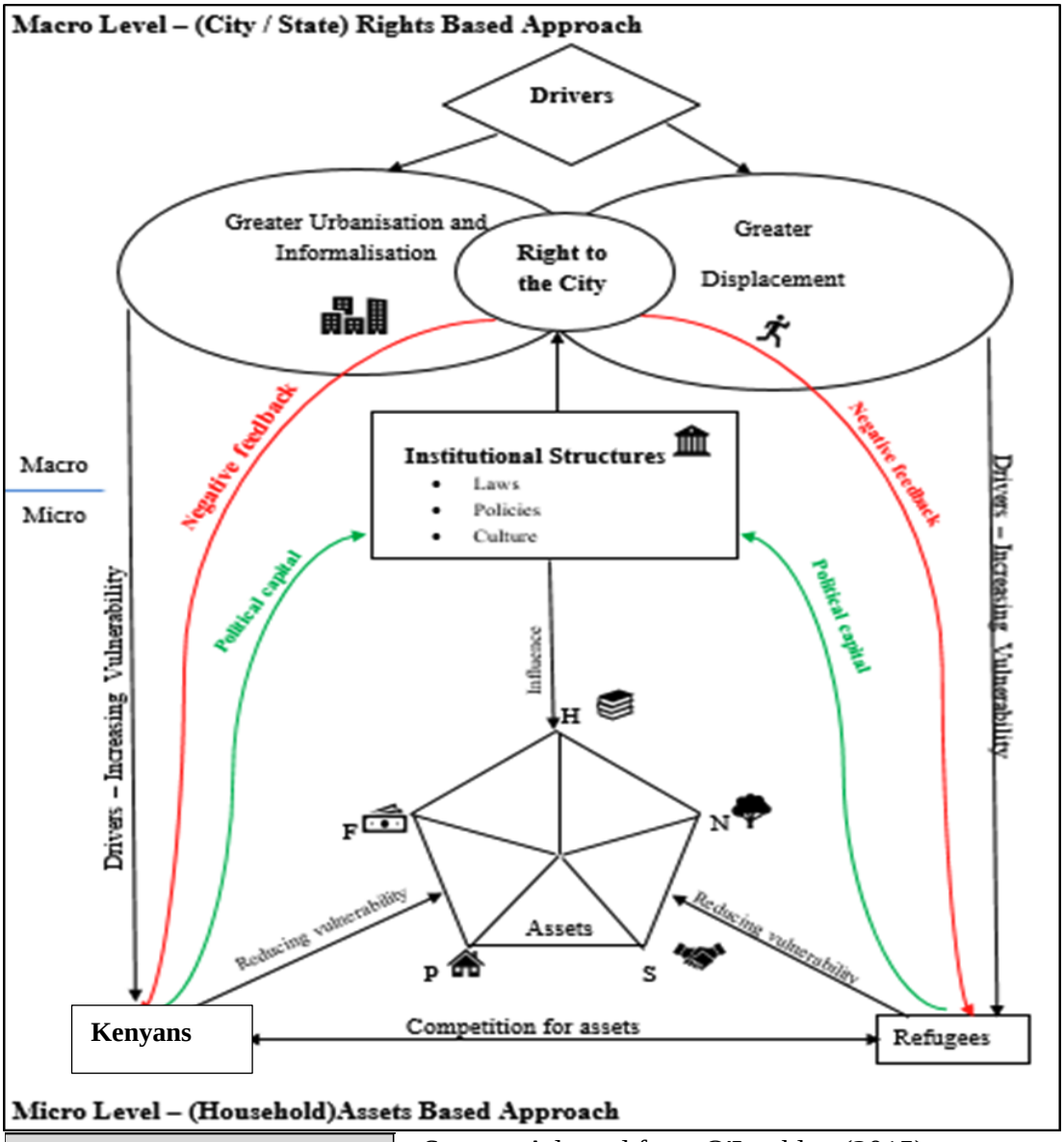
An examination of the conceptual framework (Figure 2.1) shows the nexus of displacement, asset vulnerability and the Right to the City. The diagram depicts the dynamic interplay between different actors, institutional systems, and external forces including urbanization and displacement. The Kenyan urban poor and urban refugee populations are represented at the household level, where an asset-based approach is adopted. Urban refugees and Kenyans compete for assets at the household level and reduce their vulnerability through the accumulation of physical, natural, human, social and financial capital, as developed by Moser (1998) (see figure 2.2). However, at the macro/state level, urban vulnerability is driven and increased by higher levels of displacement and informal urbanization. This process of 'displacement' is also experienced by many of the Kenyan urban poor interviewed in this research. To a certain extent, people coming from poor rural areas could also be regarded as displaced by lack of possibilities to build an existence in rural areas. This process is represented by the negative feedback loop seen in Figure 2.1. Therefore, an asset-based approach is fundamental to understand how vulnerable populations such as urban refugees and the urban poor, can secure the necessary capital assets essential to improve their livelihoods and overall well-being.

2.3 Asset Vulnerability Framework

Mainstream research on poverty is often criticized for its deficiency approach - that is focusing only on the needs and problems communities face, and on what people lack. In contrast, livelihoods and asset-based approaches focus on the diversity and differences that characterise the reality of people's everyday experiences, seeing people in poverty as 'active agents' who make rational decisions and choices about how best to respond to economic and social change. In doing so, it reorients the focus away from what people lack and toward how people cope and survive, even in the face of shocks, stressors and lack of rights (Nel, 2015: 511). The emphasis is on identifying the strengths and capabilities of the urban poor as well as the strategies they use to 'get by' through utilizing their various assets. It aims to build on the combination of human, physical, financial, social capital, and well-being dynamics at the household level. Therefore, the asset-based approach offers a useful framework for acknowledging the resiliency and capabilities of urban refugees and slum dwellers, rather than viewing them as a burden and with limited agency (see Mendonca, 2018; and Dooley, 2020).

This study evaluates the assets of both urban refugees and the Kenyan urban poor by drawing upon Moser's (1998) fivefold 'asset vulnerability framework' as seen in Figure 2.2. This framework, "emphasises the relationship between assets, vulnerability and risks" (Moser, 2006: 9). Based on the empirical evidence obtained from in-depth interviews, this study seeks to identify the assets and capabilities of households, and how these assets influence their resilience and ability to navigate risks such as the Covid-19 crisis. For this reason, Moser's asset vulnerability approach is applied in this study, as it represents a useful livelihoods approach "to systematically analyse the relationships between the assets and the vulnerabilities relevant to the urban poor in the Global South" (Parizeau, 2015: 162). The definition of an asset is a "stock of human, social, financial or natural resources that can be acquired, developed, improved and transferred across generations, it generates flows or consumption, as well as additional stock" (Ford Foundation, 2004). The five main capital assets are indicated by Moser (1998) - physical, financial, human capital, social capital and natural capital (Figure 2.2).

Figure 2.1: The Nexus of asset vulnerability, displacement and the Right to the City



Source: Adapted from O'Loghlen (2015)

Another important concept is ‘asset accumulation policy’ which is defined as “the associated asset-based operational approach that focuses directly on creating opportunities for the poor to accumulate and consolidate their assets in a sustainable way” (Moser, 2006: 90). For example, educational, financial and political capital are promotional assets; other assets such as housing and human capital (for example health and education) can be protective against poverty; while social capital acts as the glue that enables communities to accumulate such assets (Moser, 2006). An asset-based approach is interested in recognizing the desirable assets or qualities of people, whether that be particular talents, skills or resources and how to promote these to vulnerable populations, in this case study, urban refugees and the Kenyan urban poor.

While distinct, the Covid-19 crisis provides a unique ‘vulnerability context’ to explore not only the vulnerabilities but also the community resilience of both urban refugees and slum-dwellers and their ability to not only “withstand shocks but also to positively adapt and transform in the face of them” (UNICEF, 2013). Important here is the need to explore refugees’ adoption of both positive and negative coping strategies to help them adjust to and navigate the unfolding crisis. Each of the five capital assets from Moser’s (1998) fivefold ‘asset vulnerability framework’, is defined below.

Figure 2.2: Types of capital available to urban dwellers

Definition of the most important capital assets for individuals, households and communities

Physical capital: the stock plan, equipment, infrastructure and other productive resources owned by individuals, the business sector or the country itself.

Financial capital: the financial resources available to people (savings, supplies of credit).

Human capital: investments in education, health and nutrition of individuals. Labour is linked to investments in human capital; health status influences people’s capacity to work, and skill and education determine the return from their labour.

Social capital: an intangible asset, defined as the rules, norms obligations, reciprocity and trust embedded in social relations, social structures, and societies’ institutional arrangements. It is embedded at the micro-institutional level (communities and households) as well as in the rules and regulations governing formalized institutions in the marketplace, political system and civil society.

Natural capital: the stock of environmentally provided assets such as soil, atmosphere, forests, minerals, waste and wetlands. In rural communities land is a critical productive asset for the poor; in urban areas, and for shelter is also a critical productive asset.

Source: Moser (1998)

The asset framework proposes that, when urban poor populations accumulate assets, they gain the freedom necessary to pursue productive livelihoods, to confront injustice, and to resist oppression (Moser, 1998). As a result, an asset-based approach to poverty reduction argues that an asset is a way out of poverty because it is a "stock" which can be harnessed to build physical, social, psychological and political gains that promote resilience and social mobility.

The asset framework can be used to identify disparities in asset distribution based on race, gender, and ethnicity, and it assists vulnerable populations in developing assets that communities can develop, or pass down across generations (Moser, 1998).

2.4 Political Capital

However, a significant asset this framework omits is political capital and other associated assets that exist including civic and aspirational capital (Appadurai, 2004), in addition to human rights (Moser and Norton, 2001). This is problematic, as political capital plays a central role in the ability for people to claim access to rights and thereby gain access to capital assets required to build a sustainable livelihood. In other words, political capital is deemed vital to claim and gain access to other assets. As Chambers and Conway (1991) explain, the problem is not just a lack of assets but rights – people's lack of rights, or inability to exercise them, means that the assets which they do have, such as education, labour or housing, can be taken away from them in an instance, as is the case in Kibera during forced evictions, while assets which refugees aspire to accumulate (such as property ownership or rightful citizenship), will likely never be realized due to government policies which do not recognize them as having a Right to the City.

However, the adoption of rights by the state is not enough, as this does not automatically translate into the realization of such rights at the household level. In other words, while rights may exist on paper, they are useless if people cannot claim them. As Nyamnjoh points out, "Even when legal rights are extended to migrants, racial and ethnic minorities; they have not always been able to claim them" (2007). For instance, Kenya is a signatory to the 1951 Convention on the Status of Refugees and its 1967 Protocol (Chiason, 2015). These international declarations codify the fundamental right to seek asylum, along with other refugee rights including: a) the right to freedom of movement, b) the right to possess property, c) the right to gainful employment in the host country, d) the right to access basic services, e) the protection of the industrial, artistic, literary, and scientific works of a refugee, and f) the right to public education and housing (United Nations, 1951). In reality, however, as I will demonstrate in chapter 6, Kenya's national laws and regulations departs significantly from these international declarations and policy instruments, as refugees continue to be associated with insecurity and the encampment policy breaches basic human rights of refugees (see Kerubo, 2013; Goitom, 2016).

The key strength of incorporating the element of political capital therefore, is the ability to understand how marginalized populations such as the urban poor in Kibera or refugees residing in different areas of Nairobi, remain vulnerable due to their lack of political capital and their inability to fully exercise their rights. Urban refugees and the urban poor often lack this *political capital* in pressuring governments and institutional structures to allow or assist them to accumulate assets. For example, the process of acquiring relevant refugee legal documents is long and unlikely for many, yet refugees require such documents to access essential services such as employment, healthcare and education (RCK, 2016). Or regarding the urban poor, the inability to secure formal property rights means that they lack tenure security and are therefore at risk of forced eviction by the State, which represents a constant threat for residents in

informal settlements such as Kibera. In addition, both groups are vulnerable due to protection concerns such as physical insecurity, exposure to violence and discrimination, or bribery and extortion, which are all forms of erosion of assets; in this case assets which are political or rights-based in nature (Cook, 2007).

Political capital, therefore, is a key addition to the asset vulnerability framework; for without political capital, asset poor populations such as urban refugees and the urban poor, are largely hindered from full inclusion in city life by urban institutions and governance structures. As a result, the ability to realize rights cannot be overemphasized, indeed "the capacity to make claims effectively is a significant livelihood capability for most people" (Moser and Norton 2001, p. 40). These claims can vary from claims for asylum, legal status, to citizenship rights, and rights such as the right to refuge, and non-refoulment.

Consequently, the inability to accumulate and exercise political capital is a serious challenge for both populations and the quality of local governance has a knock-on effect of poor asset accumulation and at times increase vulnerability and asset erosion. However, institutional structures can be pressured and reformed to enact just policies, laws and processes which make it easier for vulnerable populations to accumulate assets and access services. This thesis recognizes the importance of political capital for these populations, and therefore incorporates a rights-based approach (through Right to the City lens) to examine the role of political capital in accumulating other assets and accessing basic services necessary to create a sustainable and just livelihood.

2.5 Political Capital as Right to the City

French philosopher and urban sociologist Henri Lefebvre first outlined his vision for the 'Right to the City' in 1968 in his book Le Droit á la Ville (The Right to the City). Lefebvre was interested in how the inhabitants of the city contribute towards the 'production of urban space' and how complex economic, political and social processes shape the city. He argues that the right to the city should:

> modify, concretize and make more practical the rights of the citizen as an urban dweller (citadin) and user of multiple services. It would affirm, on the one hand, the right of users to make known their ideas on the space and time of their activities in the urban area; it would also cover the right to the use of the center, a privileged place, instead of being dispersed and stuck into ghettos (for workers, immigrants, the 'marginal' and even for the 'privileged') (Lefebvre 1968: 34).

The right to the city, according to Lefebvre, should not be defined as a simple "visiting right or as a return to traditional cities," but should be "formulated as a transformed and renewed right to *urban life"* (Lefebvre, 1968: 158). *Urban life* here implies the larger process of capitalist urbanisation that often dominates the countryside; and the demand for the right to urban life, in the context of the social movements in 1968, is a wake-up call that challenges the unjust, system-wide, exploitative urbanisation process that has produced much inequality and discontent in both cities and the countryside. In response, Lefebvre proposes that city dwellers

should "demand control over the construction of urban spaces" (Mathivet, 2010: 21). In order to explore and compare the livelihoods and rights of both urban refugees and urban poor populations in Nairobi within the Right to the City lens, the concept requires further disaggregation.

For the purposes of this thesis, the concept of the right to the city is based on the 'strategic reading' of Lefebvre's work, as developed by Marcuse (2009, 2014). This strategic reading was chosen for this thesis because it identifies with marginalized and vulnerable groups (such as those researched in this study) which are often prohibited socially or economically from real inclusion in the City (Marcuse, 2014: 5). These groups are simply trying "to obtain the benefits of existing city life from which they have been excluded" (Marcuse, 2014: 6). The strategic reading of Lefebvre, further specifies that the right to the city debate must answer three fundamental questions – *whose rights, what rights and what city?*

2.5.1 *Right for Whom?*

As to the question of *whose rights*, Lefebvre (1986) posits that the right to the city concerns firstly the interests of those who inhabit the city as well as the interests of the whole society. Lefebvre makes a distinction between the working classes who inhabit the city but do not have full rights to urban life, and the economic elites who do not inhabit the city but enjoy exclusive rights to it. Similar to Lefebvre, Holston (2008) defines urban citizenship rights claims as being based on residency, as addressing urban experiences such as housing, infrastructure, and labor conditions, and as legitimating practices on the basis of residents' contributions to the city. In other words, the city is the primary political community for mobilization (Holston, 2008). Marcuse (2009) further adds that the right to the city concerns not only the deprived but also the discontented – those who are alienated and oppressed along lines of race, gender, lifestyle, and ideology. Marcuse (2009) formulates the right to the city as "an aspiration for the future by those discontented with life as they see it around them, perceived as limiting their own potentials for growth and creativity" (190). He argues that both the deprived and the discontented will lead the fight for the right to the city.

In the case of this thesis the question of *whose right* is clearly defined – the research examines the rights of urban refugees (including the Congolese, Burundians, Somali, Sudanese) and the Kenyan urban poor residing in Kibera slum. In other words, this thesis is not interested in everyone's rights but those who struggle to obtain their rights now (Marcuse, 2009). For refugees, their particular vulnerability is compounded due to the Covid-19 crisis and is also linked directly to their original experiences of displacement and resulting erosion of assets. In the case of the Kenyan poor residing in Nairobi's informal settlements, while they have not endured conflict-induced displacement, they too have migrated - away from their rural villages to the slums of Nairobi in search for a better life. This process of rural-urban migration, I will argue, is another form of (internal) displacement which is exacerbating urban poverty/vulnerability, confining them to the urban peripheries, making it difficult to obtain the benefits of the city such as secure income or safety (Marcuse, 2014). Throughout the thesis,

the asset vulnerabilities and rights that influence the refugee population and Kenyan urban poor of Nairobi are presented, as is the interplay between the two groups.

2.5.2 *Right to What?*

As to the question of *what rights,* scholars have broken down Lefebvre's right to the city further into separate rights specific to socio-economic aspects of urban life, including, the right to education and healthcare (Marcuse, 2012), natural resources (Phillips and Gilbert, 2005), aesthetics or community (Mattila, 2005), mobility and the right to housing. Marcuse (2009) distinguishes rights in legalistic terms from rights in a moral sense, and he argues that the right to the city does not have to be limited to those legal rights that can be enforced by law, but should also incorporate moral claims for a better, more just system. As Lefebvre wrote, the "right to the city legitimates the refusal to allow oneself to be removed from urban reality by a discriminatory and segregative organization" (Lefebvre, 1986: 195).

In both legal and moral terms, the rights concerned here are not individual rights, protecting individual access to urban resources, but collective rights (Marcuse, 2009). David Harvey further elaborates this latter point and argues that the right to the city should be a collective rather than individualistic right because "the transformation inevitably depends upon the exercise of a collective power to reshape the processes of urbanization" (Harvey, 2008: 23). For Harvey, the right to the city means the right to have control over the production and deployment of surplus and also over the globalized and capitalist urban processes. The two are increasingly intertwined because the urban process opens up new circuits for producing and absorbing surplus. To gain the right to the city, therefore, is to gain democratic control over the nexus between urbanisation and surplus production, and this entails a collective, rather than individual, struggle by the dispossessed (Harvey, 2008). Therefore, Marcuse and Harvey both frame the right to the city as a moral claim based on fundamental principles of justice, equality, ethics and virtue – not only as a legal claim to be enforced through judicial processes.

The right to the city has also been adopted as a human rights-based approach (HRBA) by a number of civil society actors including international NGOs, governments and grass-roots organizations.[2] For instance, UN-HABITAT and UNESCO have incorporated right to the city principles into the 'New Urban Agenda' focusing on promoting more appropriate policies to facilitate equitable and sustainable urbanization (Kristiansen, 2008). A related effort has been to develop charters advocating for the right to the city such as the *World Charter for the Human Rights to the City* and *European Charter for Human Rights in the City*. The World Charter defines the right to the city as, "the equitable usufruct of cities within the principles of sustainability, democracy, equity, and social justice", thereby highlighting human rights underpinnings (HIC, 2005). While distinct, each of these declarations and charters seek to strengthen the rights of "our most vulnerable urban residents" and highlight the need for the

[2] These include: European Charter for the Safeguarding of Human Rights in the City (Saint-Denis – France, 2000); World Charter on the Right to the City, the result of discussion on the occasion of the World Social Forum in Porto Alegre, Brazil (2001); Charter of Rights and Responsibilities of Montreal (Canada, 2006); Mexico City Charter for the Right to the City (Mexico, 2010); Global Charter-Agenda for Human Rights in the City (Florence, 2011); Gwangju Human Rights Charter (South Korea, 2012), among others.

reform of institutions and the law "to strike a fairer contract between state and citizen" (Brown, 2013: 968). They stipulate particular rights upon urban inhabitants, as expressed in the text of the First Charter, "a bundle of already-existing human rights and related State obligations, to which, by extension, local authorities are also party" (paragraph 7). Furthermore, according to paragraph 11 of the World Charter, the right to the city:

> "encompasses the internationally recognized human rights to housing, social security, work, an adequate standard of living, leisure, information, organization and free association, food and water, freedom from dispossession, participation and self-expression, health, education, culture, privacy and security, a safe and healthy environment".

Paragraph 12 specifies yet a further list: it "embodies claims to the human rights to land, sanitation, public transportation, basic infrastructure, capacity and capacity-building, and access to public goods and services — including natural resources and finance" (HIC, 2005). These rights are to be upheld for all 'urban inhabitants', but some groups are highlighted as in need of particular protection (the urban poor, handicapped, ill, and migrants are mentioned) (Mayer, 2009: 368). It should be noted, however, that Lefebvre does not see the right to the city as an incremental addition to existing liberal-democratic rights. He sees it as an essential element of a wider political struggle for revolution (Purcell, 2013: 142).

While this burgeoning interest in the right to the city has been exciting and productive, it has also raised some criticism and certain concerns about how contemporary interpretations have drifted away from Lefebvre's original meaning. For instance, Purcell (2014) has argued that the right to the city has been dilated to mean "everything and nothing" (p. 141). While Souza (2010) has argued that the right to the city "has become fashionable these days", "the price of this has often been the trivialisation and corruption of Lefebvre's original concept" and called for a return to the original radical meaning of the idea (2010: 315).

At the same time, is has been argued that different interpretations or "multiple formulations" of Lefebvre's right to the city is needed in order to sustain debate (Purcell, 2014: 141-42), and that it is desirable and inevitable to carefully and reflexively modify and transform his work (Kipfer et al., 2013: 116). In drawing upon Lefebvre's right to the city approach and its political arguments, this thesis recognizes that the original writing of Lefebvre took place in a very different context to a modern day sub-Saharan African city such as Nairobi. This thesis therefore acknowledges that "the transference of this concept to different socio-political contexts is not direct" (Smith, 2013: 139).

2.5.3 *What City?*

Lastly, as to the question of *what city*, Lefebvre did not mean "a city in the conventional sense at all, but a place in an urban society in which the hierarchical distinction between the city and the country has disappeared" (Marcuse, 2012: 35). Lefebvre, Marcuse, and Harvey all point toward a future city, or an "urban society" - in Lefebvre's formulation - where the command

over surplus production and the urban process is fully democratized, and where system-wide exploitation and repression are eliminated. Lefebvre sees the deprived working class as the main agent that can realize this ideal, while for Marcuse, coalition building between the deprived and discontented members of the intelligentsia can push the fight for the right to the city to a new level. Marcuse writes, "only in the experience of getting there, in the democratic decisions that accompany the process, can a better future be formed" (2009: 194). Hence the necessity to stipulate that the right to the city be the multi-scalar right to not merely 'a city' or 'the city,' but to space and society.

Therefore, while Lefebvre's right to the city is groundbreaking, it is not enough on its own, it must create a city where not just material needs but where "aspirational needs" are met (Marcuse 2009: 193). So it is not sufficient for refugees or slum residents to live in a one room house today - they must be able to aspire to one day own their own home. It is not acceptable for refugees to continue to be subject to unjust treatment, abuse and extortion by the Nairobi police – they must be able to live a life in dignity and peace. This in turn answers the question of what city? It must be a city to cater for the aspirations of its inhabitants, a point which Lefebvre and Marcuse are both insistent on. In addition, it must also be a city that, according to the prevailing analyses of the right to the city, rejects the capitalist system (Marcuse, 2009). It is not possible within the scope of this thesis to comprehensively address this point and the surrounding discourse on neoliberalism in relation to the right to the city, but the connection between the two issues must be acknowledged, nevertheless.

By combining a rights-based, with an asset-based approach, this thesis hopes to bridge the theoretical/practical divide which often exists in urban studies - the interaction of the sometimes quixotic Right to the City and the more concrete Asset Vulnerability Framework will help to allow theory to develop in tandem with practical application in the 'real city', in this case Nairobi, Kenya (Marcuse, 2009). The case study of urban refugees and the urban poor is intended to demonstrate the complex nexus between livelihoods, rights, urbanisation and displacement within the context of a sub – Saharan African city.

Chapter Three – Research Methodology and Data Collection Methods

3.1 Introduction

3.1.1 Choice of subject matter

The analysis of the nexus between asset vulnerability, displacement and political capital was not the original subject matter for the focus of this thesis. The original topic for the research was intended to focus on the role of small-scale agriculture and food systems in contributing to refugee self-reliance and improved food security in displacement settings, in particular in Kakuma Refugee Camp in North-West, Kenya. Skype calls were had with the Livelihoods Officer from the Danish Refugee Council. However, due to camp closures and health concerns associated with the outbreak of the Covid-19 pandemic, the location was no longer accessible to outside researchers. For this reason, the study location was changed to Nairobi, where during the course of background reading it became apparent that there was a gap in the literature regarding a comparative study between urban refugees and the urban poor and exploring the connections between asset vulnerability, displacement and the Right to the City. It was also evident that from the levels of both rural-urban migration and urban displacement, that increased competition for resources in the informal economies of Nairobi, poses a significant challenge for African cities in the future. This rationale led to the adoption of the conceptual frame for this thesis: the nexus of asset vulnerability, displacement and the Right to the City.

3.1.2 Overall discipline

In response to the somewhat rigid view of how knowledge can be created and considered, the social constructivist worldview takes a different approach. To a social constructivist, 'reality' is made by people in social ways – it is a product of mutual understandings which is built between people. Accordingly, social constructivists would see knowledge as being co-constructed between different people. In other words, what we know or understand is through engaging with others, and sharing ideas, language, knowledge, which gives meaning and shapes how we understand the world around us. According to a social constructivist viewpoint, many things we take for granted and consider to be true facts are simply socially created, and therefore can change as society changes. As a result, the social constructionism hypothesis argues that all meaning is historically constructed.

First, since knowledge is a human construction, the researcher and the human participant co-construct understandings together. The researcher, therefore, is not separate from the person they are conducting research on, but rather, becomes inherently involved in the research. Furthermore, "the recognition that the observer can never be separated from the sense– making process means that researchers are starting to recognise that theories which apply to the subjects of their work must also be relevant to themselves" (Easterby-Smith et al. 2008: 63). The important function of constructionism, therefore, is to try and understand the subject matter as much from the participant's viewpoint as possible (Creswell, 2009). Rather than seeing participants in research as *subjects*, this research views people as participants. Consequently, the researcher's focus on the use of conversation and language becomes central in understanding how different people construct ideas, beliefs and meanings (Creswell, 2009).

Second, constructionism is also useful for building theory. Where a positivist might be able to test a theory, or identify that something is happening, a constructivist approach tries to understand why something is happening, or how people might be thinking. For this reason, it is useful for building theory in social sciences and it employs qualitative methods including a case study and engaging with people through interviews and conversation.

In consideration of the key research implications outlined above, this study positions itself with the social constructivist paradigm. Considering the aims and research questions for this thesis, this research shows a clear intention to uncover the coping strategies of the urban refugees and urban poor, in addition to the reasons the Kenyan state is failing to provide them with basic services. Along with the literature review, the researcher's experiences, analysis of policy documents, and the local context of Nairobi's refugees and urban poor populations, helped to redefine the research's aim. Specifically, to examine the vulnerabilities of the livelihood strategies adopted by urban refugees and other residents of informal settlements in Nairobi, and how these strategies are complemented or hindered by lack of access to rights or political capital in the city - became the focus of this study. Thus, the epistemology of the research clearly indicates that this thesis is based on the social constructivist approach.

3.2 Primary and secondary data collection methods

This study adopts a mixed-methods research approach by utilizing both qualitative and quantitative research methods. The main reasoning being that combining the two methods provides greater insight and understanding of the problem being researched than by using simply one approach alone (Creswell, 2015). However, a limitation of this approach is that it has proven to be more time consuming, particularly in merging, connecting, and embedding the data together. Data collection methods used in this research were the literature review, semi-structured interviews, online mobile surveys, and triangulation of data. The data collection consisted of semi-structured interviews in total; 14 interviews with Kenyan urban poor; 10 Congolese refugees, 10 Somali refugees. Interviews were conducted in Swahili, English and Somali.

3.2.1 Interviewing

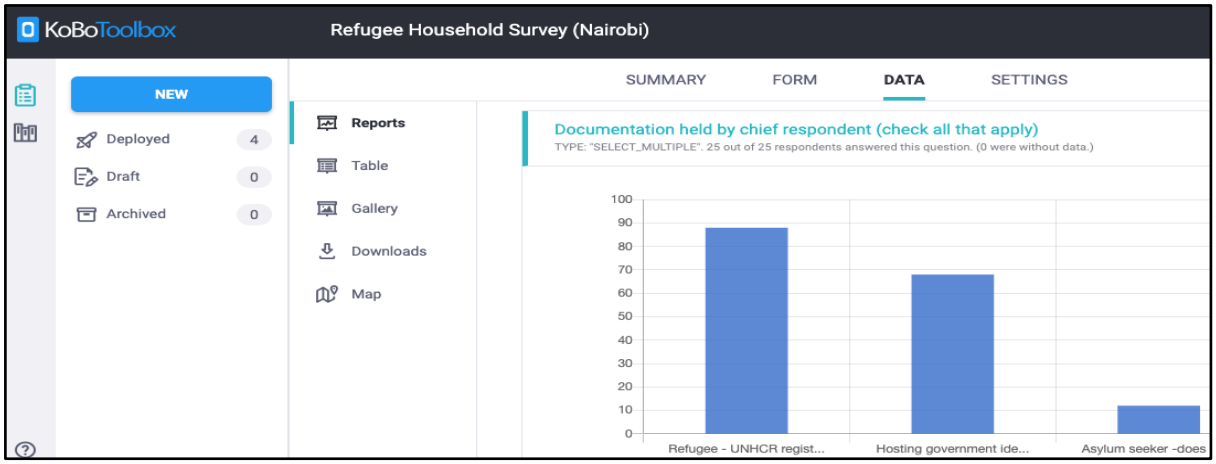
Semi-structured qualitative interviews were the primary method of data collection. In these non-standardised interviews, the researcher draws upon a list of questions and themes to be covered, although these may vary slightly from interview to interview. This method was chosen to keep the conversation open and allow for unexpected directions of the conversation. A set of questions was developed for urban refugees, the Kenyan urban poor, and key-informant interviews; adapting the questions to suit each interviewee. This method of interviewing was further found useful as it gave respondents the opportunity to express themselves and tell their stories. This conversational interviewing proved effective as it gave respondent’s the ability to steer the interview in a new direction, should unexpected revelations appear. By asking for the opinion and perspective of the respondent, this approach aims at letting the interview be informing rather than confirming pre-held assumptions (Brinkmann and Kvale 2018: 36).

3.2.2 Online Survey

To supplement my qualitative interviews with more quantitative data, I created an online questionnaire which I used during most but not all interviews (see Appendix 3 for the survey used). In particular, I used the mobile data collecting tool, KoBo Toolbox, a free and open source platform used to generate and store data online. KoBoToolbox, developed by the Harvard Humanitarian Initiative, "is an open source suite of tools for data collection and analysis in humanitarian emergencies and other challenging environments that was built to address this gap" (KoBoToolbox, 2021). The software was also chosen due to its strict data protection regulations and alignment with the General Data Protection Regulation a "new data protection law in the EU that replaces existing laws to strengthen the protection of personal data and the rights of the individual" (KoBoToolbox, 2021).

The platform was also preferred due to the ability to store data in accounts protected by usernames and passwords. This allowed me to collect both numerical data, such as income, rent, household demographics, but also other important socio-economic indicators such as employment, health status, education, financial access, social networks and duration of displacement etc. The questionnaire was typically carried out after the qualitative interview had finished, and was completed by myself on my mobile phone using the KoBo mobile app. All data was stored online, which meant that I could access and analyse the data later on my computer. The mobile application proved to be a highly cost-effective, fast, and simple data collection tool which greatly supplemented my conversational interviews. The KoBo software stores all data online, which allowed me to easily generate graphs and tables which are displayed throughout the results section of this thesis.

Figure 3.1: A snapshot of the KoBo Toolbox database



Source: The author

3.2.3 Snowball Sampling

The refugee interviewees were chosen through a method of snowball sampling. I made initial contact with the organization RefugePoint, an NGO who works to provide assistance to urban-based refugees residing across Nairobi. Their Urban Program Coordinator connected me with two research assistants who both self-identified as "refugee leaders" in their respective

communities. I was first aided by, Daniel, a senior Congolese refugee and church pastor who interpreted between French, Kiswahili and English for 20 of the interviews held with Congolese refugees. For interviews with Somali refugees, I was connected with Ahmed, a Somali refugee who had worked as an interpreter for a number of different NGOs.

3.2.4 Selected areas

As the largest slum in Kenya, and arguably the largest in Africa, Kibera was chosen as a suitable location to obtain a representative sample of the Kenyan urban poor population. Research participants were engaged through St. Johns Primary school, as this is where the researcher had previous connections, in particular, with the school principal, Josiah who selected the interviewees (see explanation below). Interviews were held in a classroom, at a time when students were not attending school due to the Covid-19 school closures across Kenya.

Urban refugees are scattered all over the city even though some locations are seen as "refugee hubs" such as Kayole and Eastleigh. Interviews with Congolese refugees were held in New Destiny Christian Church in Kayole with the Pastor Daniel (seen in photo on the right). While the majority of Congolese interviewees resided in Kayole, a number also came from neighbouring suburbs such as Umoja, Komarock, Soweto and elsewhere.

Interviews with Somali refugees were held at Good Hope Children's Orphanage located in Eastleigh. This was a suitable location as it was fairly quiet, and the interviews could be conducted with confidentiality. All Somali refugees interviewed resided in Eastleigh. Lastly, while interviews with South Sudanese refugees were carried out over the phone, the majority of respondents also resided in the Kayole, Komorock and Umoja regions.

Fig. 3.2: St John's School, Kibera

Fig. 3.3: Pastor outside Congolese church

Source: The author

3.3 Ethics and challenges

A central tenet of social science research is the 'do no harm' principle; meaning the research you conduct should not result in the harm of the research subjects. This is especially relevant when conducting research with vulnerable populations such as refugees or the urban poor. Indeed, the ethical challenges of conducting research with vulnerable groups is numerous and cross cuts multiple issues, as noted by Mackenzie et al (2007: 300): "those [issues] of power, consent and community representation; confidentiality; trust and mistrust; harms, risks and benefits; autonomy and agency; cultural difference; gender; human rights and social justice; and in the worst cases, oppression and exploitation". As many of the refugees in Nairobi prefer to maintain a low profile, and not become identified as a refugee, it was critical that the information obtained was kept confidential. Before undertaking interviews, all participants were contacted by the research assistants and were informed about the nature of my research and asked whether they would like to be involved. Consent was either obtained verbally or by signing a written consent form (Appendix 4). The disclosure of certain information to the community or authorities could have resulted in serious harm to the participants, particularly for some of the refugees who were still facing persecution and protection concerns. Therefore, participants confidentiality and the ethical implications for undertaking this research was of paramount importance.

Although there is no single "best practice", there are a few important methodological and ethical issues to consider when carrying out field research on forced migrants or their hosts. Jacobsen and Landau (2003) highlight some of the potential pitfalls of conducting social science research on forced migration. These problems include bias and non-representativeness, and issues resulting from working in unacquainted environments, use of local translators and key informants, and ethical dilemmas including security and confidentiality issues. The main challenges I confronted in conducting this research are as follows:

3.3.1 Positionality and objectivity in research

As a white male westerner, or 'mzungu', the way I was categorised and interacted with participants was, to a certain extent, dependent on different characteristics of gender, age, race, nationality, and even religion on occasions. While conducting field research, it was common for participants to be seeking assistance in one form or another. Even after stating my role as a student researcher, refugees would frequently associate me with NGOs or with the UN. It was not uncommon for refugees to ask how I could 'help' them with their cases, or to gain resettlement to Australia. Even my position as a student from Wageningen University influenced my positionality. For instance, I was quite surprised when a Congolese man informed me that he had applied for scholarships to attend WUR on several occasions, and if I could help him gain admission. Or on another occasion, after building rapport with a young Congolese man, it became apparent that we shared a mutual connection to a good friend of mine who now lives in Australia.

In the case of fieldwork in Kibera, my position was much more established due to my previous work with St. Johns School and personal connection with the school principal, Josiah. Over

the years, I have been assisting St. John's School by volunteering with my brother's Social Enterprise, 'Nice Coffee Co'. The Australian based organization raises funds in Australia through the sale of coffee to corporations, businesses and individuals. Being based in Nairobi, I was responsible for the distribution of funds and resources to the school and the implementation of a number of projects such as classroom reconstruction, payment of teacher's salaries, scholarships for students to attend high school, and the School Feeding Programme which aims to increase nutritious meals for pupils. Therefore, my research coincided with the project at a time where we were providing weekly food assistance to students and their families during the Covid-19 crisis. More about the projects at St. John's School can be viewed on Nice Coffee Co's website.

As a white male working in a slum settlement such as Kibera, which is traditionally a 'no-go' area for foreigners, my working relation with the school was key to facilitating my access to Kibera community and ensuring I was not viewed solely as an 'outside researcher' by participants. Likewise, these dynamics and personal relations I built over time with different participants prevented me from viewing people "simply as objects for research" (Jacobsen and Landau, 2003:185), but rather as humans with individual agency.

3.3.2 Bias

In regard to the issues of interviewer and respondent bias, it was impossible to completely remove bias from the interviews: though there are some important biases to consider. As someone who has lived in Kenya, on and off, for quite some time, I have developed my own understandings of how things work, whether that be issues surrounding refugees, Kibera, Kenyan politics or society at large. For instance, I have been visiting Kibera and the St Johns School for almost 10 years. Consequently, this meant that even prior to carrying out my research and conducting interviews in Kibera, I already knew some of the respondents, key informants and also the students. This meant that not only had I constructed my own perceptions and understanding of life in Kibera prior to undertaking my research, but perhaps my respondents (through our interactions over the years) had also developed their own biases about me, and what I represented. Similarly, in regard to my bias about refugees, this was also influenced by my previous conversations with some Congolese refugees, some aid workers working with refugees, and of course, my own opinions on the topic. In an attempt to limit, or at least acknowledge, my interviewer bias, I tried to understand my biases and pre-held assumptions as much as possible, and refrain from imposing my own beliefs or frame of reference through questions. However, as the majority of my interviews were being translated, it is also possible that the biases held by translators could have also influenced the way responses were being translated.

Also, there "is a possibility that the interviewee may only provide a 'partial' picture of the situation that casts himself or herself in a 'socially desirable' role, or the organisation for which they work for in a positive or negative fashion" (Saunders et al, 2003: 253). This respondent bias was suspected by my translators and I on a number of occasions. Since both the Kenyan urban poor and refugees, may have been crafting their responses in order to 'gain assistance'

or be viewed in a particular light. Jacobsen and Landau describe how this can create the issue of 'reactivity' – "where the active presence of the researcher potentially influences behaviour and responses of informants, thereby compromising findings" (Jacobsen and Landau, 2003: 192). I tried to discern these biases throughout my field research, but it was not my intention, or aim, to confirm what was being told, was or was not 'the truth'.

3.3.3 Building rapport

Building rapport and trust was crucial at the beginning of each interview. I found that my ability to speak some Swahili with Kenyans and Congolese, helped to build rapport with participants. During interviews with Kibera residents, I was assisted by Faulat, a friend of mine whom had lived in Kibera early on in her life, and therefore, could understand and relate well with people's circumstances. Talking with a fellow female Kenyan also helped to build rapport with women participants, who often shared personal stories and vulnerabilities which they might not have been comfortable to do so if Faulat was not present. My rapport with the school principal, proved extremely useful in terms of not only in gaining access to community members, but also for gaining deeper insight into what Josiah referred to as the 'politics of Kibera'.

In the case of urban refugees, I naturally built a friendly rapport particularly with my research assistants. This was because of the considerable time I often spent "hanging out" with them. Some days I would walk around Komorok with a pastor, visiting refugees' businesses' including women selling fruit along the roadside, or a Congolese tailoring shop, or sitting in the church eating *mandazis* and *chai* with refugees. This would break the rigidity of an interview and would allow me to gain further insight into what life is *really* like for urban refugees living in Nairobi. This research approach is advocated by Rodgers (2004), who argues that rigid surveys and interviews alone fail to acknowledge and capture the very chaotic and disordered lives forced migrants often find themselves in and therefore, advocates for a more qualitative, personal approach to uncovering information. He highlights that:

> *"These environments are typically defined by social chaos and subversive economies where affected populations experience a profound sense of confusion and disorientation. Attempts to make sense of their (the refugee and IDP population) predicaments through the imposition of neatly, – even perfectly – designed surveys may completely miss this defining aspect of the social experience of forced migration" (Rodgers, 2004: 48).*

3.3.4 Reciprocity

The social relations of working with vulnerable communities or discussing sensitive issues is fraught with difficulty for social researchers. Throughout my fieldwork, I was painfully aware of the potential costs that my research activities could have on participants. This could be in the form of time, transport costs incurred, emotional pain or discomfort caused during interviews and desire for reciprocity to the participants. I experienced all of these issues to different extents during stages of my fieldwork. These ethical dilemmas and decisions were compounded as fieldwork was conducted during the Covid-19 crisis, when the livelihoods of

already poor and disadvantaged communities were being pushed to the brink in terms of their asset vulnerabilities. For example, to provide a sense of the acute vulnerability and desperation experienced by some participants, I vividly recall a time when one Somali refugee widow broke down in tears and begged for assistance because she was unable to adequately feed her children. Several of the female refugee interviewees had been raped, while many of the participants had lost all contact with their spouses or children and did not know their whereabouts since fleeing, many other refugees had witnessed traumatic events such as family members being tortured or killed in front of them, for which I was wholly unsure of how best to respond.

Whether a refugee or a Kibera resident, each participant interviewed had been negatively impacted during the Covid-19 crisis often in multiple and various ways, and pertaining to refugees, often their cases for resettlement or asylum had been revoked or put on hold due to the pandemic. This added to their vulnerability and participants often viewed the arrival of a foreign stranger as a source of hope or form of assistance to improve their situation. Indeed Turton (1996) contends that "research into other's suffering can only be justified if alleviating that suffering is an explicit objective" (quoted in Jacobsen and Landau 2003: 96). Throughout my fieldwork, I often felt this constant tension between conducting pure methodological forms of data collection on the one hand, and balancing this with the sense of responsibility to my refugee participants:

> *"Can one possibly develop the distance, the techniques and methods to describe and analyse issues impregnated with need, with fear, irrationality and emotion? In other words, is there a hopeless and irredeemable conflict between scholarship on the one hand and advocacy on the other?"* (Cohen 1998, in Van Hear 1998, pg. 343).

With these ethical issues and challenges in mind, I aimed to realize reciprocity as expressed by Zwi et al.: "reciprocity implies that the risks and costs associated with involvement in research are offset by tangible benefits to the participants" (2006: 276). As an immediate form of reciprocity and to thank the participants for their time, I provided bags of Unga (maize flour) and food parcels after each interview. However, I would like to think that my true form of reciprocity (for Kibera residents), manifested through my longer-term commitment to help support the development of St. Johns School. This research has certainly helped me to better understand the specific challenges and needs families are facing in Kibera, and to better address those needs through collaborating with the school and other partners, such as my brother's social enterprise, Nice Coffee Co, which has been instrumental in not only providing critical support during the Covid-19 crisis, but for improving the physical infrastructure of the school, lifting the standard of education, and offering some students access to further education and training.

3.3.5 Generalisation

It must be acknowledged that an ongoing debate exists about whether or not case study research is generalizable. The general consensus seems to be that it is not, as Bryman notes that "it is the quality of the theoretical inferences that are made out of qualitative data that is crucial to the assessment of generalisation" (Bryman, 2012: 406). Therefore, while the findings of this

research are not generalizable to the wider Kenyan urban poor and urban refugee populations, they do provide insight and personal accounts of some of the challenges, and coping mechanisms which vulnerable populations such as urban refugees and the urban poor are experiencing during the Covid-19 crisis. Similarly, although the representativeness of the primary data at times could also be questioned, as is inevitable when researching highly vulnerable populations, nonetheless based on analysis of the data and on existing knowledge of the Kenyan urban poor in Kibera and the urban refugee community in Nairobi, certain general trends can be identified. The inferences and claims made from this research study aim to provide a snapshot into some of the critical issues facing the researched populations during the Covid-19 crisis in Kenya, and importantly, as expressed from their own voices.

Table 3.1 Comparison of refugee and Kenyan interviewees

	Refugee Interviewees (n=26)	Kenyan Interviewees (n=26)
Gender		
Male	20	10
Female	6	16
Country of birth		
Kenya		26
Democratic Republic of Congo	12	-
Burundi	1	-
Somalia	12	-
South Sudan	1	-
Age		
18-25	3	2
25-35	13	8
35-45	8	6
45-55	1	6
55-65	1	4
Over 65	0	0
Religion		
Christian	14	26
Muslim	12	0

Source: Author's interviews

Chapter Four – Physical and Financial Assets

4.1 Introduction

This chapter will focus on the physical, natural and financial assets examined during the course of fieldwork. These assets are often regarded as "tangible assets" – those which can be seen and quantified such as housing, employment and access to credit. Table 4.1 shows the indicators used during the course of fieldwork to assess the capital assets profile of each household. The findings of this research will demonstrate how both groups are managers of complex asset portfolios, and how asset management affects household poverty and vulnerability. Housing is seen by Moser (2007) to be a critically important asset for the urban poor, and for this reason it will be the first asset to be discussed. Thus, this chapter provides information on, and analyses, the asset vulnerability of both refugees and Kenyans in terms of physical and financial assets. It attempts to answer the research question:

How does the Physical, Natural and Financial Assets of urban refugees compare to those of the Kenyan urban poor in Nairobi?

This chapter will draw upon different types of information and methods of analysis. The physical and financial assets of the Kenyan poor and urban refugees have been analysed through data collected during fieldwork and key personnel interviews. Thus, the primary aim of this chapter is not simply to present quantitative household data, but rather to better understand, through both household data and personal accounts, how different households are managing their capital assets to adapt and cope with the livelihood challenges associated with the Covid-19 crisis.

Table 4.1 Indicators used to assess the assets profile of sampled households	
Physical capital	• Housing • Rent • Property ownership • Productive assets • Access to basic services (water, transport) • Physical infrastructure
Financial capital	• Employment status • Rent • Income • Type of work • Access to credit
Human capital	• Education level • Level of health • Level of nutrition
Social capital	• Relationships with neighbours • Membership of community or religious organisation • Friendship with Kenyans/refugees

	• Safety
Political capital	• Voting rights • Residency status • Relationship with local leaders • Laws • Power relations with police • Institutions e.g. UNHCR • Forced evictions

Source: The author, adapted from Lampis, 2009.

4.2 Physical assets

4.2.1 Housing

Housing is a crucial asset for urban poor populations as it not only provides shelter and safety but forms the basis of access to other assets (such as running a small business from home or renting out rooms for additional income). As expressed by Moser (2007: 41), "housing is the first–priority asset, and while it does not necessarily get households out of poverty, adequate housing is generally a necessary precondition for the accumulation of other assets". However, gaining access to affordable and adequate housing is a major challenge for both study groups. One salient point to consider is that refugees are not legally allowed to own property in Kenya, so even if a refugee had the financial means to purchase property (which they seldom have), they are legally not allowed to do so. Therefore, the prevention of the refugee population in acquiring property remains a significant obstacle for refugees in terms of gaining security of tenure, acquiring other assets, and potentially lifting themselves out of poverty. At the same time, none of the Kibera residents interviewed for this study owned their houses, nor had access to title deeds. This is not surprising, given that the vast majority (92%) of Nairobi's slum residents do not own their homes (Gulyani and Talukdar, 2008).

The lack of secure accommodation for both refugees and the urban poor generates a host of other problems: it results in the regular moving of house due to rent increase, disagreements with landlords or neighbours, or poor environmental conditions. A key finding from interviews was the affect that regular moving of house had on household socio-economic stability. In general, it was found that refugees moved houses more frequently than Kibera residents, largely due to the inability to pay rent, disagreements with landlords, or lack of safety and security. It was reported amongst some refugees that regular moving of house made it difficult to develop strong relations with landlords or to integrate into their respective communities. In contrast, Kibera residents tended to have rented the same house for many consecutive years without moving. Long-term rental of the same dwelling usually meant tenants were able to build stronger relations with their landlords, which in turn proved particularly helpful in enabling households to negotiate the payment of rent. This clearly resulted in a number of socio-economic benefits for Kibera households:

> *No, I have never moved houses in Kibera. I have stayed in the same house for 17 years. So that's why my landlord understands and trusts me. So, I normally just pay rent when I have the money.*

As another example, a single mother of four had rented the same house in Kibera for 13 years. She explained the benefits of long-term rental herself:

> *I was paying 2,500 for rent but I talked with the landlord and because of my good relationship with the landlord and having stayed at that same house for over 10 years, he lowered it to 2,000 per month. So it helps to not move houses in Kibera. Because if I had moved frequently, then I may not have been able to develop the strong relations I now have with my existing landlord.*

These quotes indicate clearly the benefit of being able to secure affordable and long-term housing for the urban poor, as residents who stay in the same house for a longer time are usually able to develop stronger relations with their landlords (social capital) which in turn results in households being able to negotiate flexible rent payments (physical capital). This has proved to be an extremely effective coping mechanism during the Covid-19 crisis, whereby almost all households have accumulated rent debts, as discussed below. The negative consequences of having to move house regularly included: loss of social networks as they had to build relationships again with new neighbours, loss of sense of security if they had to move into less safe settlements where they were more vulnerable to discrimination or harassment by police, and also loss of business if they worked close to their home in some instances. These findings point to the interlinkages between housing, social networks and financial capital, and the importance of affordable and adequate housing in enabling the poor to accumulate other household assets, as further indicated below.

4.2.2 Rent

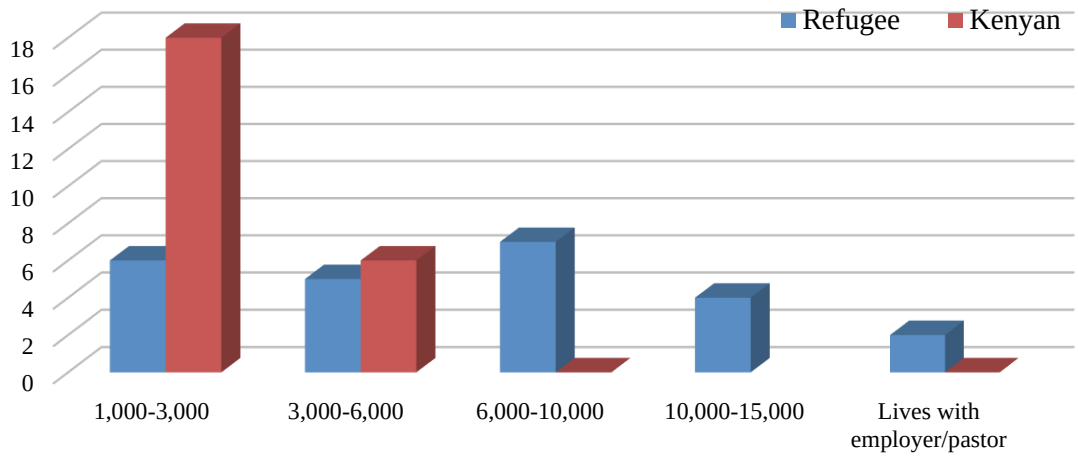
One of the key findings of the research was the significantly higher rent prices refugee households were paying compared to Kenyan households living in Kibera. This highlights just how much cheaper rent is in Kibera compared to other areas of Nairobi, such as Eastleigh, Kayole, Umoja, where refugee respondents were residing. As seen in Figure 4.1, Kibera residents pay on average between 2,000 - 3,000 Ksh for a 1-bedroom shack. Whereas, during the period of fieldwork, the average monthly rent price for refugees was 6,700 Ksh, indicating that in many cases refugees are paying a significantly higher proportion of their household income on housing. Yet, it is important to note the increase in rent in Kibera over time. As Josiah, the principal of St. Johns School in Kibera pointed out:

> *So when I first came to Kibera in 1988, the life in Kibera was somehow….good. Not the way it is today. Because that time, we were paying very little money for rent. My first house when I came to Kibera, I was staying in Soweto, I was paying 80 shillings per month. That time you could say that there were many jobs around, people were getting jobs in the industrial area. It was not as difficult back then as it is nowadays.*

Therefore, while the rental price in Kibera is relatively low compared to other housing rental markets in Nairobi, it still constitutes a significant cost for households. In other words, Kibera slum residents pay a high price for low quality services. As Talukdar (2018) points out that

tenant's in Nairobi slums are "getting a very bad 'price deal' for the quality of living". This is largely because of the over demand for low-cost housing, which far outstrips the supply for affordable housing units. It doesn't help that there is little competition among the few politically connected slum landlords or "slumlords" as they are colloquially referred to, which means there is less incentive to reduce rental prices. Without clear regulations, landlords have little incentive to improve the physical structure of houses (for example, fixing roofs or walls), which results in tenants paying relatively high rental prices for poor quality and often unsafe structures (Talukdar, 2018). As Talukdar et al. (2008) argues, "Kenyan slum residents are stuck in a low-quality, high-cost trap."

Figure 4.1 Monthly rent (Kes)



Source: The author

It is important to point out, that in some cases, location or market-value, is not the sole factor which determines the rental price, particularly for refugees. For instance, some refugees reported that they were discriminated against by Kenyan landlords, sometimes being asked to pay higher rental prices because they were 'foreigners'. As Byamungu, a young male Congolese refugee explained:

> *Kenyans sometimes think that Congolese are rich people. Because our country, as you would know, it is known all over the world that it's a rich country with many raw minerals. But due to the bad governance the population is poor. But here in Kenya, they think that we are rich people because our country has the gold, the silver and other minerals…So even when you are trying to rent a house, they will just give you a higher price. You see?*

The above quote is evidence that rental price is not fixed or based exclusively on economic factors alone, but at times, is also dependent upon individual's ethnic identity, as well as individual's social capital, and bargaining power, whereby Kenyans have a distinct advantage. Because of their shared ethnic identity, Kenyans were usually able to develop better relations with their landlords compared to refugees, which enabled them to negotiate payment of rent and try to reach a compromise. This proved to be a particularly useful coping mechanism

during the Covid-19 crisis, whereby almost all respondents had large debts owing to their landlords (Figure 4.2). For instance, Selesin, a single mother with four children, used to work as a house help in nearby city apartments next to Kibera. However, she recently lost her job because the family for which she was working for was worried about her bringing Corona to the family. As a result:

> *Her rent accumulated up to 10,000. But through her small casual house help work she was doing for her friends in Kibera, she managed to reduce it to 7,000. But because she has a good relationship with her landlord, he understands the current circumstances so gives her some time and flexibility (to pay rent).*

In contrast, refugees generally had a harder time negotiating the payment of their rent with their landlords. This was largely because Kenyan landlords were unwilling to assist 'foreigners' as much as they would for co-nationals. For example, I asked one Somali refugee about whether the landlord was flexible regarding receiving late rent payments.

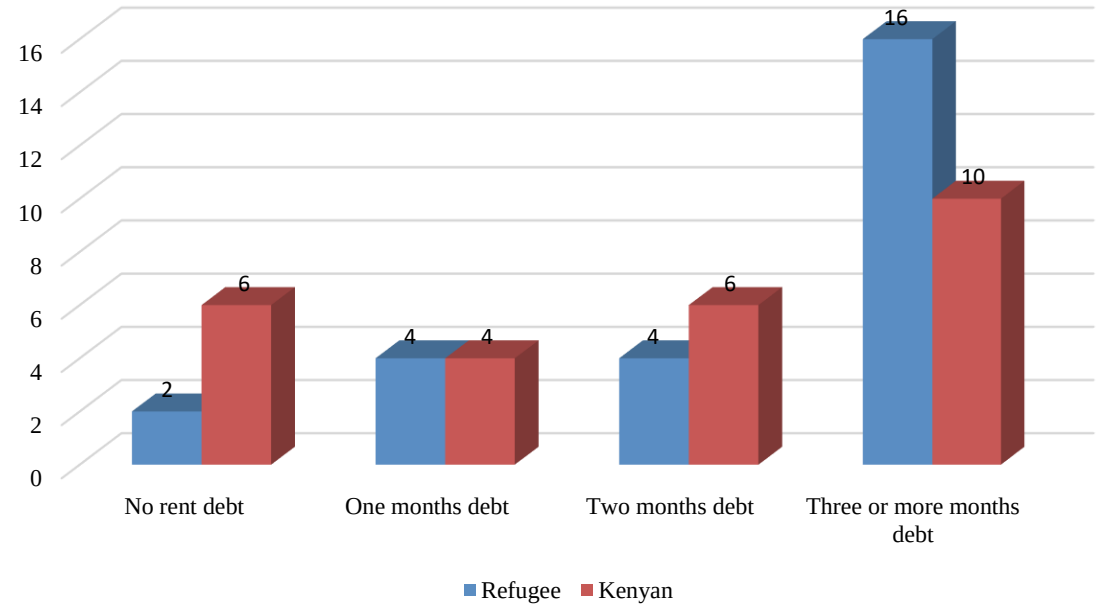
> *Of course, the owner of the house is a Kenyan. He wouldn't except anything less than the set price of 10,000 ksh per month. He won't understand or care whether I have the money or not. So there is no way he could allow me to pay (the rent) over time. However, there is this lady who has a shop nearby, from whom I shop from and she is the one who lent us some money to pay for the rent for the past 2 months.*

As a whole, refugees had accumulated larger rental debts, which they were struggling to pay off. As seen in figure 4.2, 60% (16/26) of refugees interviewed had three or more months of accumulated debt owing to their landlords. This is in comparison to around 38% (10/26) of Kibera respondents.

To afford the relatively high cost of living relative to their incomes, residents share confined living spaces. The occurrence of several family members sharing one room is a common practice for both refugees and Kibera residents, where the vast majority of respondents rented only one room for the entire family (Figure 4.3). The sharing of the same 1-bedroom apartment with friends was a common coping strategy to reduce the cost of rent, particularly amongst male refugees of the same country of origin. However, the sharing of rooms brought about other challenges such as lack of privacy and confined living space. As one Kibera mother with four children explained her housing situation:

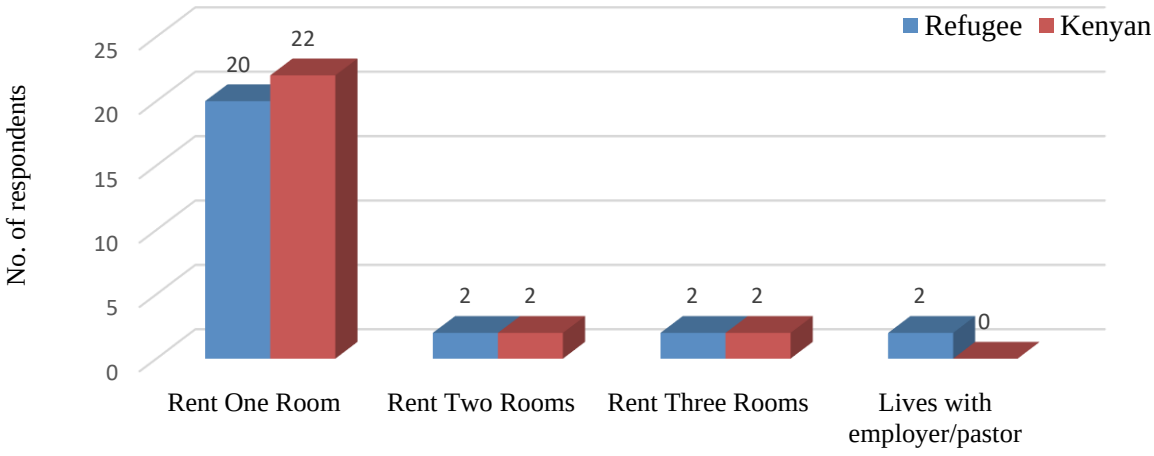
> *We all live together in the same one room, whereby I have put a curtain. It is a 'self-confused' room hahaha. We are rearing children and at the same time we are staying there. It's not ideal but we have no other choice but to share. You see?*

Fig 4.2 How many months in the last 3 months have you not been able to pay rent?



Source: The author

Figure 4.3 Number of rooms rented by households



Source: The author

Not being able to secure proper housing generates a host of other challenges as Arun et al. (2013) note lack of secure housing stunts household's ability to exploit the potential of this physical asset, through income diversification strategies such as setting up a small business from home. Housing is considered as a 'productive asset' (Moser, 1996), and one which can help create other income-generating opportunities for the household. For example, as seen in the photos below (figure 4.4), the ability to use one's own house to operate a small business proved quite an effective coping mechanism during the Covid-19 crisis, particularly for

Congolese refugees, who are well known for their tailoring work, many operating small business' from their homes. Pastor Daniel, one of my key informants, described the benefit of having a home-owned business' in order to increase household level resilience:

> *The refugees lost many of their jobs. Like myself, for the teaching, I can't teach now. So those who were meeting with others to do business together, they lost opportunities because they could no longer meet…It is only those few who are maybe tailors and who can continue to do business even from home and get something.*

This demonstrates that housing is a key factor in developing resilience against shocks, such as the Covid-19 crisis. As for many Congolese refugees who had obtained tailoring skills, they were able to continue to work (many from their homes) and earn an income during the Covid-19 crisis, when many other refugees had lost their jobs. Indeed, according to Arun et al. it is "23% less likely for a household that owns any form of physical asset to experience an adverse shock than for a non–ownership house" (2013: 294). The inability for both populations to own their own housing, largely because of restrictive Kenyan Government legislation denying refugees the right to purchase property, and for slum residents, the inability to gain property rights and tenure security, remains a considerable constraint to poverty reduction for urban poor populations. Indeed Moser (1998: 11) believes that the removal of constraints to allow housing to be used as a productive asset is the "single most critical poverty reduction measure" that can be made by governments.

Figure 4.4 Congolese tailors

Source: The author

4.2.3 Displacement and evictions from housing

As mentioned above, both groups have experienced levels of displacement within the city and having to move house on one or more occasion. However, while refugees move houses more frequently than their Kenyan counterparts, it is the Kibera residents which are more susceptible to cases of forced evictions by the State. Forced evictions in Nairobi's slums and informal settlements are common. Such evictions have mainly arisen as a result of government planned urban development projects, such as road construction and public railways or reclamation of public land for building high-rise apartments. In this context, the case of Kibera is no exception, and also exemplifies the often conflicting interests between developers and slum-dwellers. My key informant regarding the issue of forced evictions is Josiah, the founder and school principal of St. Johns Primary School, located on the southern edge of Kibera. Josiah first came to Kibera in 1988, and is quite outspoken about the issue of forced evictions:

> C: So in regards to housing evictions, in your whole time living in Kibera, have they continued at the same rate? Are they still ongoing?
>
> *Ok, so regarding evictions. They have been there for many years in Kibera. But, of recent. There have been frequent evictions of the people and mostly the ones who are affected are the people living along the roads and the railway line.*

Indeed, there is substantial empirical evidence showing that commercial interests and urban development projects have been a major reason for forced evictions in Kibera and in other informal settlements across Nairobi. One of the biggest and most controversial development projects currently underway is the Kibera-Langata Roads Project being constructed and managed by The Kenyan Urban Roads Authority (KURA) (Jacquemin, 2018). For over 60 years, the government has had plans to construct a new major highway through Kibera, in an effort to decongest the rapidly growing city. In 2014, the final go-ahead was given by the Kenyan Government. However, the route has demolished schools, health clinics, community-based organisations (CBOs) and regular inhabitants (both structure owners and tenants). To date, it is estimated that about 30,000 homes have been demolished to make way for the $20m dual carriage way road (BBC, 2018). In addition to the main highway, there are also a number of smaller roads which pass through Kibera, linking to the main road. As seen in the picture (Figure 4.5) taken during fieldwork below, the construction of a linking road has resulted in a number of shacks being demolished, and with plans to continue to do so. Shacks with red crosses on the doors were demarcated for demolition. During my interview with Josiah, I was eager to understand the impact that the construction of the road and resulting forced evictions was having on Kibera resident's. Josiah's perspective of the road was as follows:

Figure 4.5 School Principal, Josiah

The main threat we are facing as we speak, is this road near the school which has been diverted through Kibera. Fortunately, the school just missed out on being demolished because it is not encroaching the road space...But the proposed road has led to some violent conflicts between residents and the police. I remember one time police had to intervene when residents tried to stop men marking their homes for demolition. That day they came to mark the houses, there was chaos all around here. So there is a constant tussle which is going on from the side of people who are pushing for the construction of this road and from the local residents, who see this as not fair.
Source: The author

4.2.4 Violating Human Rights and International Law

Certainly, it is not only Kibera residents who are opposed to KURA's Roads Project and the resulting forced evictions and demolitions. The Kenya National Commission on Human Rights (KNCHR) called the forced evictions "not only a violation of the law and human rights, but also an unfortunate breach of trust and bad faith by the Kenya Urban Roads Authority and other concerned agencies" (2018). The forced evictions, which began on 23rd July 2018, is expected to have left 30,000 Kibera residents homeless and without compensation or resettlement (KNCHR, 2018). The evictions of Kibera residents violate a number of national and internationally recognised human rights laws. According to international human rights law, Kenya is a signatory of several international treaties, including the International Covenant on Economic, Social and Cultural Rights (ICESCR) whereby Article 11 (1)[2] states the right to "an adequate standard of living" which also encompasses the right to housing. Furthermore, Article 17 of the International Covenant on Civil and Political Rights, states the "right not to be subjected to arbitrary or unlawful interference on a person's privacy, and the right to protection of the law against such interference" (Kinuthia, 2017: 23). In regards National Law in Kenya, the evictions contravene the constitutional right to human dignity (Article 28), the right to housing (Article 43), children's rights to shelter (Article 53), and the rights of marginalised groups (56) (Kinuthia, 2017: 38). Moreover, the evictions were found to be in violation of a Court Order (No. 974 of 2016), which proscribed the State from carrying out any forced evictions until an agreed resettlement and compensation process for persons affected by the KURA Roads Project was in place. In regards to violating International Human Rights, Dante Pesce, the Chair of the UN Working Group on Business and Human Rights stated the following:

> *"Under the UN Guiding Principles on Business and Human Rights, the Government has an obligation to protect against business-related human rights*

[2] Article 11(1) of ICESCR, 1966. Acceded to by Kenya on 1st May 1972.

> *abuse, and business enterprises have a responsibility to respect human rights, including identifying, preventing, mitigating and accounting for how they address adverse human rights impacts caused by them. This would have required a proper consultation with the affected communities, an in-depth assessment of the impacts, including through the collection of data to assess how many residents and properties would be affected, and an official resettlement action plan with adequate compensation. But, as these requirements have been lacking, this action does not meet the expectations under international human rights standards"* (OHCHR, 2018).

The Government's enforced evictions to make way for the construction of the new highway is ongoing to this day. I was curious to understand the implications that the road construction and other development projects has had on Kibera resident's everyday lives. Rebecca, who has lived in Kibera for over 17 years, had the following to say when I asked her about the impact that the construction of new roads has had on Kibera residents:

> *Yeh those people with businesses along the roadside are being evicted, the small shops, the stalls, they are being evicted all the time. I feel that it is very bad. Because maybe you have set up your business, of whereby it is your daily bread. And then, all of a sudden you are being told you have to shift because of the construction of the road. And you have no choice but to move because it is the Government's law. They are being ordered.*

The above statement points to the fact that evictions not only displace residents from their homes' but also destroys small business'; removing household's source of income and negatively impacting livelihoods, while disrupting the informal economy which holds Kibera together. One of my respondents, Boniface, was recently evicted from his home along with his 6 family members, including his two baby twin girls aged 7 months. His house was demolished last year in September 2020 due to the construction of the new road which will connect to the Kibera-Langata Road. The forced eviction clearly had a severe impact on the household:

> C: How did the forced eviction affect you and your family?
>
> *We were really affected because I was given a notice of only two months, so I had to hurry to find another place. Two months was not enough time for me to plan ourselves to move. It also wasn't easy for me to find a new house. So we had to move into a more expensive house which was double the price (3,000Ksh) …And I didn't receive any compensation from the Government.*

In addition to the forced eviction, Boniface has been severely impacted during the Covid-19 crisis. His work as a casual labourer, or doing *mjengo* (construction) work, has significantly decreased. As a result, his monthly income has dropped from earning around 12,000 Ksh before Corona, to now struggling to earn 5,000. His two elder boys aged 17 and 18, have been out of school since March 2020, due to nation-wide school closures. As a coping mechanism, and in order to save money and feed his family, the household has reduced their daily food intake from usually three meals per day prior to Corona, to only two meals per day. As a source of quick cash, Boniface was forced to sell an important and valuable asset, his mobile phone, in

order to cover the cost of rent. Without a mobile, it has become more difficult for him to contact people in order to seek casual work, highlighting the negative repercussions of displacement and how it disrupts other household capital assets such as social and human capital (education and health). Furthermore, both Boniface and his wife are HIV positive, which adds to their vulnerability. Fortunately, they are able to receive free medication from the NGO, Médecins Sans Frontières (MSF). The case of Boniface highlights the far-reaching and long-lasting impact forced evictions can have on already vulnerable households, disrupting their existing livelihoods and pushing them further into poverty.

If the State's disregard for basic human rights was not blatant enough, various government agencies have continued to carry out forced evictions in other informal settlements across Nairobi during the Covid-19 crisis (see figure 4.6). Between 4 and 6 May 2020, the Nairobi Water and Sewerage Company (NWSC) evicted more than 7,000 households of the Kariobangi North Sewerage settlement and surrounding areas (Abdi, 2020). Rights groups obtained a court order to halt the demolition, but authorities went ahead with the forced evictions anyway. As another example, on 1st October 2020, residents from Dagoretti Corner settlement, were forcibly evicted from their homes by government agencies, 'Kenya Power & Lighting Company' and 'Kenya Railways Corporation' leaving more than 3,000 people homeless. The illegal act was carried out in complete violation of Kenya's international human rights commitments and the Presidential ban on evictions during the Covid-19 pandemic, which was released on May 11, 2020 (Amnesty International, 2020). Evidently, forced evictions and the disregard for the right to housing by the State, not only removes housing, but results in the erosion of other capital assets such as loss of income, business, education, food security, homelessness and increases the people's exposure to Covid-19, particularly if they are less homeless. Consequently, forced evictions disrupt families, exacerbate poverty, and has an irrevocably negative effect on the futures of millions of citizens.

Figure 4.6: Forced evictions in Kibera

Source: Human Rights Watch (2020)

4.2.5 Housing and the Right to the City

Housing is key example of where the linkages between the nexus of asset vulnerability, displacement and the Right to the City are clear to see. At the macro level, the asset vulnerability of both refugees and the Kenyan urban poor in maintaining home ownership renders them insecure on many fronts: they are vulnerable to resettlement, rent hikes, and further displacement through forced evictions. They live in deplorable conditions, with large groups frequently sharing one or two spaces, raising privacy, health, and safety concerns; some of those interviewed expressed concern about sharing housing with other families who did not necessarily know each other. During the school closures, parents expressed concerned about leaving their children alone at home whilst they went out looking for work, where they may be exposed to potentially dangerous situations with too many strangers around. Furthermore, while only one Kenyan female participant explicitly mentioned that she was a victim of gender-based violence (GBV), the insinuation was clear in discussions with other female participants, including refugees. This is compounded by government human rights violations at the macro level to enact development strategies such as the KURA's Roads Project which only serves to exacerbate displacement through forced evictions. Thus, although these schemes seek to provide disadvantaged citizens the chance to exercise their Right to the City, they ultimately do the reverse.

4.3 Financial assets

4.3.1 Low income and precarious earnings

Financial capital denotes the financial resources that people use to achieve their livelihood objectives (DFID, 1999: 13). The main means of accruing financial capital for both refugees and Kenyans is through working. The vast majority of respondents work in the informal economy, in low-skilled, low paying and insecure jobs (Table 4.2). Many of the respondents lamented the uncertain nature of working in the informal sector characterized by precarious income streams. The most common source of income for (female) Kenyans living in Kibera was engaging in casual housekeeping jobs, which usually involved washing clothes, cleaning, caring for neighbour's children and other domestic work in the slum. In contrast, the most reliable source of income or form of financial assistance for the refugee group was through the church.

Table 4.2 Distribution by main occupation

Main Occupation	Refugee		Kenyan	
	Number (n)	Percent (%)	Number (n)	Percent (%)
Housekeeping	2	7.6	6	23
Street Vendor/Hawker	4	15.3	4	15.3
Pastor/Church Usher	6	23	0	0
Teacher	1	3.8	3	11.5
Construction (Mjengo)	2	7.6	2	7.6

Unemployed (no reliable source of income)	4	15.3	0	0
Security guard	0	0	3	11.5
Restaurant Worker	2	7.6	2	7.6
Restaurant Owner	0	0	2	7.6
Child carer at school	0	0	1	3.8
School Principal	0	0	1	3.8
School Chairman	0	0	1	3.8
Under-cover Security Officer	0	0	1	3.8
Shop Retailer	1	3.8	0	0
Sells car parts	1	3.8	0	0
Barber	1	3.8	0	0
Tailor	1	3.8	0	0
NGO translator	1	3.8	0	0
Totals	26	100	26	100

Source: The author

The lack of secure employment made both groups feel vulnerable to any unexpected shocks such as illness, school fees, forced evictions, unexpected rent increases, or particularly in the case of refugees, unwarranted arrests or bribes from the police. For refugees, it was particularly challenging for those that had to flee from good jobs in their home country of origin. For instance, one refugee who had formerly been a teacher explained:

Since neither group had stable jobs, they felt vulnerable to any unwelcome disruptions that invariably occur from time to time, such as sickness, school fees, forced evictions, unexpected rent increases, or, in the case of refugees, unjustified arrests or bribes from the police. It was particularly difficult for refugees who were overqualified and had to flee from good jobs in their home country of origin. One refugee who had previously worked as a tutor explained:

> *Back in the Congo I was a very renowned teacher and could provide for my family. But here, I am useless. I am a qualified teacher, with over 15 years of experience, yet can't even provide for my family.*

Refugees are not legally allowed to work in Kenya, unless they obtain a work permit. However, the cost of a work permit is 100,000 Ksh, and has to be renewed annually. Therefore, while refugees may be well qualified for formal positions, they are unable to afford the cost of work permits, or even if they could, often lack the legal documentation required to obtain one. As one refugee explained:

> *We can apply for work permits but you need 100,000 Ksh. And as a refugee, to get that amount of money, it is not easy because you can't get a job. So, you see, you can apply for a work permit in order to get a job, but you can't afford the work permit because you don't have a job. It doesn't make any sense.*

The long-term consequences of employment restrictions on the refugee community cannot be overstated, as many refugees possess skills that are required in Kenya but that they are not permitted to use. One Congolese man explained the limitation of this restrictive policy:

> *I was a teacher, a long time ago. Back in 2015, when I had the work permit documents. But because I don't have now, I don't work.*
>
> C: So, you no longer have a work permit? Was it taken away from you?
>
> *No, it had a deadline. It expired in 2015. Then when I tried to re-new the Government told me, "No. It is no longer given, the work permits".*

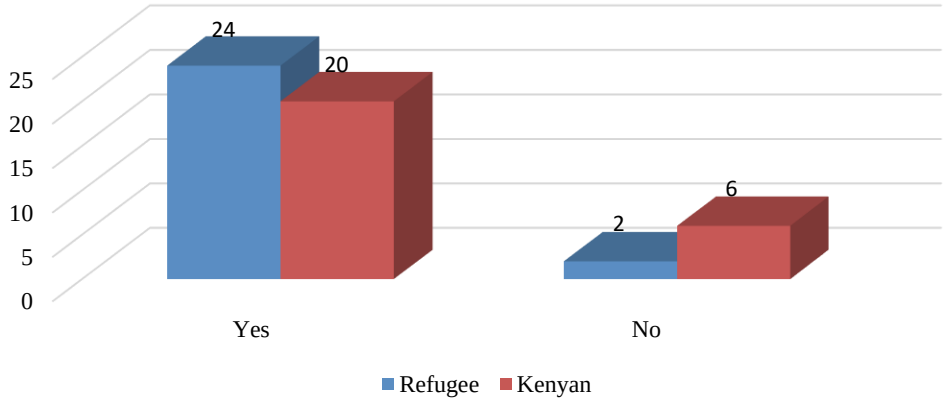
This means that for the vast majority of refugees, they have to compete for scarce employment opportunities in the already over-supplied labour market of the informal economy. To make matters even more difficult, many employers even in the informal economy are discouraged from hiring refugees without work permits due to fear of being caught or interrogated by authorities. Some refugees who speak Swahili well (such as the Congolese), can sometimes get around this by disguising themselves as Kenyans. For instance, a young Congolese man managed to secure employment working on construction sites but was immediately dismissed when his employer found out he was a 'foreigner'. As he recalled the incident:

> *Once he found out I was Congolese he decided to fire me. He gave the excuse that, "because you are not a Kenyan, and you do not have an ID, so you cannot work here. Sometimes people from the Government come here to see if everything is in order. So, then you can be caught here".*

4.3.2 Negative impact of Covid-19 crisis on income

The income of both groups has been severely impacted due to the economic impacts of Covid-19. It was difficult to obtain accurate data on household income for both groups, as many interviewees did not receive a regular source of income; it is not a given that they earn the same amount each month. However, one thing was clear: almost all respondents from both groups had been negatively impacted financially as a result of the Covid-19 crisis, as indicated in figure 4.7 below.

Figure 4.7 Have you lost income during Covid-19 ?



Source: The author

Financial Impact on Kibera residents

A number of female Kibera residents reported that prior to Corona, they were working as casual 'house helpers' in neighbouring apartment blocks. However, they had all been laid off because their employers feared they would 'bring corona' to them. While they continue to engage in housekeeping work in Kibera, it is only occasionally and for far less income compared to working in the apartments located outside Kibera. For instance, Ruth, a single mother of 4 children, had been working as a domestic housekeeper for a family living in an apartment for over a year. However, she was put off due to the fear of transmitting Corona. In addition, her four children were out of school due to school closures. The pandemic clearly had a significant impact on her socio-economically:

> *It has really affected her. Initially, when the children went to school, she at least felt comfort in the fact that the children would receive lunch in school. But right now, they are all at home, so she has to provide for 3 meals per day which is an added challenge. Also, it has affected her ability to get casual jobs. Where she was going to look for casual housework in the estates in South B, they were being rejected because they were feared to have Coronavirus…Its stigmatization actually.*

Another Kibera resident who had been severely impacted by the Covid-19 crisis is Rebecca, a mother of four children, who were all at home without education due to school closures. Rebecca was particularly vulnerable, as she was a victim of gender-based violence (GBV) from her husband. As she exclaimed:

> *My husband has caused a lot of complications, fighting in the house. Even you might see the bruises on my face. He beat me multiple times. So, I decided to leave him. But right now, he is in his home village, so he just left me with the three children, plus pregnancy.*
>
> C: So how have you been putting food on the table during Corona?

It has been a hard time, so I just keep on requesting for financial support from my brothers and sisters. One might send 500 through Mpesa. the other one maybe, 200. Then I go and budget for my family. But if you keep on requesting all the time, you feel as if you are burdening them, because they have their own family. Even this school principal, Josiah, I go and request for support. Because I have children and I have no job, so how are they going to eat? You know they usually say, "when you keep on knocking, eventually the door will open for you". "When you ask, you are going to be given." So, I might even be able to get some work with the school, doing the construction work. Because for myself, I like to keep busy, committed somehow with my own work in my hands. Rather than keep on begging like street children. I have my own hands, head, eyes, then why should I keep on going on begging people. It feels very bad!

Evidently, while Covid-19 has severely impacted the vast majority of household's financially, interviews with single mothers in Kibera revealed their increased vulnerability as they are usually the sole providers for their children. This heightens the risk of the household to external shocks and stressors, as if the mother falls ill or is without work, the children are without support or protection. Interestingly, this rationality made one mother more risk-averse, to the point she would avoid going to collect free food handouts in Kibera, because she feared she may get injured and hence, not be able to provide for her children:

She is really scared about going to collect free food from handouts in Kibera. Because there can be a lot of commotion and people stepping on each other. Even sometimes people can die. So, because she is the sole bread winner for her children, she is usually very wary for going to such handouts.

To corroborate my findings on the loss of employment and income experienced by Kibera respondents, I asked Josiah (the school principal) for his perspective regarding the impact of Covid-19 on Kibera at large:

C: When I was talking to the parents, most of them had lost their jobs. Is that the case throughout Kibera?

Yes, many people have lost their jobs. Very many. Especially in the school here, many parents have gone home because they lost their jobs here in Nairobi. There are some just staying with others here to see if they can find a new job. So, job losses have happened to very many people in Kibera, very many.

The school as a 'safety-net'

The most secure source of formal employment for Kibera respondents was through working at St. Johns school. While the sample size of respondents was small and selective, since all Kenyan interviews were held at St. Johns school, nevertheless, schools are a major source of employment in Kibera. Even during the school closure, there was major construction work being carried out at St. Johns school, which provided casual labouring jobs to many of the teachers who had lost their jobs due to the school closure, and for many otherwise unemployed parents. This was a major finding of the entire study: St. Johns school acted as a safety-net and

coping mechanism for many parents during the Covid-19 crisis. In terms of financial capital, the school provided casual employment through the construction work, the principal also assisted parents financially through allowing the flexible payment of school fees (when classes returned), sometimes even providing small, interest-free loans so families could pay off rent debts and afford food, and also giving out food parcels to vulnerable households throughout the covid-19 crisis. In short, the school was more than just a place of education for children in Kibera; it was a vital source of financial capital through both employment and at times providing emergency assistance for vulnerable households. Josiah was also more than a school principal; he was well respected and recognized as a community leader in Kibera, also offering social support for many. As one mother explained:

> *When I have something disturbing my mind, I might just go to Josiah and talk with him. Because he is a 'secret keeper'. He likes to talk with me, listen to me, guide me, and to counsel. Then I feel that my mind is more relieved.*

The Church as a 'safety-net'

For refugees, the most common source of employment or financial assistance was from the church. In fact, four Congolese respondents were church pastors and another two worked in the church as ushers. Even for respondents who weren't working at the church, it was often their only source of financial capital. Refugees without a regular source of income were largely dependent on the church for small cash handouts or assistance with food and payment of rent. However, during the Covid-19 crisis in Nairobi, restrictions were placed on the operation of churches. Many churches, including the Church of Good Hope where I conducted interviews with Congolese refugees, were forced to temporarily close due to Government restrictions. This meant that the church could no longer collect cash 'offerings' from its members. During the period of fieldwork in December 2020, churches were operating at a limited capacity with a cap of 50 attendees permitted at any given church service. The general consensus amongst Congolese refugees, was that the closure of churches had a devastating and far-reaching impact on their respective refugee community at large. As for many refugees, the closure of the church meant that their only source of financial capital had disappeared. As one Congolese refugee explained:

> *So, before Corona, the church could assist them with some money, so that the wife could buy some items and engage in business. But during corona they stopped getting assistance from the church and they consumed all their capital. Now during corona, they are getting some small assistance from a Congolese friend, that is what is keeping them going these days.*

Therefore, for Kibera residents, St. Johns school acted as a safety-net and crucial source of financial capital during the Covid-19 crisis. For refugees, it was the church. However, the key difference being that the school continued to provide a source of employment and financial assistance for many Kenyan respondents, whereas for refugees, their financial assistance through the church (and mosque for the Somalis), had been severely disrupted. Refugees who

were operating small businesses and stalls were also severely impacted financially. As one Congolese refugee explained:

> *For us refugees, we rely on the day to day jobs of selling things and small small business. So, without that, we are really struggling. So, it has affected us in all the areas, but economically speaking, corona has affected us very very much!*
>
> C: How has it impacted your business of selling *chapatis*?
>
> *Before Corona it was doing well. Maybe we could get 15,000 per month. But during corona we can get maybe between 5-6000 kes.*

Even the few refugees which were employed in the formal sector as teachers or in shops and restaurants had lost their jobs. It is salient to point out again, that refugees who were operating businesses from their homes, such as Congolese tailors, were able to continue to earn an income when other had lost their jobs, demonstrating the important link between refugee self-reliance and increased resilience to external shock such as Covid-19. As Daniel, a pastor who had also been teaching French and Swahili in private colleges, illuminated:

> *I have been a teacher for 2 years now but because of Corona I have stopped working. It was a private school. I was paid 20,000 per month. But now I am receiving nothing. With Corona here, life is not easy. Because you can't get enough money to pay for the house rent. You can't find money to eat. The small businesses refugees engage in are struggling, there are no customers…It is only those few who are maybe tailors and who can continue to do business even from home, who are managing.*

The number of dependents in each household is also a factor in determining the level of income received by both groups. The number of dependents for Kenyan households is higher compared to their refugee counterparts, with 30% of refugees having no dependents compared to 10% of Kenyans. This is understandable given that some urban refugees arrived in Nairobi alone or with just a few members of their families. As a result, they had less people to support financially, while the Kenyan community had to provide for not just their own children, but also extended family members such as parents, siblings, nieces and nephews in cases where their parents have died. This means that Kenyans social network is usually larger and more connected, which is undoubtedly emotionally beneficial. However, the lack of social welfare in Kenya places a major burden on Kenyans, who are often forced to provide any additional financial assistance needed to family members in the event of old age, sickness, or orphaned children.

The economic benefits of having fewer household members and dependents has also been shown by Moser's research (Moser, 2007), which found that upwardly mobile households had far fewer household members overall than those who remained in poverty. Therefore, this supports the inference made in this study; that the fewer number of dependents may be of financial benefit for the urban refugee community over the Kenyans in the long term.

4.3.3 Income generation and the Right to the City

As outlined above, both the Kenyan urban poor in Kibera and urban refugees are vulnerable and unable to exercise their Right to the City for a variety of reasons: in the case of refugees, they are denied the right to work in Kenya, and thus are unable to fully exploit any skills or qualifications they may have acquired in their home countries, and are thus limited to informal work. The Kenyan group's vulnerability is compounded due to the government's failure in several areas, including the failure to formalize large parts of the economy to provide workers with basic protection in terms of regular working hours and minimum wage, and the State's violation of their citizen's right to housing, through forced evictions and providing no form of compensation to those displaced. This is exacerbated by the low level of education received by many Kenyans, which is insufficient for them to obtain well-paying, stable jobs, as many drop out of primary school at Standard 7. The vulnerabilities at the household level have significant consequences for Nairobi as a city, at the macro level. First and foremost, having such a large informal economy with poor business registration and regulation, represents a missed economic opportunity for the state to collect unpaid taxes from all of these businesses. These uncollected taxes could be used to improve the city's infrastructure and to provide much-needed services to both communities, such as improved waste management and drainage in Kibera, and for refugees, a good start would be providing vocational training for youth, so that a whole generation of urban refugees are not left unemployed and prone to further inequalities, which also affect Kenyans.

By not allowing refugees to work, the Kenyan government is actively forcing refugees to compete with Kenyan urban poor for low-paying, insecure jobs that are already oversupplied. This means that refugees are unable to utilize their skills, especially in areas where their skills are needed (such as the teaching profession). Due to this short-sighted and restrictive policy, Kenyans are more likely to be hostile towards urban refugees if they see them as direct competition for their jobs and access to social services, rather than if they see refugees as a positive addition to the society, such as someone teaching their children.

The urban vulnerability and poverty of both groups has been clearly exacerbated during the Covid-19 crisis. As people are pushed to the brink of survival, this may also lead to greater crime and domestic violence. For example, a report by Human Rights Watch (HRW, 2020) indicates how lockdown measures in Kenya has increased the risks for women and girls to gender-based violence. In this instance, the linkages between displacement, vulnerability, and the Right to the City become ever more apparent - refugees are worse off than Kenyans for the reasons mentioned above, all of which are directly linked to their status as an outsider. The government's policy of encampment means that refugees are legally denied the right to reside and work in the city, which ultimately denies refugees the ability to earn an income through the many professional skills and qualities refugees possess which should usually alleviate their vulnerability, such as their formal education and entrepreneurial abilities. Their denial of this right is enforced at the state level, but it has a negative feedback loop that affects not only refugees, but also their Kenyan counterparts, increasing competition and hostility between the two communities.

4.3.4 Physical asset portfolios

In addition to physical assets such as housing, smaller physical assets can also play a significant role in the resilience levels of both the Kenyan and urban refugee groups. However, when asked what coping mechanisms they adopted when short of income, the selling of assets such as those outlined above was rarely mentioned. Selling these items was considered to be a very last resort; one which came after other actions cutting back on food or reducing on transport costs. The interviewees gave several reasons for this, the most notable being that many of the consumer products directly or indirectly helped to generate income and so selling them would result in income decline in the longer term. Items such as phones, laptops and sewing machines were among this category. In addition, both groups cited TV or radio as important for keeping up to date with news and current events in the area, and were very reluctant to sell these items and would only do so for the most part in a case which they deemed as an emergency, such as someone becoming seriously ill.

However, some Kibera residents had the advantage of being able to sell physical assets from their home villages. For instance, one man had family who were farming in Machakos, who were able to support him through the sale of livestock:

> *During the Corona, the father was able to sell 2 cows from his plot of land in the up-country. This was able to help them to pay for rent and food, when they had no income.*

In contrast, even despite the financial hardship, some respondents chose not to sell household items. When I asked a widowed mother why she chose not to sell her radio to get some much-needed cash, she elucidated:

> *She decided that she doesn't want to sell that radio because since the time her husband passed, she has found strength through God. That's why she likes to listen to the Gospel music; it keeps her strong and keeps her going despite the struggles.*

As another example, a single Somali man, with no family members, decided he was not willing to sell his television. When I asked him why he didn't want to sell it in order to gain some cash, he replied:

> *No. Because it's not a good idea for a man to have to sell some of his belongings. Even if you are dying of hunger. You have to endure what is coming to you as a man.*

This differing rationale behind the management of household asset portfolios is insightful because it illustrates how individuals interpret opportunities and challenges from their own perspectives; for example, not having enough money to feed the family is an issue, but it does not necessarily warrant selling anything that isn't a 'necessity,' such as a radio or a television. Selling the television will help pay off a month's rent or school fees, but it will not fix the long-term issue because rent and school costs are constant. In contrast, the sale of a television is warranted if a family member becomes ill and requires emergency finances to afford the

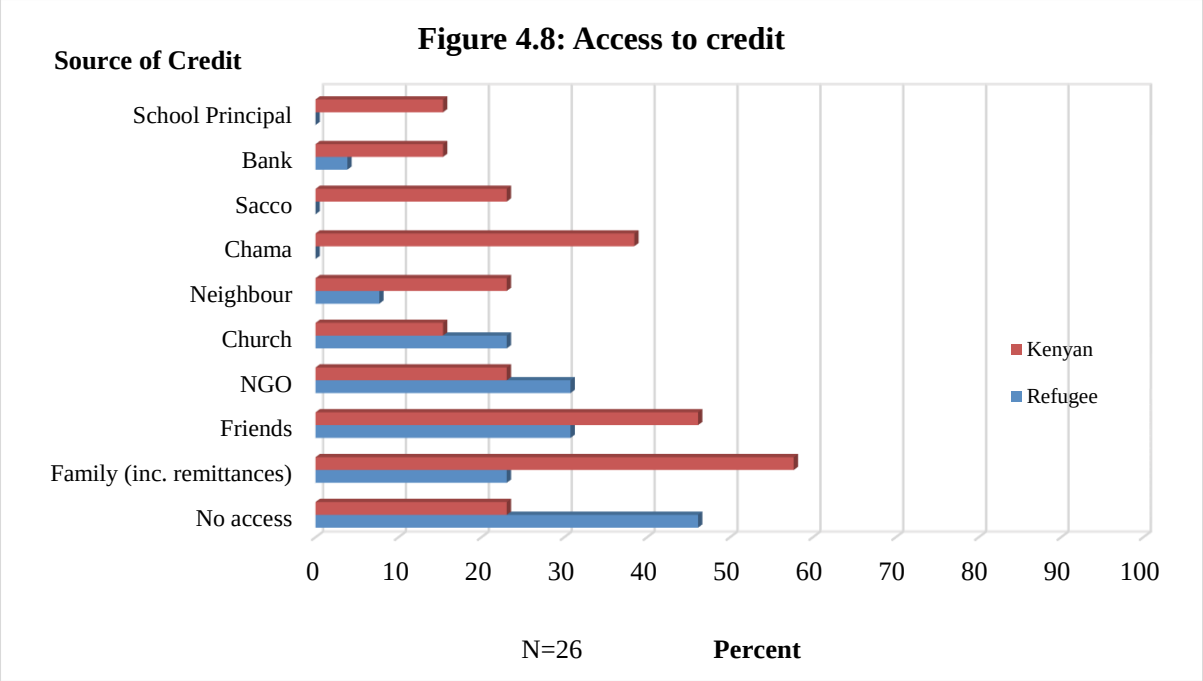
required treatment. However, the question which comes to light from this data is this: why do poor households buy assets such as televisions, speakers, or expensive phones, which they could potentially do without and save the money instead?

Evidence from the literature seems to suggest that households which are more frugal and prefer to invest in more 'productive' forms of capital, such as their children's education, are likely to be better-off in the long-term, even if this means that they are more asset-strapped in the short term. This is supported by Moser's (2007) longitudinal study in Ecuador conducted between 1978 and 2004, which found that households which experienced upward mobility "acquired substantially higher levels of financial and human capital – productive capital" than those who remained poor (Moser, 2007: 33). The study's findings revealed that the households which moved out of poverty did not necessarily possess more assets – what distinguished them were the household's decision to invest more in human and financial productive capital, such as education or establishing a small business, concluding that "it is the gradual appreciation of the entire asset portfolio rather than one asset in particular that ensures long-term upward mobility" (Moser, 2007: 35).

4.3.5 Access to credit and ability to save

Urban refugees have very limited access to any type of formal financial institutions, from national banks to small scale informal savings groups (Figure 4.8). For example, only one of the refugees interviewed had a bank account, in comparison to 15% of their Kenyan counterparts. Additionally, 38% of Kenyans were part of a Chama (group), an informal, usually self-organized, micro-savings group, whereby group members contribute a set amount at each meeting for a fixed period, such as a year. At each meeting funds are collected, and certain members are paid the entirety of the collected money on a rotating schedule. A further 23% of Kenyan respondents were a part of a Savings and Credit Cooperative (SACCO), which is registered, member-owned financial cooperative. Given refugees lack of access to financial institutions and savings groups, it was not surprising that 77% of the refugee population stated they were not able to save any money (even prior to Covid-19), in comparison to 42% of the Kenyan cohort. This meant that Kenyans were largely in a better position to draw upon their savings in order to cope with the economic impacts of coronavirus, in comparison to urban refugees, who relied more on sporadic handouts from NGO's or the Church. It is interesting to note the benefit that a common savings strategy had for many of the Kenyan respondents. As one Kibera mother who was not a part of a savings group explained:

> *I put small amounts of money in the tin, it's called 'home bank'. So, when it is full, or you need it for an emergency, you have to cut open the iron, then you use that cash. So, when this Corona came, it made me very sad because I didn't want to unlock my home bank. But because I didn't have anything, I had to unlock it, and that savings has really helped me to get through these tough times.*



Source: The author

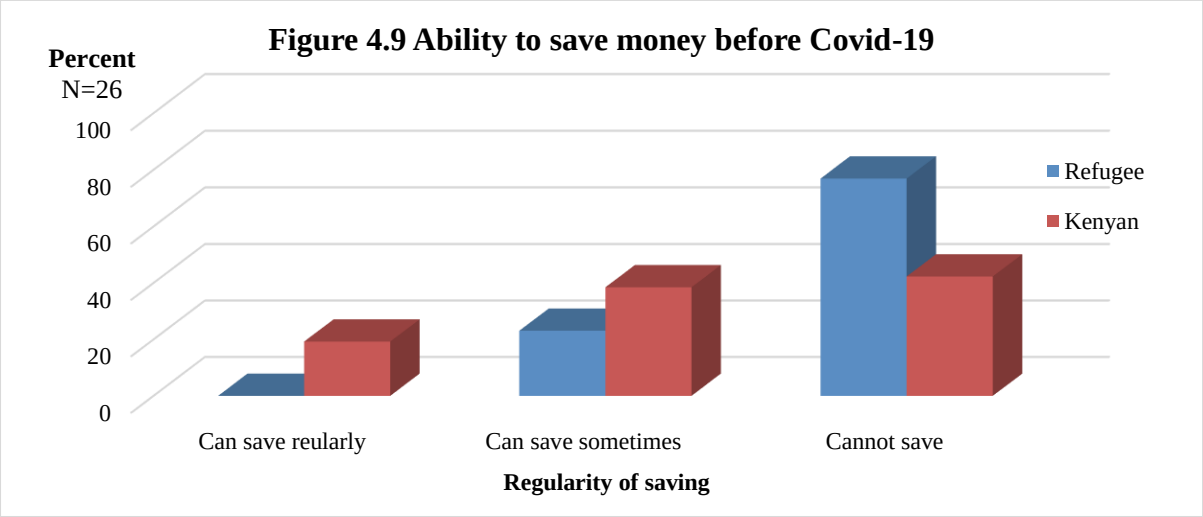
This lack of access to credit in times of emergency leaves the refugee group in particular very vulnerable. The lack of an extensive social network of family and friends in Nairobi means that they have very limited options on where to look for credit. While a very small proportion had managed to access credit through remittances from family members resettled abroad, the vast majority could not rely on any form of credit in times of need. In comparison, a large percentage of the Kenyan cohort can rely on family, friends or informal savings groups in a similar situation. As one Kibera mother explained the financial benefit of a strong social network:

> *In case of an emergency, she has a friend that she can borrow money from. And to clear the debt, she will go and wash clothes for her. They help each other.*

The case study of a Kibera Household described in Figure 4.10, outlines the important link between a strong social network and financial stability and increased resilience to external shocks. For if the same emergency occurred to a refugee in a similar situation, it is doubtful they could have relied on the help of an extensive network of family and friends, and this makes their asset portfolio particularly vulnerable. The majority of the refugee population is unable to access any kind of formal or informal savings and credit, making them extremely vulnerable and perilous. Since they rely solely on their labor to generate income, any disturbance to this source, such as illness or loss of job, can result in the refugees being destitute very quickly, as shown in Figure 4.10. Unlike their Kenyan counterparts in Kibera, they have no or a very small support network to help them through the crisis. The negative coping strategies of reducing food and taking children out of school highlight how dependant some refugees often are on just a single breadwinner or source of support.

If this source is even temporarily stopped for any reason, the consequences can be very severe if no alternative income streams are available. Therefore, the ability to save is of particular

importance to the urban poor. As can been seen from Figure 4.9, refugees are considerably more likely to never be able to save than their Kenyan counterparts.



Source: The author

This is most likely due to their lower income level and the precarious nature of much of their work. However, because of their inability to save and their restricted access to credit, refugees are significantly more vulnerable in terms of their financial assets. In addition, their inability to save limits their entrepreneurial capacity, as they are unable to raise capital to establish a business or purchase productive assets such as a sewing machines to engage in self-employment, as they are mostly living day to day. In the case of financial capital, the connection between asset vulnerability, displacement, and the Right to the City is also clear: both groups are denied access to 'the City' institutions due to their poverty, but refugees are significantly more vulnerable due to their inability to obtain work permits and access formal jobs. When looking at the five major assets outlined by Moser, having a weak financial portfolio, as many of the refugees do, has exposed them to serious risk during the Covid-19 crisis. This is compounded at the macro level in Nairobi, where stringent rules for opening bank accounts are in place, requiring identification and other documentation that many refugees lack. This lack of access to affordable finance is in itself an important driver of urban poverty for both groups, as it is particularly important to overcome the impact of shocks and enable households to make productive investments.

Figure 4.10 – Kibera Household's increased vulnerability during Covid-19

Characteristics of household Covid-19 and shock	Type and Nature of Shock	Who is affected?
• Wife employed as security guard earning 8,600 per month • Husband works as casual labourer earning 9,600 per month • Physical assets – land and house • Savings • All children at school	Husband fell of a building site and broke his leg. Admitted to hospital, incurring large fees. Wife laid off from job because she was absent from work when visiting her husband in hospital Impact of Covid-19 crisis	The two parents /breadwinners of the household and four children Extended social network

Diminished Household Assets		
Human Capital	*Physical Capital*	*Financial Capital*
Reduced family food consumption (health). All four children at home without education because of Covid-19 school closures. Husband's injury prevents him from working.	Sale of wife's mobile phone to pay for hospital bills, which limits her ability to save through Mpesa. Also impacts her ability to look for work as unable to contact her friends to ask about opportunities for work. Sale of radio, so no longer have access to information about Covid-19. No access to news or information (political capital).	Greatly reduced monthly income. Loss of both parent's income streams. Can only manage one meal per day for the children. No longer apart of National Insurance Health Scheme because couldn't longer afford membership costs (500 month).

Social Capital as a Support Mechanism
• Family was able to sell 2 cows from plot of land in the up-country. This emergency assistance was able to help pay for the husband's hospital bills. • Able to receive food from shops on loan and then pay back the shop keepers later. This enabled the household to obtain food, when the household was without income. • Was able to receive 5,000 emergency cash assistance through CHAMA savings scheme. This helped pay for hospital bills and payment of rent. • Has a friend who is a retired doctor and operates an informal clinic from his home where he welcomes patients and also sells affordable medicine. Source of affordable healthcare for children.

Source: The author

4.4 Conclusion

This chapter has represented an analysis of some of the primary research data collected in relation to physical, natural and financial assets. This is to complement the following chapters and partially contribute to answering the research question:

How does the Physical, Natural and Financial Assets of urban refugees compare to those of the Kenyan urban poor in Nairobi?

This chapter explored the asset vulnerabilities of both urban refugee and Kenyan groups in detail, linking their household vulnerabilities at the micro level to the Right to the City at the macro level, and to displacement. It used case studies to show how participants fell into extreme poverty during the Covid-19 crisis and how different assets, such as access to capital through both formal and informal savings groups, prevented some Kenyan households from declining into deprivation in some instances. The findings show that refugees are significantly more vulnerable than Kenyans in terms of physical assets such as housing; their accumulated rent debt due to Covid-19 is significantly higher, and due to lack of strong relations with landlords they are unable to negotiate flexible payments of rent, unlike respondents in Kibera. The data revealed that the refugee population, in particular, is at a major disadvantage in terms of accommodation. They are forced to rent because they are unable to legally own property (even if they could afford it), leaving them exposed to exploitation from landlords.

Another major contributor towards Kibera residents' vulnerability was from state-sanctioned housing evictions to make space for urban development plans such as the Kibera-Langata Roads Project being constructed and managed by The Kenyan Urban Roads Authority (KURA). As revealed from affected household's during fieldwork in Kibera, forced evictions leaves households displaced and without housing, which exacerbates their asset vulnerability and increases their risk to external shocks such as Covid-19. Key informants reported the tendency for displaced residents to comply with authorities orders to vacate their housing, without resistance, highlighting the general submissive nature of Kibera residents to higher levels of power. In instances where residents do mobilize and attempt to resist evictions, they are usually suppressed from armed police authorities, who are not shy to use force, as was expressed during an interview with an Under-Cover Security Agent operating in Kibera. The Kenyan Government's failure to put a stop to housing evictions, even during the Covid-19 crisis, is clear evidence of the State's disrespect and violation of its citizens fundamental human rights as is enshrined in both State and International Human Rights Law. Thus, there is a clear link here between household vulnerability and displacement at the micro level due to unjust policies being implemented at the institutional level, prohibiting both groups from exercising their Right to the City in Nairobi's informal settlements.

To cope with the difficulties of Covid-19, members of both groups adopted various coping and adaption strategies such as the sale of household assets such as televisions, phones, or sewing machines, living in one room rather than two, reducing expenditure on food, cutting back on number of meals, pulling children out of school to save costs, forgoing medical treatment, choosing houses without electricity to cut costs, and living in areas which were more polluted or prone to flooding in order to get cheaper rent. All of these strategies have negative impacts which can result in further reduction in assets in the long term; loss of potential income or education in the case of electricity; health problems due to pollution and loss of consumable goods in the case of flooding. However, urban refugees and their Kenyan counterparts often have to make very difficult choices in these instances, where the pressing needs of money for the next day outweigh any longer-term strategies they may wish to pursue.

Almost all respondents had been negatively financially impacted during the Covid-19 crisis, with many Kibera respondent's losing their jobs as house helpers, security guards, teachers, and casual labourers (mjengo). For refugees, while many of them were already unemployed, usually their only source of sporadic income from the informal sector had also been severely disrupted due to business closures, Government enforced lockdowns and movement restrictions which significantly reduced economic activity in Nairobi.

This left both groups extremely vulnerable to crises developing from seemingly innocuous occurrences such as a short illness or the breaking down of equipment which helped them earn income. In these instances, such a lack of sufficient and stable income could mean a swift decline into total destitution. Strategies to try to adapt to this included pretending to be Kenyans in order to gain access to employment, and in the case of Kenyans diversifying their income not just through labour but by renting out rooms in their house or setting up small business. This problem of low-income generation was compounded in the case of the refugees especially by very limited ability to save, or access to any form of credit which could provide a buffer or safety net. As a result, refugees were forced into very negative coping strategies in an effort to reduce spending when they were unable to significantly increase income generation.

In terms of the positive coping mechanisms adopted by both groups, this largely came from both groups' social networks. To survive the Covid-19 crisis, Kibera resident's turned to family and friends for financial support. All Kibera respondents expressed the importance of the St. Johns School during the Covid-19 crisis, acting as a vital social safety net for their household, by not only acting as a source of education for their children but providing many parents access to casual employment, financial and food assistance and sometimes social support from the school principal.

Chapter 5 – Human and Social Assets

5.1 Introduction

This chapter builds on the previous chapter, by analysing the asset vulnerability of both refugees and Kenyans in terms of human and social assets. Human and social assets are just as essential to the urban poor in terms of reducing household asset vulnerability, as they often lead towards improved financial and physical assets, as mentioned in the previous chapter. Data collected during fieldwork was used to analyse the human and social assets of the urban poor. Interviews with key informants and household interviews back up this quantitative data. The key issues examined in this chapter will be the differing levels of vulnerability of urban refugees and Kenyan communities in terms of healthcare, education and social networks. The key research questions this chapter addresses are as follows:

How does the Human and Social Assets of urban refugees compare to those of the Kenyan urban poor in Nairobi?

In answering the above question, the chapter examines the connections between household vulnerabilities and how they are linked at the city and state level in terms of both groups' Right to the City. It will be shown how vulnerabilities in the areas of education, health and social networks are critical for both groups for several reasons: education is often a key factor in determining a family's ability to move out of a precarious position and, in the long run, out of poverty. On the other hand, poor health and illness are the leading cause of households' vulnerability and descending further into poverty. However, strong social networks might also be able to mitigate the adverse consequences of unstable income sources or crises such as illness due to Covid-19. As a result, examining human and social assets is critical to gaining a complete picture of the vulnerabilities and coping mechanisms of both groups.

5.2 Human Capital

Human capital[3] is a necessary component of any disadvantaged groups' asset portfolios: for without social capital people are unable to make use of all other capital assets (DFID, 1999). Human capital may be acquired directly by people investing in their own personal development by completing further education or training courses and maintaining good health. It may also be affected indirectly, through Government policies and programmes relating to education and health (DFID, 1999). Human capital has many advantages, including improved health, education, income, and overall wellbeing. The crucial role of human capital in accumulating other forms of assets makes it central to the analysis of this research.

[3] Human capital "represents the skills, knowledge, ability to labour and good health that together enable people to pursue different livelihood strategies and achieve their livelihood objectives. At a household level, human capital is a factor of the amount and quality of labour available; this varies according to household size, skill levels, leadership potential, health status, etc." (DFID, 1999: 7).

5.2.1 Education

Education is amongst the most tangible ways in which human capital can be measured and analysed, and in the case of the two groups for this research, education can contribute greatly to reducing their asset vulnerability. During the Covid-19 crisis, all school children's access to education was severely disrupted. On March 15th, 2020, the Kenyan government closed all learning institutions countrywide to contain the spread of the virus, disrupting around 17 million learners nationwide. The Kenyan government closed all learning institutions on March 15th, 2020, in an effort to prevent the virus from spreading, affecting about 17 million students nationwide. The closing of schools has a wide range of economic and social implications, including disrupted and lost learning, nutrition and economic insecurity, childcare problems and an increase in teenage pregnancy cases, increased financial burden for families, and sexual harassment, to name a few (Jelimo, 2020). For the few fortunate students across Kenya who had access to internet and computers at home, they were able to continue their learning online during the school closures. However, in Kibera, this was certainly not possible, highlighting the inequality in education access across Kenya. One mother explained the difficulty of home schooling in Kibera:

> *The children were sent home because of Corona. But like some of the other Kenyan students, they didn't have that chance to continue their studies online. We don't have internet at home let alone a computer.*

However, it is not only the loss of education which has affected both groups. A number of schools in Kenya (predominately public) provide school lunches for pupils. Therefore, school closures had placed an added burden on households having to provide additional meals for their children. One Somali refugee, revealed the consequence of school closures:

> *Now the children are not going to school and getting something to eat. Because even some children can wake up in the morning and they don't have anything to eat. From morning to evening they continue now begging to people. Maybe if you are lucky and have some relatives who are living abroad, they can send you something. But those who don't have relatives abroad, they are just trying to struggle to get something to eat to sustain themselves.*

This highlights the interconnected nature of human assets and how the loss of education can also directly affect children's food security, and health outcomes.

Table 5.1 Education level of interviewees

Level	**Refugee**		**Kenyan**	
	Number (n)	**Percent (%)**	**Number (n)**	**Percent (%)**
None	3	11.5	2	7.7
Completed primary school	6	23	14	53.8
Completed secondary school	7	26.9	8	30.7
University Degree	5	19.2	0	0
College/Vocational training	2	7.7	0	0
Not applicable	3	11.5	2	7.7
Total	26	100	26	100

As can be seen in Table 5.1, many refugees had obtained a higher level of education than Kenyans, with around 20% of refugee respondents having completed university studies in their respective country of origin. However, due to their displacement and resulting erosion of assets, it appears unlikely that children of refugees will attain the same level of education that many of their parents possess. Evidence from interviews pointed to this phenomenon, as the refugees generally struggle to afford primary school fees to educate their children in Nairobi. Some refugees and Kenyans reported removing children from school from time to time as a coping mechanism when income streams were decreasing or are halted temporarily, as was the case during Covid-19. In this circumstance, the childs human capital is being traded off for financial (Parizeau, 2015), to the detriment of their future development. However, the decision between a child's education (human capital) or being better off financially (financial capital) is not a clear-cut choice. This predicament was captured during my conversation with a Congolese man who had two children, currently not attending primary school because of school shutdowns:

> Me: Do you hope for your children to complete their education here in Kenya? To go onto high school?
>
> *That is a problem. Because to send your kids to school here you need money. So if I am struggling to pay the primary school fees, how am I going to afford secondary school fees? Do I send my kids to school on an empty stomach, or do I not send them to school but make sure they are eating. This is the dilemma I face. We struggle.*

This highlights the difficult decisions refugees are faced with and the complex interactions at play in the development of vulnerabilities. The displacement of communities from their home areas is significantly hampering social mobility through intergenerational asset accumulation. Moser (1998) backs this up, claiming that families who choose to keep their children in school are more financially strapped in the short term but less insecure in the long run because schooling reduces poverty through the accumulation of human capital.

Furthermore, displacement directly affects the education level of refugees as several of those interviewed were university students in their countries of origin when they were forced to flee As a result, they are currently in a state of limbo, unable to continue their studies in Kenya and without the qualifications they set out to acquire. In addition to the financial implications this has on refugees, the inhuman way in which refugees' dreams are denied has a profound psychological impact on them.

In the case of the Kenyan cohort, 30.7% only finished high school, which is alarming in terms of the total standard of education received by Kenyan children. Clearly, failure to achieve a higher education restricts one's opportunity to attain well-paying and permanent jobs. It seems that Kenya's schooling system, which allows students to fail and then be forced to leave school at any point of the process, is failing many students. When students miss an exam stage and are forced to attend fee-paying colleges, many students are barred from continuing, and therefore the cycle of poverty for another generation begins:

You know the problem is – you send them away from school, they don't go to another school, they stay in Kibera. They don't go anywhere. So, you will find them just loitering the streets.

5.2.2 Corruption in Kibera

St. John's School is registered as a Community Based Organization (CBO). The school's principal, Josiah, discussed the benefits of the school being a CBO rather than a private school:

You know the thing is. Especially in Kenya. When you talk about a private school people even fear! And in Kibera there are no private schools. Why? Because we cannot meet the standard of private schools. ***They are very expensive****! And the people you are working with are the ones who cannot even pay 500 (shillings) per month. So, to us, it has to remain as a Community Based School because when we put it as a private school it means it is* ***mine.*** *It is not* ***ours!***

Clearly, by being a registered CBO, St. John's school offers a relatively affordable education to Kibera students, compared to private schools. In addition, according to Josiah, the Government is unlikely to demolish the school, due to its status:

*And as a Community Based Organizations, like the school we are in right now****, it cannot be demolished by the Government.*** *Because it is not a private entity. It is just helping the community.* ***We are recognized by the Government.*** *But if it was privately owned, it can then be demolished.*

However, when I delved further into the relationship between the School and the Government, it became clear that the Ministry of Education, often had its own agenda. It is common practice for the Ministry of Education to send their Officers to check on the school and ensure Government requirements are met. Josiah informed me that there was a recent incident in a neighbouring school, whereby a classroom collapsed, and a student was killed. Josiah explained the process of 'negotiations' which took place:

For example, the other time when that school collapsed just over there, they came here. We had a letter, which was given by the Ministry of Education demanding us to not open the school. But I opened anyway. And then they came. When they came, we talked. We told them we are fixing the school. Then corona came. But even if they come now, we have done many things. We have fixed the classrooms, the floors, the rooves, it is very safe now. But even if we have not fixed everything, we tell them ok, we have done this, this and this. If not everything, we have done three out of the four. So, they cannot even tell us anything else.

While at first, it seemed reasonable that the Ministry of Education was taking necessary precautions and the safety of student's into consideration, it quickly became apparent how the Government was using this to their advantage in order to obtain their own benefits:

Me: So the Ministry of Education was wanting you to close down the school?

Josiah: Hahaha yeh he was saying that he was going to close down the school. But you know in Kenya. In Kenya! This is our Kenya! You know in Kenya, must of us are…. Most of us! Around 80 percent are corrupt people. So when they come, they come as very good people… saying we are going to do this, this and this…. But we know their ways. If you have something small, that is all they want. So in Kenya, it works like that.

I think even our President is one of them. I don't think in Kenya there is this thing called justice. I don't think there is enough justice. I think in Kenya, most the Kenyan people, are after money. Sometimes they don't even follow the rules. They can even come to the St. Johns school here and pretend like they are interested in fixing some of the problems here. But the main aim is not to come and see what we are doing as a school. They want lunch! Their main aim is that they come to have lunch! And they become very rude! They are rude!

The issues of corruption, nepotism and general malpractices in the education sector in Kenya is well documented (see Taaliu, 2017). As Taaliau, states, "One of the most disturbing problems facing the development of education in Kenya and across Sub-Saharan Africa is corruption" (227). There are alleged cases of corruption in the recruiting, appointment, transition, and implementation of teachers. Corruption occurs in schools, both primary and secondary, in the recruiting of students in form one (particularly in prestigious national secondary schools), in the supply of materials to schools, and in national exams (Taaliu, 2017). Consequently, corruption undermines the delivery of public services such as education and health on which the poor depend. As Hope (2014: 501) notes: "It inhibits the ability of government to respond to citizens' needs and to utilize scarce resources in the most efficient and effective manner. It takes away resources from priority areas such as health, social development and education".

5.2.3 Education and the Right to the City

At the macro level, the state has implemented education policies that, by their very nature, exclude the vast majority of the urban poor population, whether due to exam failure, expense, or cases of corruption. Children are denied access to the Right to the City as a result of these policies and practices, as they remain excluded from acquiring the necessary level of education that would enable them to work in the formal sector. However, there is a vital caveat here: participation in the formal labor market alone would not be adequate to lift all children out of poverty alone, since there are still inadequate jobs available in the formal sector to provide everybody with a decent standard of living. Nevertheless, it must form part of the solution for Kenyan's urban poor and refugees, since the bulk of these communities are currently being deprived this potential opportunity to develop their human capital.

5.3 Health issues

The Covid-19 pandemic has exerted considerable impact on health systems globally. However, the impact of Covid-19 on urban poor populations such as those being researched in this study, is of particular alarm, given their pre-existing vulnerabilities. As indicated by Chambers (1995: 189), health is an important component of the asset portfolio of poorer populations, as "the

body is for many their major resource. Professionals, dependent as they are on their brains more than their bodies, tend to undervalue the importance to many of the poor of the asset of a fit, strong body and the liability of a body which is sick, weak, or disabled". In the interviews conducted, poor health was identified as a significant asset vulnerability and was often seen as a burden on other family members.

The literature on livelihoods acknowledges that ill–health and health–related expenses are the primary cause of descending into poverty (Moser, 2007). As seen in Figure 5.2, both groups are susceptible to various illnesses, one of the most prevalent being malaria; for example, 57.6% of the refugees and 46.2% of Kenyans interviewed had contracted the disease at some point in their lives. Other significant issues present included stomach aches, typhoid, tuberculosis, urinary tract infections, and physical injuries, whereby refugees are slightly worse off compared to Kenyans. Other illnesses which were also mentioned by a small number of respondents included diabetes and one Kibera man reported having AIDS/HIV. Although given the current rate of infection in Kenya (4.9% as of 2020), it is possible that some may have contracted the disease but due to the stigma surrounding it chose not to disclose that information (Ministry of Health, 2020).

Mental health issues including trauma, depression, acute stress, is clearly one of the most serious concerns; with around 50% of refugee respondents reporting such psychological conditions. However, an important caveat exists here: many refugees may have chosen to conceal their mental health state, due to fear of stigmatization or lack of awareness, as the vast majority of refugees do not visit doctors or health professionals, so remain undiagnosed. Nonetheless, many refugees were still suffering from the traumatic events they had either experienced in their home countries our during their journeys to Kenya. The Congolese refugee community self-organized themselves and held regular counselling sessions in the church, led by the pastors. The importance of counselling for the resilience and mental health of the Congolese community in Nairobi cannot be emphasized enough, particularly during the Covid-19 crisis (Figure 5.1).

Figure 5.1: Congolese self-counselling sessions

Me: So, what are the main jobs involved as a Church pastor?

We usually do some preaching, and also counselling to refugee members who usually have some problems. And as a pastor it is your responsibility to listen and understand people's problems. So, you must follow up with them, because we have a list of those members who usually come to church. And then if they are not coming, you can ring them and know what the reason is they aren't attending church. So, then you can assist them with some counselling if they need.

Me: What problems do you usually encounter during counselling sessions?

Umm it depends, usually problems with their life's, such as a family illness, or now many people are suffering depression because of Corona. Some others have marriage or family problems.

Me: What about people suffering from trauma?

Yeh there are those who are suffering because of the war and conflict they have experienced. So, it is good to do some counselling with them to assist them so that they can come back to their normal system of lifestyle.

And do you see people recover or improve after your counselling?

Yes, very much so. But the problem is there are too many people wanting counselling and we can't give to everybody.

Right I see, so how many people are you currently counselling?

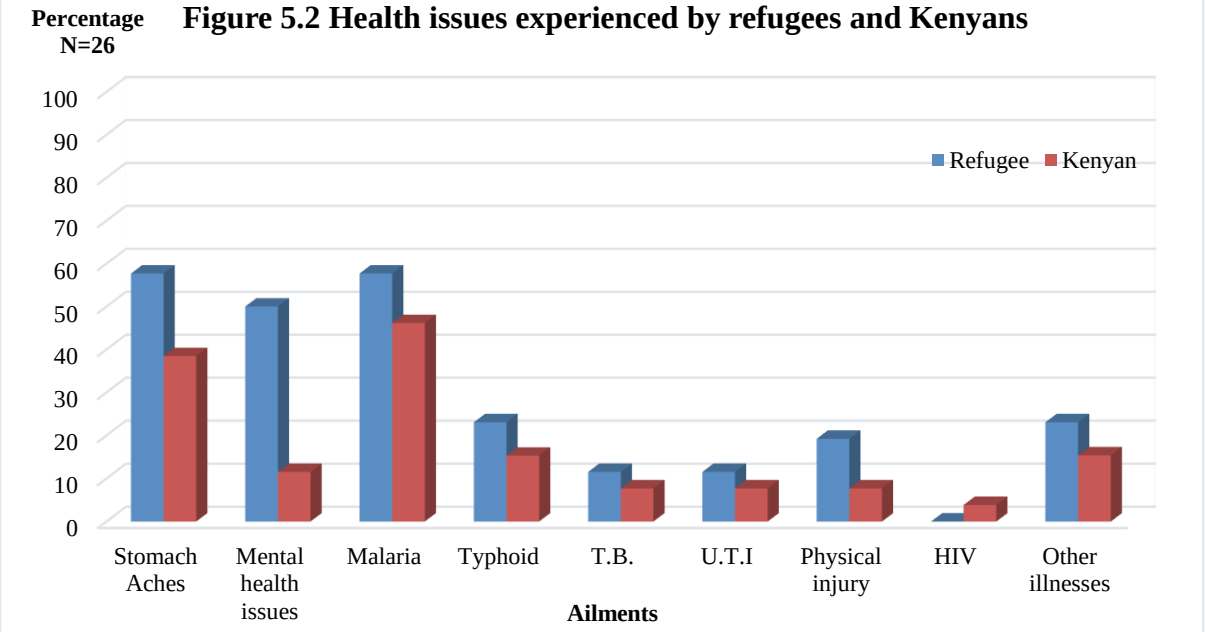
Ahhh more than 20 refugees just by myself. Like today, the one who is coming to see me has a problem of smoking the Bangi and the CAT. So, I started giving some counselling to him since last week. And we also pray for them.

And do they have to pay for counselling services?

No, it is just from our generosity. We don't like to see our people struggle, so we must come together and help each other, to be strong.

Source: The author

Figure 5.2 Health issues experienced by refugees and Kenyans

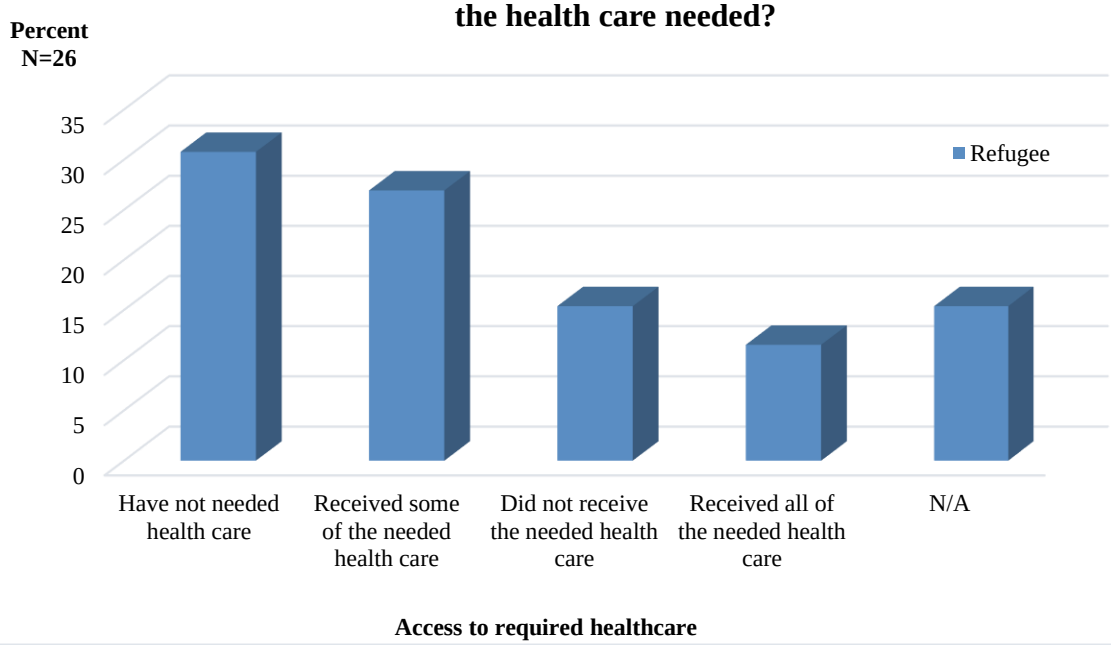


Source: The author

Access to the required healthcare during the Covid-19 crisis proved prohibitive for many refugee respondents in particular. The cost of regular visits to hospitals or pharmacies, meant that a number of refugees were not able to receive the necessary healthcare or medications such as for the treatment of malaria, stomach problems such as ulcers and other health concerns. Many refugees reported receiving healthcare from the National Council of Churches of Kenya (NCCK). However, when I probed further, a Somali refugee revealed that many refugees were unable to receive the required medication:

> *The healthcare here in Nairobi is so expensive, so we usually go to the cheaper hospitals like St. Mary's and Kijabe. Those are the affordable hospitals. Refugees also normally go to NCCK, it's free of charge for all refugees. But there's often not enough medication so refugees are often just turned away.*

Figure 5.3 In the last 3 months, has your household been able to get the health care needed?



Source: The author

In regards to access to affordable healthcare, while still a challenge, Kenyans seemed to be better off in comparison to refugees. This is largely due to their ability to access health insurance schemes such as the Kenyan National Health Insurance Fund (NHIF). A number of Kibera residents were a part of the scheme, whereby they paid a monthly fee of 500 Ksh in order to receive access to discounted healthcare and medication. However, as one Kibera mother reported how Covid-19 directly affected her household's ability to access affordable healthcare:

> *When she was employed, she was a part of the National Insurance Health Scheme whereby she would pay 500 Ksh per month from her salary and in return she would receive health insurance and an NHIF card, which would allow her to receive medicines at a discounted price. However, because she was dismissed, she is no longer a part of that scheme, so she finds it too expensive to go to the hospitals.*

Fortunately for Monica, she was able to turn to her social network in Kibera in order to access the required healthcare for herself and for her family.

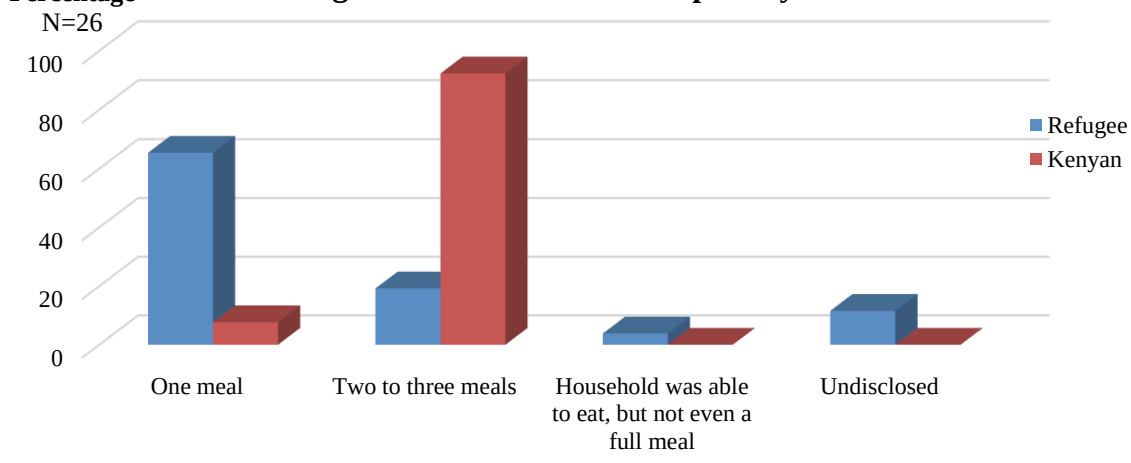
> *She is a friend of a retired doctor who runs an informal clinic from his home where he welcomes patients and also sells affordable medicine. So when her daughter is sick, she usually goes to visit that doctor in Kibera, because they live in the same community and she can pay him back when she is able to. She has been visiting him for over 2 years and especially during this coronavirus when she can't afford to go to the hospitals anymore.*

This case highlights the crucial link between social capital and access to affordable healthcare in Kibera. For without this critical connection to the retired doctor, the household would have been without the necessary healthcare as they are unable to afford the relatively high cost of attending government hospitals in Nairobi. Public hospitals can also be located some distance from Kibera, requiring costly and time-consuming journeys on the *Matatus* – the local minibus transportation system.

5.3.1 Nutrition and food insecurity

Adequate nutrition is linked to a number of other assets, including the ability to work and increase human capital through education. Nutrition insecurity is therefore a major vulnerability that affects both groups, particularly during the Covid-19 crisis, where both groups reported cutting back on meals to save money. The most salient finding to emerge from this issue, however, is the effect of the Covid-19 crisis on the level of food insecurity in the refugee population.

Figure 5.4 Number of meals per day



Source: The author

As seen in Figure 5.4, around 70 percent of the refugee population were surviving on one meal per day or less. In contrast, despite the impact of the pandemic, the vast majority (92.3%) of Kibera respondents managed to consume 2-3 meals per day. Nevertheless, both groups reported reducing food consumption as a negative coping strategy when their sources of income had

decreased during the Covid-19 crisis. This has a number of negative consequences, the most significant of which is how it can impair their health. Table 5.2 highlights additional strategies adopted by both groups for reducing spending costs and it is important to note that these strategies raise the degree of vulnerability for both urban poor populations.

While households may save money in the short-term, continuing to adopt such negative coping mechanisms over the medium to long term increases is not only dangerous, but unsustainable. Living on one, often low-quality meal per day, will likely result in fatigue and sickness over time. It also contributes to low performance at work and inability to focus properly at school. The importance of proper nutrition for children makes these results especially alarming, also considering the fact that children were missing out on school meals. The parents of children also reduce their own food intake to ensure that their children get enough to eat, which is also potentially harmful to their long-term health.

Table 5.2 Household strategies for reducing spending in the research communities

	Change in eating habits	Food substitutions	Change in buying habits	Non - food items targeted for cuts
Both communities	· Switching to main meals constituted of only vegetables and ugali · Cutting down from 2 to 1 meals a day · Cutting down on the number of meals – firsts upper, then breakfast – or eating less at midday to allow f or the evening	· Vegetables for meat · Generic brands rather than quality processed food · Water for milk in morning drinks · Low – quality substitutes	· Skipping afternoon snack and purchase of cooked food · Purchasing small quantities · Cutting purchases of cooked and fast foods · Reducing food allowance for children in school and working adults · Using cheaper cuts of meat · Buying less food in bulk	· Medicine · Education · Transport · Clothing · Gifts · Recreation · Household repairs · Electro domestics · Moving to cheaper accommodation

Source: The author; format adapted from (Lampis, 2009 pg. 72; Moser, 1996 pg. 30).

5.3.2 Health and the Right to the City

Health is a critical asset for the urban poor because without it, developing a robust asset portfolio is considerably more difficult. Because the majority of Kenyans and refugees rely on their labor as their primary source of income, the loss of this due to poor health can have a devastating effect on the household's financial affairs. The links between asset vulnerability at the household level and poor governance at the macro level of city institutions are clear: the government's decision to implement a resource-intensive redevelopment project (KENSUP) in Kibera, rather than a more general approach to improving the delivery of basic and sustainable services such as water, sanitation, health clinics, and improved drainage infrastructure, raises questions regarding the Kenyan government’s long-term commitment to the Kibera community. Since state organizations have been unable to adequately address flooding and waste management in Kibera, the rate of malaria infection and poor health in general will

remain high for the foreseeable future. Furthermore, the distance to and cost of hospitals remains a prohibitive factor for the majority of the urban poor, as they will forego treatment as a coping mechanism during times of financial hardship. In addition, a lack of adequate nutrition for those with lower incomes contributes to an increase in the negative feedback loop at the household level, causing additional illnesses and perpetuating the cycle of poor health. Displacement is especially costly for refugees in this case, as they pay the price not only financially through higher prices for purchasing medicine or hospital visits, but also through long-term degeneration of their overall health. The lack of affordable health services and health insurance schemes available to refugee communities, leaves them particularly vulnerable to a cycle of poor health outcomes. During the Covid-19 crisis, the mental health of refugees is a matter of grave concern, and more should be done on the part of NGOs and UNHCR to provide formal counselling services to refugees. The lack of coronavirus testing being carried out amongst urban poor populations in Nairobi is also concerning; given their high exposure to the virus and the lack of proper sanitation in informal settlements.

5.4 Social Capital

Social capital[4], is an essential asset for low-income, disadvantaged communities such as slum dwellers and urban refugees, where increased support from social networks can at least partly compensate for a lack of access to financial capital. Due to urban refugees' specific vulnerabilities as non-citizens in the host country and often little access to relief aid, social capital plays a vital role in their economic lives in protracted contexts (Mitlin, 2003). Social capital is a product of community trust and reciprocity and is one of the key strategies utilized by disadvantaged households to reduce their vulnerability. According to Moser (1996: 14), social capital can be in the form of "short term-reciprocity, centred mainly on money and responding to such crises as death and loneliness, and long term reciprocity in food, water, space, and childcare as a precondition for the trust and cooperating and that underlie community based organisations (CBOs)". However, it is important to note that when assessing this asset, it is not stable and is likely to change - when households face crises and are struggling to cope, they may either lend support to their family members and friends, or they can also withdraw support in order to focus on stemming their own asset depletion (Moser, 1996).

Social capital is also crucial in terms of health benefits: many of the refugees interviewed have experienced traumatic events including witnessing the loss of family members, torture, and sexual assaults. The vast majority have received no formal counselling and having to start their lives from scratch in a foreign country is incredibly difficult. In such instances, having good friends and a support network of some kind was extremely beneficial for refugees' mental health and resilience.

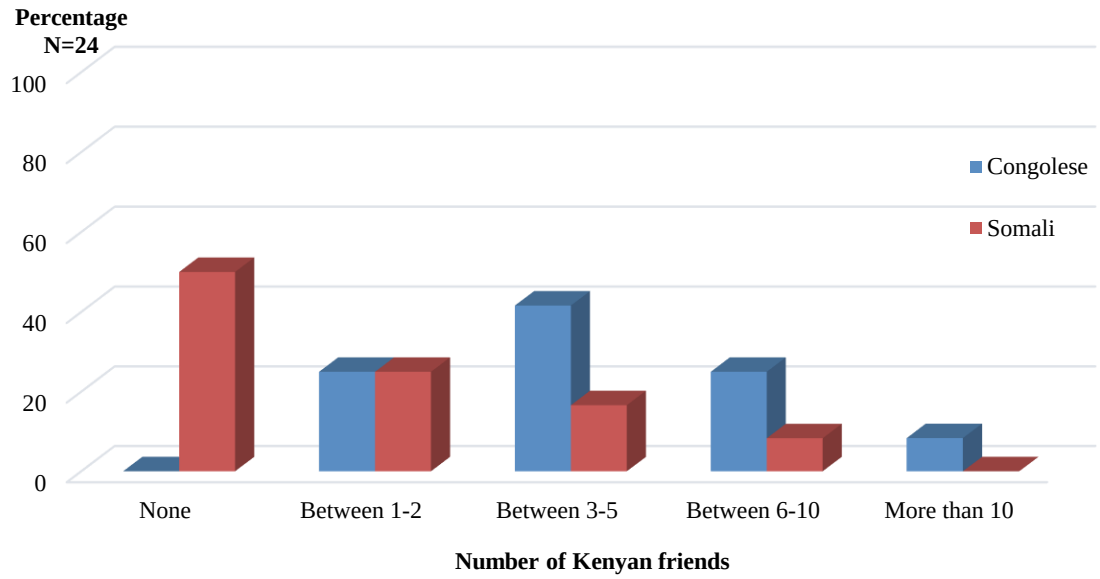
5.4.1 Refugees' relations with Kenyans

In academic research on refugees, the focus on social relations for refugees is often on how networks develop and operate within the refugee community; however, the relationship

[4] Social capital is defined as "reciprocity within communities and between households based on trust deriving from social ties" (Moser, 1998: 4).

between refugees and their hosts can have a significant effect on the quality of life for the refugee population (Porter et. al, 2008). Findings indicate that, generally speaking, Congolese refugees are able to better integrate with the Kenyan host community than Somali refugees. As seen in Figure 5.5 below, 50% of Somali refugees interviewed stated that they did not have any Kenyan friends in Nairobi. In contrast, Congolese refugees generally found it easier to make friends with Kenyans, with 41.6% of Congolese respondents having between 3-5 Kenyan friends and 25% indicating they had between 6-10 friends.

Figure 5.5 How many Kenyans do you consider to be good friends?



Source: The author

Interviews with refugees support this data and therefore, suggest that Congolese are able to better integrate with Kenyans than that of Somalis. The following quotes capture the perspectives of some of the Congolese refugees towards their Kenyan hosts:

> Me: In your opinion, how would you describe the relationship between Congolese refugees and the Kenyan people in general?
>
> *"Let me first say that in general Kenyan people are not bad towards the Congolese refugees. But the problem comes only when they have the elections. And also, they think that Congolese are rich people. Because our country, as you would know, it is known all over the world that it's a rich country with many raw minerals. But due to the bad governance the population is poor. But here in Kenya, they think that we are rich people because our country has the gold, the silver…So even when you are trying to rent a house, they will just give you a higher price. You see?"*
>
> *"Kenyans, in general, are good people. If we take that word, 'in general'. But if we say, 'in particular', there are certain people you can have problems with. But it is not that serious. But in general, Kenyans are good people."*

"People can be like pretenders. So you can greet them, you can talk to them. But you cannot even go deeply with them about their lives. Because they can pretend to assist you, but you don't know their true intentions."

Me: Do you have any Kenyan friends you can rely on for support?

"Friends yes, but to rely on for support, no. Remember I told you, in my country you cannot pass a night without eating. You go to your neighbour and you will eat. But here in Kenya, how will you be able to ask for food when the neighbour cannot even great you? It is impossible! You can't sit in your neighbour's house, no, never. Even if you are in a crisis, like this one, and you don't have any money to pay for rent, let alone food, you are on your own. In the Congo, if there comes a time when you don't have money to pay for the rent, the owner of the house will not chase you away. They will know that you are facing a problem, and they will find a way to help you. When you get money, you will pay them back. But here in Nairobi you can't lean on someone. And in the rare chance that they may help you today, not tomorrow."

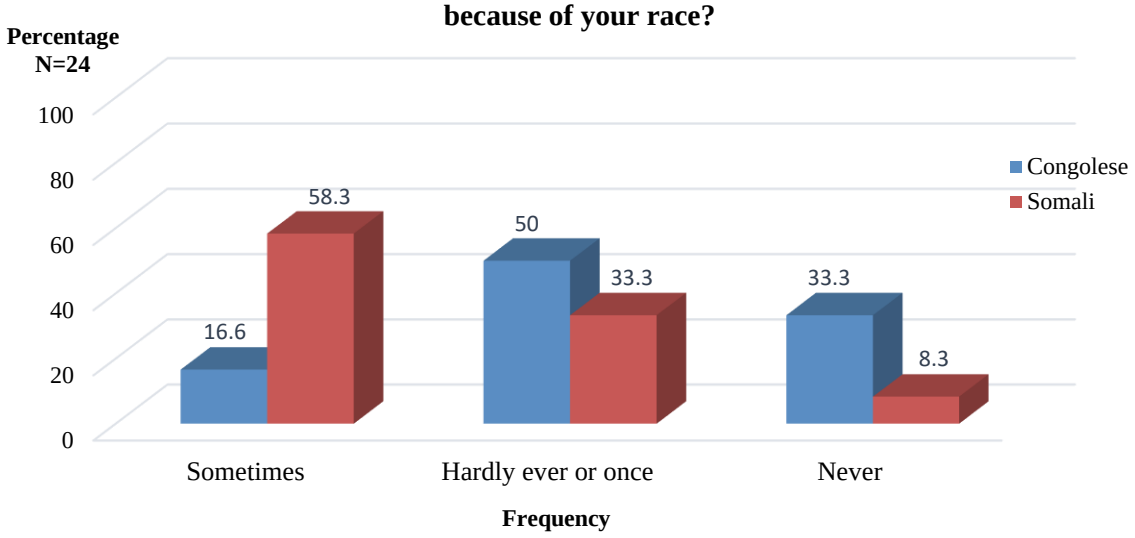
The above quotes seem to suggest that, in general, the majority of Congolese refugees seem to interact well and get along with Kenyan nationals. However, when it comes to receiving assistance in the form of food, money, payment of rent, or developing stronger social ties; this level of support is certainly not apparent amongst refugees and Kenyans.

Discrimination and prejudice against urban refugees are widespread in the Global South (see Pantuliano et. al, 2012) and one of the reasons that these populations go to such extremes to hide their true identities in the urban space. For instance, when questioned about whether they had experienced any instances of racism or hostility from Kenyan nationals, it was clear that Somali refugees were worse off than the Congolese group. In fact, as can be seen in figure 5.6, 58.3% of Somali refugees reported that they 'sometimes' experience incidences of racism or discrimination from Kenyans, largely because of their identity as a 'refugee', or 'foreigner'. One Somali man described the negative sentiment sometimes held towards Somali refugees:

Me: Do you ever experience racism or discrimination because of your identity as a refugee?

Yes, sometimes if you are not on good terms with a Kenyan, they remind you that you are just a 'refugee', a 'foreigner'. They hurl at you the name 'refugee' as if it is an insult. But that is the worst thing I have encountered from normal Kenyan citizens.

Figure 5.6 Do you ever experience incidences of racism or discrimination because of your race?



Source: The author

Despite some refugees indicating that they experienced incidences of racism or discrimination at times, many other refugees spoke well of their relations with Kenyan citizens. However, as one Somali respondent stated they prefer to "keep to themselves and mind their own business", indicating that social cohesion is not so strong amongst the two communities. The following quotes capture the perspectives of Somali refugees towards Kenyans:

> Me: How would you describe the relationship between Somali refugees and Kenyan people?
>
> *"The Kenyan citizens are very good people; they are welcoming and friendly. It's only their Government which is bad, and their police are not that good either."*
>
> *"Kenyan citizens as a community are good people. Only their policemen are evil. So bad. But the normal Kenyan citizens are good."*
>
> *"There is not much problem coming from the ordinary Kenyans. Maybe if you are involved in a disagreement, or a fight with them…they tell you that you are a refugee. They exploit the fact that you are a refugee. They can do anything to you. But when there is peace, and you are not in a conflict mood with each other, there is nothing. There is just peace between us. You just don't want to mess with them."*
>
> *"The Kenyan people are very good people. They are just good in the way they welcome us and interact with us. They are so friendly…If one day I become President in my country of origin, Somalia, I will always remember the Kenyan people. It is my humble hope that one day I'm going to be a President in that country."*

Interviews with Somali women refugees often revealed their acute vulnerability as a group in Nairobi and their susceptibility to acts of discrimination and in one case, physical abuse and

rape. A case study of Zaib, a single Somali mother belonging to an ethnic minority clan, reveals her acute vulnerability both during her displacement and whilst living in Nairobi. This case raises the question once again of the Right to the City; in this instance, the female interviewee was not only abused and treated poorly by her employers, but experienced indiscriminate attacks whilst in public. It is possible given the limited sample size that this example is a one–off incident as no other reports of rape or this type of coercion were recounted by the interviewee participants. This fear of being attacked or arrested by police seriously limited refugees (particularly Somalis) their Right to the City; physically in terms of the places they chose to frequent, but also mentally in that they were never allowed to feel safe.

Figure 5.7 A case highlighting the discrimination and abuse towards Somali women

Zaiab was brought to Kenya in 2008 when she was young. The lady who brought her to Kenya was her mother's friend. On their way to Kenya, Zaiab witnessed a horrible attack with her own eyes. The mother's friend who was looking after Zaiab at the time, was raped and then tortured to death in front of Zaiab. Zaiab cannot recall the incident very well, so she cannot say for certain who the perpetrators were, but Zaiab thinks it was most likely Al-Shabaab militants.

So Zaiab managed to flee with other asylum seekers and continued her journey to Kenya. She managed to arrive in Dadaab Refugee Camp where she registered as a refugee and ended up staying in the camp for two years. When I asked Zaiab what life was like for her in Dadaab she explained that: *"Life was too harsh. Other women and I were in constant fear of being raped because there were so many gangs there, who were known to rape or even to kill. So, we were in constant fear of being harmed."*

It was in Dadaab where Zaiab met a Somali man who offered to bring her to Nairobi to give her an opportunity to work for his family as a 'house-help'. She arrived in Nairobi in 2010. Although she was still young, she was never taken to school in Nairobi. Zaiab explained that life in Nairobi was not easy and that she was treated poorly by the family she worked for and also stayed with. She shared with me a personal incident:

One day she was sent out by the family to go and buy something. She was abducted and put in a car. She was taken to an unknown place, where she was raped. She didn't know who the perpetrators whereas it was dark, and she could not identify them. As a result of that rape, she became pregnant with her son, who she is now caring for. As a result of that incident, she lost her job and went to look for another job. She is now working for another Kenyan – Somali family in Eastleigh. I asked her about what it's like working for that family. The interpreter's response:

"Where she is currently working, she does not get paid. Rather, she works in exchange for accommodation and food. She says that she experiences many problems there. They insult her. They stigmatize her because she had her son out of wedlock, as if it was her own fault. Because of that I'm always in a worrying mood, I sometimes cry because of the stigma. But now I have left that house just this month, because I couldn't take the insults and stigma anymore."

Source: Author's transcription notes from interview.

On discussing the topic of refugees with some of the Kenyan respondents, it is interesting to note that none of the respondents would not welcome refugees into Kenya (see Figure 5.8). Some respondents expressed security concerns, due to the history of terrorist attacks in Nairobi by Al Shabab:

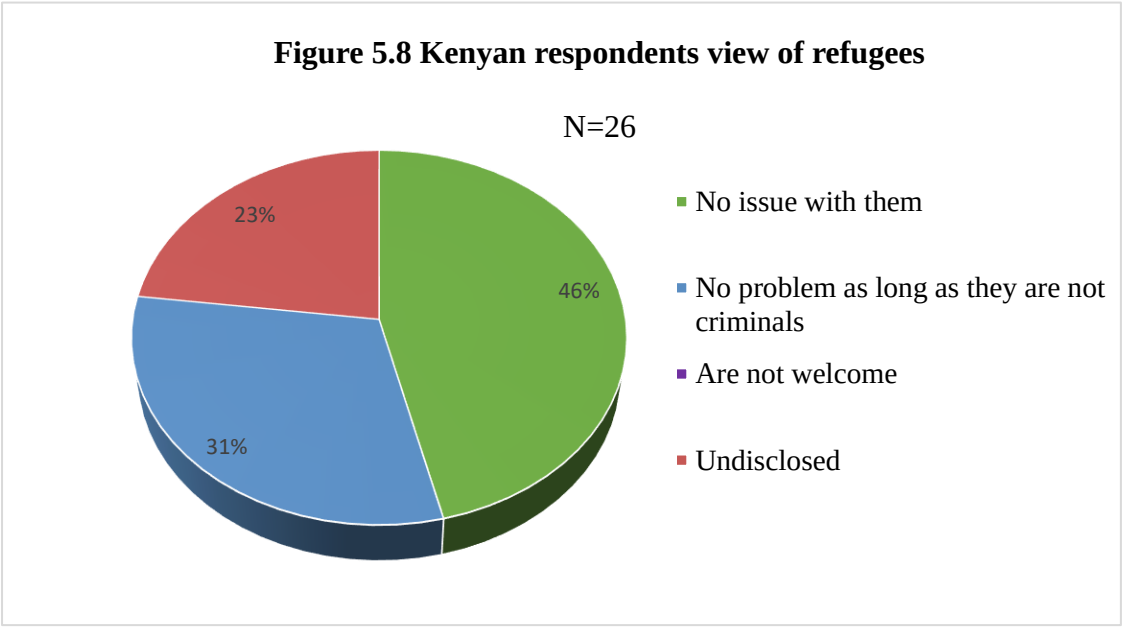
Me: What are your views of Wakambizi? Do you have any problems with them?
I have no problem with them. If they are fleeing their countries from war and conflicts, then they should be welcomed to Kenya and be assisted. But if they are involved with those bad groups like Al Shabab, then they are not welcome here.

One Kibera lady expressed considerable insight and empathized with the plight of refugees. She also raised a salient point, one which is currently disregarded by the Government: refugees' contribution to the Kenyan economy:

Ok if the refugees have a problem, I welcome them to Kenya to have peace. You know running here and there with children on their backs, that's a very hard time! So it is better that they come and stay with us here. No problem. It's also another way to improve our economy, just like tourists coming to visit us here in Kenya. Because living here they are going to buy things and spend cash. And that money may go to the Government, whereby it might be used to help somebody else who is suffering…When they come and you mingle with them, you are going to learn a lot and open up your minds.

This finding indicates that there is a genuine willingness amongst a proportion of the Kenyan population to welcome and accept refugees and leveraging this social capital would be critical for the implementation of cohesive refugee policies and programs in the future. While the sample is not large enough to extrapolate this finding to the Kenyan population as a whole, it still provides an opportunity that with the help of well-developed programmes through participation with the local communities, refugees could possibly be integrated more fully with at least some sections of the local population.

Figure 5.8 Kenyan respondents view of refugees



Source: The author

5.4.2 Social capital and Right to the City

The extent of social exclusion of the refugee community can be quite detrimental to the integration of refugees into society. In addition to the psychological and emotional consequences of dealing with this form of prejudice and alienation, it demonstrates the linkages between refugees' asset vulnerability at both the household and state level: they lack the influence to fight for their right to live in safety and dignity. The current situation is also unhelpful in that it actively prevents proper integration of refugees into the urban space of Nairobi – they are still wary of becoming friends with their Kenyan neighbours, resulting in several missed opportunities for friendships and joint business ventures, as well as access to a larger support network for the refugees that could provide assistance to them, particularly during times of hardship such as the current Covid-19 crisis. This is evidenced by the fact that none of the Kenyans interviewed claimed that they knew a refugee; however, it is entirely plausible that some of them did know of one but were unaware of it due to many refugee's desire to remain inconspicuous.

This problem impacting refugees at the household level is compounded at the state level by the Kenyan Government's exclusionary encampment policy requiring refugees to remain in camps, with only limited authority to live in urban areas. This is unfortunate, since according to the findings of the Kenyan interviews, if forced migrants had legal refugee status, they would not have a problem with them living in Nairobi. Allowing urban refugees to lawfully reside in the city and educating the local public about their inclusion will certainly minimize the degree of discrimination and alienation against refugees who are already in precarious positions. It will also encourage them to claim their Right to the City and enhance the level of local integration between refugees and their host community, as well as strengthen the interrelations amongst different ethnic refugee groups.

5.5 Discussion and conclusion

The findings of this chapter show the interrelation of both human and social capital with asset vulnerability. This chapter has attempted to answer the following research questions:

How does the Physical, Natural and Financial Assets of urban refugees compare to those of the Kenyan urban poor in Nairobi?

Figures 5.1 and 5.2 below, provide a visual representation of the level of asset vulnerability of both groups. I created the asset pentagons manually (my own design) in order to illustrate the findings of this research using the five types of capital assets described in depth in Chapters 4 and 5. Because of the study's relatively small sample size, the asset pentagons are not intended to be quantitative representative of both populations in Nairobi as a whole, but are merely meant to provide additional visual representation on the level of asset vulnerability between both groups this thesis focused on.

Figure 5.1: Refugee asset pentagon

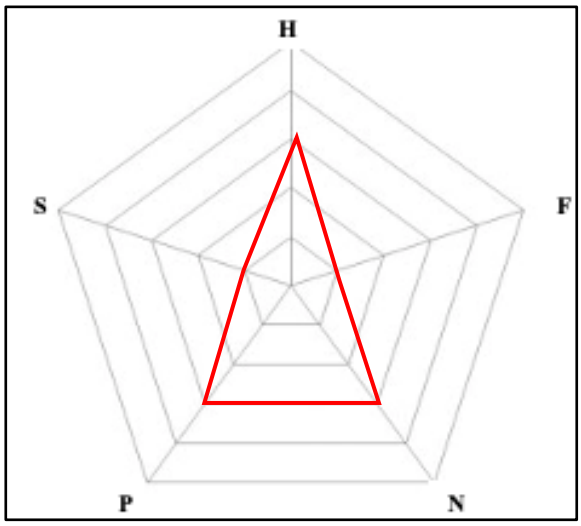
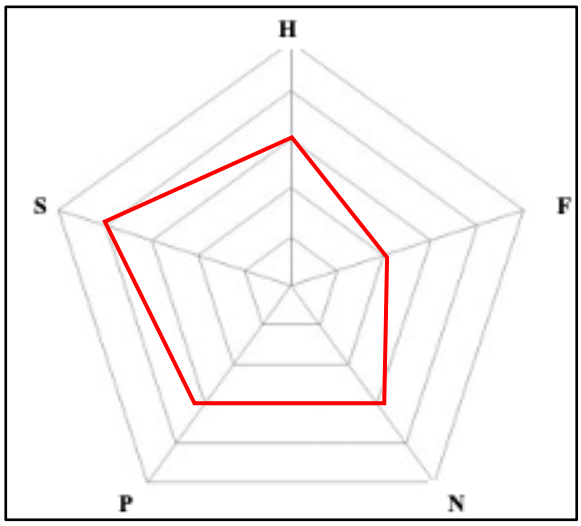


Figure 5.2: Kenyan asset pentagon



Source: The author, pentagon adapted from DFID (1999)

KEY	
H = Human Capital	S = Social Capital
N = Natural Capital	P = Physical Capital
F = Financial Capital	

The refugee asset pentagon clearly shows that the group's social and financial assets are limited. In contrast, the Kenyan population, though vulnerable in terms of human, financial and physical capital, is not as acutely vulnerable as the refugees. The Kenyan group's high degree of social capital in Kibera has reduced their exposure to the economic shocks faced during the Covid-19 crisis. This was primarily seen by the support network offered by St. Johns School, which served as a vital socioeconomic safety net for many interviewed households during the Covid-19 crisis in Kibera.

Nonetheless, the results have highlighted how both groups are asset vulnerable in areas such as education and housing, in large part due to the weak institutional environment in the country. The Kenyan government's failure to provide adequate infrastructure and services in Kibera, and its disregard for the human rights of its citizens; as evidenced by forced housing evictions and instances of corruption and malpractice in the education sector, is constraining Kenyans ability to reduce their asset vulnerability and escape poverty through the long-term generation of human and financial capital assets, such as through accessing further education and employment opportunities in the formal sector. For refugees, their acute asset vulnerability is largely due to their inability to obtain work permits and access affordable or adequate healthcare or education services, often due to their lack of official legal documents (also see Pavanello, 2010). The long-term erosion of human capital through generations of uneducated refugee children is likely to continue, if refugees aren't able to access quality education in Nairobi.

Also salient is the tension which exists in Kenyan/refugee relations. In certain cases, refugees have faced instances of discrimination, racism, exclusion, and a sense of distrust from Kenyans. It is clear that the absence of a large social network is a serious disadvantage for the urban refugee population, leaving them vulnerable to violence and exploitation in certain circumstances. These integration challenges faced by refugees, in particular the Somali community, not only render developing resilient asset portfolios more challenging; many are unable to tap into crucial social networks of support in times of acute crisis. Instead, as a result of these asset vulnerabilities, their 'City' is very small – limited by the number of friends they can have and the places they can reside in or travel to. Equally significant, it is restricting not only for the refugees themselves, but also for their children, who will face many of the same constraints as their parents in building relationships as they try to gain access to education or employment opportunities in the future.

The nation-wide closure of schools due to the Covid-19 crisis has directly impacted both groups' ability to build human capital through education. School closures has placed considerable strain on the main breadwinner of the household to provide additional meals, which students would have otherwise received in school. The ramifications of school closures during crises, can have wide-reaching effects, such as increases in teenage pregnancy, and also increased risk of gender-based violence within homes, lack of access to sexual and reproductive health services, child marriage, and lack of access to education (World Vision, 2020). Poor access to technology (TV, radio, digital devices) and educational resources (textbooks, low-literacy rates) poses a major obstacle to continued learning during school closures, especially for students from disadvantaged families such as the urban poor and refugees (Right to Education Initiative, 2020).

In the areas of health and nutrition, the data indicated that the refugee cohort had a weaker asset portfolio. The diet findings, in particular, were striking, revealing that just under half of the refugees lived on one meal a day, while all Kenyans had access to at least two meals. The refugee group's limited employment and livelihood opportunities had forced them to adopt this negative coping mechanism. Poor nutrition also caused health issues, as collected data revealed that both groups were afflicted with a variety of diseases, the most common of which was malaria and stomach aches. This finding is unsurprising, given the poor environmental conditions found in Kibera and other informal settlements where refugees resided. When the health and nutrition levels are considered together, they reveal that the asset vulnerability of both groups are quite high, especially in the case of the refugee population. Both groups adopted a range of negative coping mechanisms in order to save money on health costs. These included: avoiding seeking medical care, attending public hospitals over private ones, or receiving medicine from pharmacies without consulting a medical professional. These adaptation strategies, including those in relation to nutrition discussed previously, serve to erode the long-term asset base of both groups; forgoing medical care and surviving on one meal a day, will inevitably lead towards a weakened immune system, and thus, increased risk of falling ill.

The findings for research question 1 show that both the urban refugee and Kenyan groups suffer from asset vulnerability to varying degrees across the five forms of capital assets. The results have revealed that in order to mitigate their increased vulnerability during the Covid-19 crisis, both groups adopted a variety of negative coping mechanisms, each with differing degrees of adverse effects. One of the most important findings to emerge from the study was the stronger level of social capital and networks of support amongst the Kenyans than for refugees. This proved to be the key factor in enabling the Kenyan group to better withstand the adverse impact of the Covid-19 crisis in Kibera. When all five major assets, (physical, natural, economic, human, and social), are considered together, it is clear that overall, the urban refugee population is fundamentally more asset vulnerable than the Kenyan urban poor residing in Kibera slum. As a result, refugees' resort to more negative coping mechanisms. This vulnerability severely limits their capacity to develop a sustainable livelihood, as the results clearly demonstrate how displacement has a considerable adverse effect on refugee's ability to build a strong asset portfolio and lift themselves out of poverty.

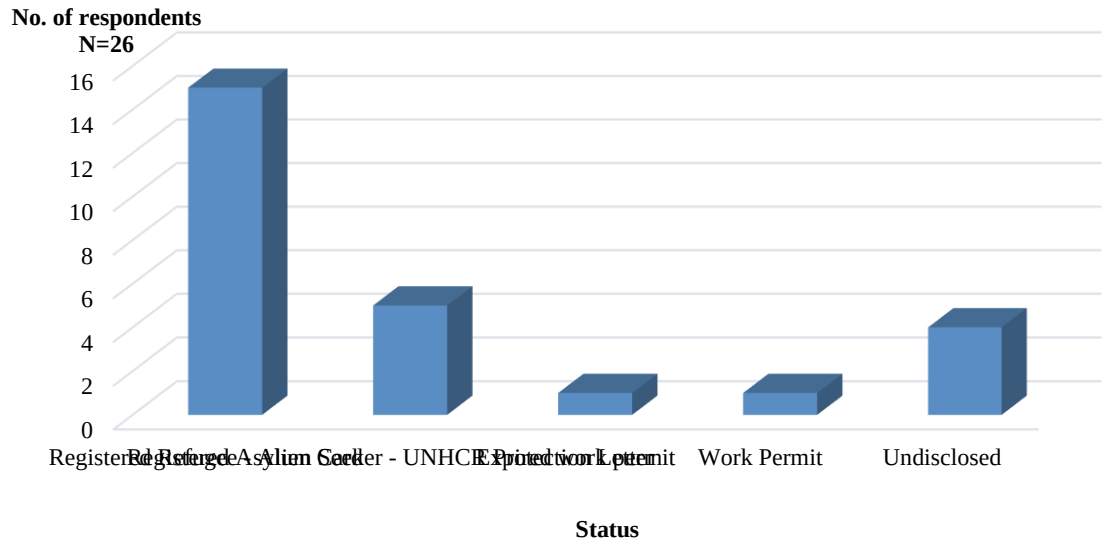
Chapter Six - Political capital

6.1 Legal status

The right to existence itself is the most fundamental of human rights, yet is actually being denied to urban refugees, at least within the confines of Kenyan legal context. As can be seen from Figure 6.1, only one refugee had a valid work permit, though had recently lost his job as a French language teacher due to the closure of the private language college. Approximately 57.6% of the refugees interviewed had acquired Alien Cards, meaning that they were legally registered as refugees with UNHCR. However, the remainder were in various states of precariousness, with 19.2% only possessing a UNHCR Protection Letter, meaning that they were still an asylum seeker and awaiting their Refugee Status Determination. Around 15.3% of the respondent's chose not to discuss their legal status, most likely because they did not possess any legal documentation, placing them at-risk of detention or deportation by government authorities. The inability to obtain work permits, largely due to the high costs and lack of required documentation, is an alarming finding to emerge from interviews, as it indicates that while Kenyan law in theory 'permits refugees the ability to work', but in practice this is not the case. Consequently, not granting urban refugees' easy access to necessary legal documents and work permits, clearly prevents their ability to accumulate financial and other capital assets required to live a normal life:

> *"If the Government can facilitate us to get access to the required documents, so that we can get a work permit, open a bank account, and start to live a normal life again. You know to get a job, they ask you first, "do you have a bank account?" If you say no, they reply: "Now, how will we pay you?"*

Figure 6.1 Legal Status of Refugees



Source: The author

6.2 Kenya refugee policy

Kenya's Refugee Act (2006) posits refugee encampment as the core policy of the government when it comes to the management of refugees (Articles 16 and 17). This policy of encampment means that refugees are still required by law to reside in their designated refugee camps and cannot venture out without a movement pass. The hope of securing employment is a major attraction to Nairobi, yet the reality is that urban refugees are rarely issued work permits, so remain largely dependent on the informal economy. Furthermore, urban refugees are not even mentioned once in the Refugee Act (2006). Given the considerable population of urban refugees and their contribution to the Nairobi economy, their omission from the law is staggering. The Government of Kenya has issued a number of directives ordering urban-based refugees to relocate to camps. The targeting of refugees by law enforcement officers escalated significantly after the issuance of a government directive in 2012. Harassment of refugees in the form of bullying and intimidation, illegal detention and arbitrary arrests, is also well documented (NRC, 2017).

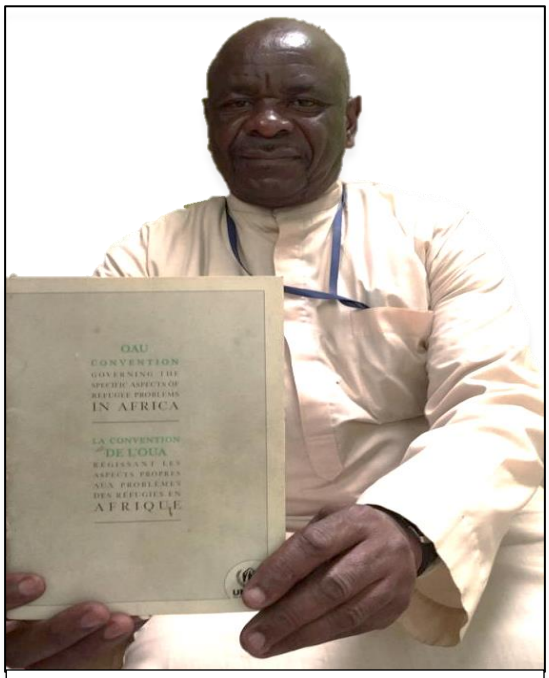


Fig. 6.2: A refugee holding the 1969 Convention Governing the Specific Aspects of Refugee Problems in Africa.

As a result, the adoption of rights by the state is not enough, as this does not automatically translate into the realization of such rights at the household level. In other words, while rights may exist on paper, they are useless if people cannot claim them. As Nyamnjoh points out, "Even when legal rights are extended to migrants, racial and ethnic minorities; they have not always been able to claim them" (2007). For instance, Kenya is a signatory to the 1951 Convention on the Status of Refugees and its 1967 Protocol (UNHCR, 1951). These international declarations codify the fundamental right to seek asylum, along with other refugee rights including: a) the right to freedom of movement, b) the right to possess property, c) the right to gainful employment in the host country, d) the right to access basic services, e) the protection of the industrial, artistic, literary, and scientific works of a refugee, and f) the right to public education and housing (UNHCR, 1951). In reality, however, Kenya's national laws and regulations departs significantly from these international declarations and policy instruments, as refugees continue to be associated with insecurity and the encampment policy breaches basic human rights of refugees (see Kerubo, 2013; Goitom, 2016).

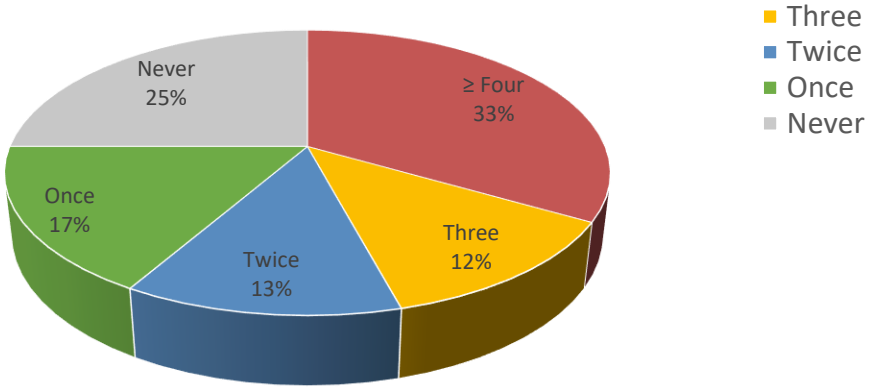
The Kenyan Government, therefore, straddles two opposing policy commitments and viewpoints. On the one hand it speaks of upholding the rights and welfare of people fleeing conflict and persecution. On the other hand it frames refugees as an economic burden and

national security threat meant to be excluded from society and confined in refugee camps located in arid and inhospitable areas (Kassa, 2019: 80). As Nyamori (2018: 32) explains, "Kenya is renowned for its eagerness to support, draft and sign instruments aimed at protecting the rights of refugees and asylum-seekers, but sadly not for implementing them." Refugees that make their way to Nairobi are struggling to exercise and uphold their fundamental rights in spite of the fact that according to international humanitarian and human rights law, the right to seek refuge and access city services should be a given. As a result, the framework of rights which have been established in Kenya must exist alongside a space where populations can accumulate assets and be permitted to assert their rights. If these two do not exist in tandem, then it is likely these populations will remain vulnerable.

6.3 Police arrests and harassment of refugees

It is shocking to note that 75% of refugees interviewed had been arrested by police since their arrival in Nairobi (Figure 6.3). However, when questioned about the reason for and nature of their arrests, refugees often indicated that they had not broken the law and that the police were mainly looking to take advantage of their situation as refugees. The high incidence of police arrests of refugees in this research were in keeping with previous reports conducted by Human Rights Watch (2013) which documented incidences where Kenyan police in Nairobi tortured, raped, and otherwise abused and arbitrarily detained at least 1,000 refugees between mid-November 2012 and late January 2013.

Figure 6.3 Number of times refugees arrested by police since arrival in Kenya
N=26



Source: Interviews

According to Somali refugees interviewed, police patrols and searches in Eastleigh are designed to increase bribe-taking. For example, men are mainly harassed during the day, and women are mostly targeted at night, because police officers know that families and households are afraid of sexual harassment and are able to spend large sums of money to get a woman released. According to one refugee, police officers can claim about 1,000 KES for a man and 2,000 KES for a woman. Refugees who reject or are unable to afford the bribe are detained. If

they are still unable to pay, they are taken to court. If the case progresses, larger and larger bribes are sought. Refugees also accused police of stealing valuables such as cell phones, and respondents of both sexes reported incidences of physical harassment and verbal abuse during identity checks and arrests. Somali refugees also indicated that since the Covid-19 lockdown measures and restrictions, police harassment had increased:

> Me: During Corona has he been facing more troubles from the police?
> *He says that ahh, yeh it has increased. It has increase because they are always, you know, using the guidelines, the masks, and the curfew time against you. If you're not in a position to bribe them. Maybe you don't have any cash on you, they even assault you physically, with the baton they have.*
>
> Me: So has he been assaulted recently?
> *Yeh there was a time he was stopped. And he was whipped. They had a whip. And he was just beaten, he was whipped.*
>
> Me: He was taken to a police cell or it was just done in public?
> *It is more of a dignity issue. They beat you in front of the public…That is very humiliating he says. They also insult you. They talk badly to you in front of other Kenyans. They tell you that, even after you show them your valid documents, that ahh, "refugees are not supposed to be in the city". Which is a lie! They can even slap you or beat you and just leave you there. It's just so horrible (long pause). "Refugees are supposed to be in the camps" they say.*

However, the majority of Somali refugees stated that, when stopped or arbitrarily arrested, they did not confront the police because doing so would only make matters worse. Many refugees do not report police brutality because they do not know how or are afraid that doing so will jeopardize their already precarious legal status. The following translated conversations gives insight into the extent of police extortion being carried out against Somali refugees:

> Me: In your opinion, how would you describe the relationship between Somali refugees and the police?
> *The relationship between the police and the Somali refugees is not a healthy one. When the police realize that you are a refugee, they become too overjoyed! Because they just want to arrest you! Stop you and extort money from you.*
>
> Me: How many times have you been arrested by the police?
> *Countless times. 7-8 times.*
>
> Me: And what were the main reasons? Was it because he didn't have his ID on him, or were they just abusing him?
> *Just because the fact that I'm not a citizen. I'm a refugee. That is the main reason.*
>
> Me: Does he have to pay bribes?
> *Some of my friends and some of the community members used to come to the police and help me bribe them.*

In comparison to Somali refugees, Congolese did not face the same level of discrimination and abuse from police or from Kenyans. The main reason for this was their ability to blend in and disguise themselves as ordinary Kenyan citizens:

> Me: Do you have to pay any bribes to the police?
>
> *No. Me, I have not been arrested. Because if you see my face, I look like a Kenyan almost. But these brown people, or Somalis, they will definitely know you are not from this country. So for me that is the chance I have. But if the police start talking to me in Swahili. The accent now gives me away that I'm not a real Kenyan.*

While different refugee communities seem to be affected in different ways by police harassment, it is clear that fear of the police limits refugees' freedom of movement in Nairobi. Many refugees without documents limit their movement both outside and inside Eastleigh, choosing to stay at home as much as possible. According to one elderly Somali man, "*Even if you have your documents, they don't care. If you don't have money, they will harass you. They can even detain you*." It should also be noted that paying of small bribes is still a concern for many Kenyans, but the bribes they pay seem to be much smaller than in Eastleigh, and their simpler documentation (in most situations, all they need to show is a genuine Kenyan ID card) leaves them less susceptible to accusations that their documents are fake or invalid.

6.4 Alleged corruption at UNHCR

The case study of Abdullahi's aunty revealing the incident of bribery and corruption by a UNHCR Officer, was a rare case revealed during fieldwork. However, alleged incidences of corruption and fraud in resettlement cases at the UNHCR is not unheard of and is well documented. For example, a recent investigative report claims that UNHCR staff in Uganda and Kenya are engaged in fraud. According to the report, refugees paid around $2,500 each to be resettled to western countries, with the corruption also involving use of forged medical certificates to gain entry (Amberger, 2020). The allegations of corruption at the UNHCR are not limited to Kenya or East Africa either. A seven-month inquiry found widespread evidence of UNHCR's staff members exploiting refugees in five countries: Libya, Yemen, Ethiopia, Uganda and Kenya (see Hayden, 2019). The report also alleges that refugees' cases are being sold in Nairobi, stating that, "Urban refugees in Nairobi who have money will replace those in Dadaab or Kakuma in order to get resettlement".

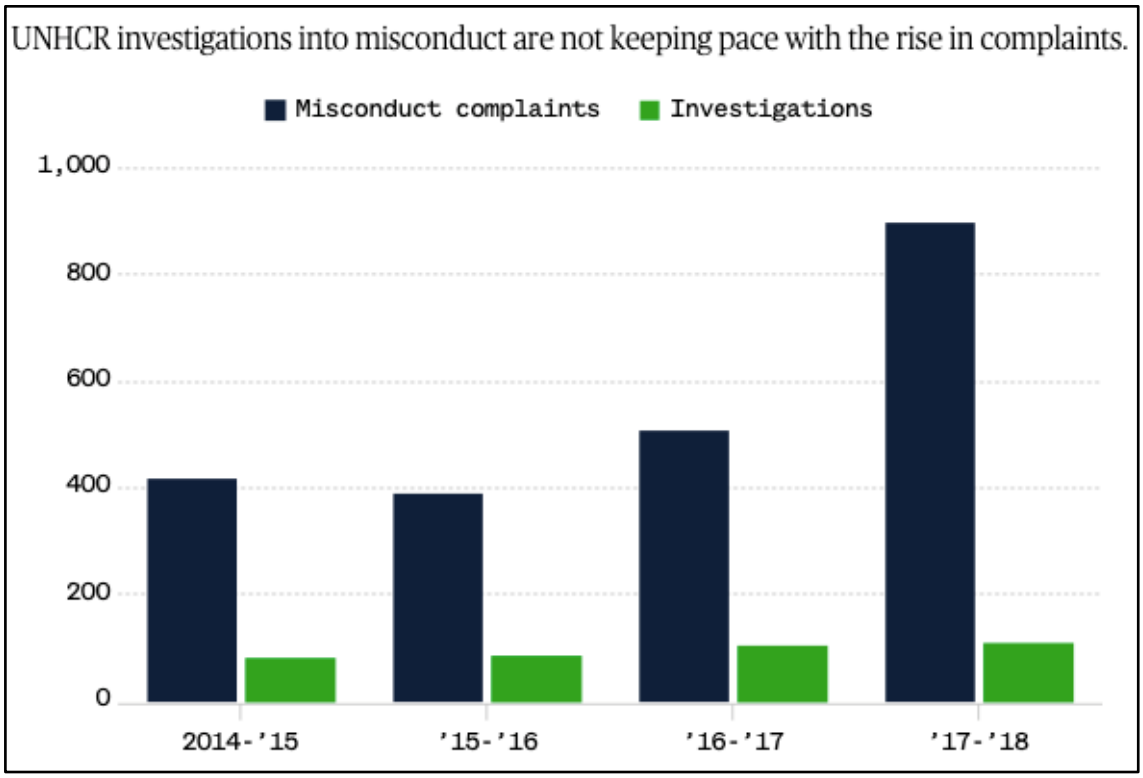
My key informant, Daniel, a Congolese refugee and pastor, who had resided in Nairobi for more than 20 years, was highly suspicious of such incidences of fraud occurring at the UNHCR Office in Nairobi. One young Congolese male, and former child soldier, expressed frustration with UNHCR due to their lack of communication about the status of his case for resettlement he lodged almost 10 years ago. He was highly suspicious that his case had been sold.

> Me: So you think some UNHCR Officials have been selling refugees cases to other refugees?

Yes so there are some official officers in the UN, they sell cases. Like mine, I am much convicted because how my case just suddenly stopped with no information. It makes me think that mine has also been sold. Because even during this period of Corona, many refugees were called by UNHCR to know how they are doing. But for me, I have never received even one message. Meaning that there is something wrong about me. Maybe my case has been sold. So, I feel very bad about UNHCR not helping me.

While it was not the aim of this research to uncover whether such reported allegations were in fact true or not, the fact that reported incidences of misconduct at the UN Refugee Agency is increasing, is a matter of serious concern. Moreover, UNHCR investigations into misconduct are not keeping pace with the rise in complaints (Hayden, 2019).

Figure 6.4 Reported misconduct at UN Refugee Agency rising



Source: Hayden, 2019.

6.5 Political capital

From the above evidence, one can easily tell that the relation between refugees and the Kenyan state is not affirmative at all. Refugees stand out as targets of police corruption and harassment because of their vulnerable position as the "other" - the 'alien', the 'immigrant', or the 'refugee' (Kassa, 2019). There is an undercurrent that Somali refugees represent a security threat to Kenya or are here to make money off Kenyans. Hence, police officers are not reluctant to profile, bribe, threaten or to discriminate against refugees. This abuse of rights at the household level is further compounded by the abuse of power by the government elite at the state-level. According to Transparency International (2019), Kenya ranks 137th out of 180 nations in the

Corruptions Perception Index, with 45 percent of public service users reporting having to pay a bribe in the previous 12 months.

Figure 6. 5 Case of corruption at UNHCR

In the year 2000, Abdullahi and his aunt (both Somali refugees), had to re-locate to Dadaab refugee camp due to security issues. While processing her case at the UNHCR Office in Nairobi, Abdullahi's aunty had been offered a bribe by a UNHCR Officer. The Officer requested money (around $6,000 to 10,000 dollars) from the aunty, in order to "give her some favours with her case", indicating that she would be able to assist the aunt to resettle to a third country. However, not only did the aunt refuse to pay the bribe, she also reported the incident to higher authorities at UNHCR. Eventually, the UNHCR Resettlement Officer was fired from her job and the matter was taken to court in Nairobi. The interpreter explained the incident in further detail:

The UNHCR Officer was eventually fired from her job, so the aunt feared for her life. Because she got a Kenyan fired from her job. Yet, she was just a mere refugee. So, she was afraid that something was going to happen to her. She received threats from the UNHCR lady.

Me: Did she have to go to court for this incident?
Yes, there was a court case, but the court case was endless. The appointments and hearings that she was being given was so endless…So the aunty had to quit the case for her safety. She then went into a low profile to hide. She was afraid that ahhh…this woman that she caused to lose her job was out to do something to her. To get revenge!

Consequently, due to security concerns and lack of safety, Abdullahi and his aunt were re-located by UNHCR to Dadaab refugee camp. According to Abdullahi, the court case was ongoing for around 3-4 years. When the aunty was required to attend court hearings in Nairobi (around once every year), UNHCR would fly her in a helicopter between Dadaab and Nairobi, indicating the seriousness of the case. When asked about the final outcome of the case, Abdullahi stated:

The outcome from that court case was that she lost her job (referring to the Kenyan UNHCR official) *…And the Aunty was then referred to the United States embassy in 2007 and in 2010 – it took her three years – she was finally resettled to the US.*

Source: Author's interview transcriptions

Chapter Seven – Research Conclusions

This thesis aimed to answer the research question:
How does the asset vulnerability of urban refugees compare to those of the Kenyan urban poor in Nairobi? And what adaptation and coping practices are both groups developing to tackle the livelihood challenges associated with the Covid-19 crisis?

To answer the research question, I used Moser's asset vulnerability framework to gather appropriate data for assessing household asset portfolios and the coping mechanisms used to avoid asset reduction during the Covid-19 crisis. The study found that although Kenyan residents of the Kibera informal settlement were not as asset poor as their refugee counterparts, they still struggled significantly in some areas to develop strong asset portfolios that would reduce their vulnerability.

In the sectors of housing and rent (physical capital), Kenyans were at a clear advantage in comparison to refugees, largely due to their ability to negotiate flexible payments of rent with their landlords (social capital), which proved as a key coping mechanism amongst Kibera residents during the Covid-19 crisis when income streams were disrupted and many had accumulated months of rent debt. The ability to use one's own house to operate a small business (harnessing productive capital) proved to be an effective coping mechanism during the Covid-19 crisis, particularly for Congolese refugees, with some operating small tailoring businesses from their homes. However, the inability for both populations to own their own housing, largely because of restrictive legislation denying refugees the right to purchase property, and for slum residents, their inability to gain property rights and formal tenure security, remains a considerable constraint to poverty reduction for urban poor populations. Not only do they not have secure accommodation, they also lack collateral which prevents them from obtaining loans from banks and other financial institutions.

Concerning financial capital, almost all respondents from both groups had been severely impacted as a result of the Covid-19 crisis. A key finding to emerge was the crucial role of St. John's School acting as an imperative 'safety net' for Kibera residents. The school was more than a place of education for children in Kibera; it was a vital source of financial capital through providing casual employment, and at times emergency financial and food assistance for vulnerable households. For refugees, the most common source of employment or financial assistance during the Covid-19 crisis came from the church. Refugees without a regular source of income were largely dependent on the church for small cash handouts or assistance with food and payment of rent. Therefore, the Congolese and Somali community regularly relied on the church/mosque as a coping mechanism for both financial and social support, not only during the Covid-19 crisis, but for many, from the moment they first arrived in Nairobi, where they were welcomed into their respective communities and also received important information such as where and how to register as a refugee with UNHCR. However, the key factor which differentiates both groups, is refugees lack of access to financial institutions and inability to save. In contrast, before the crisis, many Kenyans reported being able to put aside small savings predominately through utilizing informal savings groups such as a CHAMA or a SACCO,

which Kibera residents could rely upon to withstand the economic shocks associated with the Covid-19 crisis.

In the sectors of health and education (human capital) both groups were vulnerable and unable to access essential services such as adequate healthcare and affordable medicines. A key finding to emerge from interviews was that both groups reported reducing food consumption as a negative coping strategy when their sources of income had decreased during the Covid-19 crisis. The reduction in food consumption, along with other negative coping mechanisms, such as withgoing healthcare, highlights the detrimental impact of Covid-19, and the inter-linkages between food insecurity, poor health, and urban poverty at the household level. Nationwide school closures due to Covid-19, jeopardizes access to education for both groups and thus, accumulation of long-term human capital, which is key to moving out of intergenerational poverty and also mitigating the multitude of challenges that comes with displacement for urban refugees. The Kenyan government must act rapidly to devise a nation-wide home-schooling strategy, which takes into consideration the learning needs of vulnerable students who are unable to access internet, computers or other technologies available to more advantageous groups.

Additionally, the findings revealed that current levels of human capital in terms of education and skills are underutilized, with many refugee groups, working in the informal sector in extremely low-paying, insecure jobs for which they are overqualified. There is a lot of potential for these assets to produce economic development and contribute more to Nairobi's economy. These findings suggest that low-income populations should not be seen as a burden but as a significant potential for economic growth, provided that the proper policies are enacted to capitalize on this human capital.

A key finding to emerge from the study was that social capital can be a key mitigating factor to asset vulnerability, as the Kenyan urban poor have significantly more social capital at their disposal. Kibera residents have a larger social network of family, friends and community leaders. Thus, they generally find it easier to get assistance with jobs, borrow money or receive support from family members, such as through mobile money (MPesa) banking than the urban refugee cohort. In the case of refugees, many arrived in Nairobi with just a small, close-knit family community. Due to the precariousness of their position and lack of legal status, refugees are highly vigilant about who and what kind of friendships they make, as these relationships may leave them exposed to harassment, abuse, blackmail particularly for Somali refugees residing in Eastleigh. The various livelihood strategies adopted by Nairobi's refugee community highlights the challenges of managing complex asset portfolios. Their options are clearly limited in comparison to their Kenyan counterparts – "Those with more assets seem to have a greater range of options and an ability to choose between several strategies to secure their livelihoods" (DFID, 1999: 6). Because of the instability of their life and their reliance on a single commodity, their labor, to survive, any negative shocks or crises such as Covid-19, has a detrimental impact on their ability to survive, let alone prosper.

The research findings have indicated that another key ingredient in reducing asset vulnerability for both groups is *political capital.* The inability of the refugee and Kenyan slum populations to accrue political capital has a negative effect on both accumulating other forms of capital identified by Moser (1998). Urban refugees and the urban poor often lack this political capital to exert pressure on governments and institutional structures to enable or assist them to accumulate assets. For example, the process of acquiring relevant refugee legal documents is long and unlikely for many, yet refugees require such documents to access essential services such as employment, healthcare and education (see RCK, 2016; NRC, 2017). Or regarding the urban poor, the inability to secure formal property rights means that they lack tenure security and are therefore at risk of forced eviction by the State, which represents a constant threat for residents in informal settlements such as Kibera. However, refugees are particularly vulnerable due to protection concerns such as physical insecurity, exposure to discrimination, or bribery and extortion from police and even UNHCR officials, which are all forms of erosion of assets; in this case, political or rights-based assets.

The violation of refugee's political capital and right to seek asylum is once again currently being endangered by the Kenyan Government's recent threats of closing Kakuma and Dadaab refugee camps. On March 24, 2021, the Government demanded that UNHCR announce a clear plan for closing the two camps – within 14 days. Fortunately, however, Kenya's high court briefly suspended the government's attempts to forcibly evacuate the refugees on April 8, but the fate of the two camps remains uncertain (Muiruri, 2021). Of course, many refugees would like to eventually return home, or resettle to third countries, but declaring the crisis fixed and threatening forced repatriation is not a solution; it is a recipe for more dislocation and suffering. Such a large-scale movement of refugees will also risk spreading the coronavirus further and exert additional strain on the already overburdened healthcare systems in the region. Until the situation in countries such as Somalia and the Congo stabilizes, and refugees feel safe to return, Kenya must continue to provide asylum and enable refugees to integrate with Kenyan host-communities (LeVine and Tumwa, 2021). They should start by opening, rather than closing, the camps and allowing those who have been forced to live there the freedom to move. Meanwhile, donor countries must offer financial assistance as well as resettlement opportunities to keep a glimmer of hope alive for those remaining in a situation of protracted displacement in the camps (Frelick, 2021).

As a result, both populations face significant challenges in accumulating and exercising political capital, and the violation and disregard of fundamental human rights, such as through forced evictions, threats of camp closures, corruption and poor governance, all have a knock-on effect of poor asset accumulation and at times can increase vulnerability and asset erosion at the household level. Refugees vulnerability is intergenerational and entrenched, since their lack of political capital is passed on to their children, who will also be denied many of the rights enjoyed by Kenyan Citizens. The essential linkage to draw from this is the connection between different levels of power; how asset vulnerability at the household level is impacted by policies enforced at the state level, and vice versa (as represented in the conceptual framework). The *political,* therefore takes center stage in defining the rights and capabilities of a refugee vis-à-vis his or her restrictions and vulnerabilities.

However, institutional structures can be pressured and reformed to enact just policies, laws and processes which make it easier for vulnerable populations to accumulate assets and access services. The first step towards allowing the urban refugee community to begin accumulating assets is to legitimize their existence in the city. The implementation of a law allowing urban refugees freedom to work in Nairobi will dramatically reduce the asset vulnerability of refugees. Without the regularization of their status, refugees will continue to find it extremely difficult to develop any of the other main capital assets discussed. With the continuous threat of camp closures, and the rising number of urban refugees, a shift must be made away from the old encampment-based policy toward an urban and community-based integration of refugees which expands the bundle of rights and services for urban refugees in Nairobi.

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Appendix 1: Interview Questions for Refugees in Nairobi

Age_____

Gender_____

Location_____

1. Arrival

1. How long have you been living in Nairobi? What was the primary reason that made you leave your country of origin?

2. Have you been living in Refugee camps before moving to Nairobi? If yes, why did you move to Nairobi?

3. Did you have a host family or a relative who assisted you while arriving in Nairobi? If yes, what kind of support did they provide you?

4. Do you rent your place of domicile in Nairobi? If yes, how did you contact the landlords?

5. Were there any surprises or cultural shocks that you experienced when you first landed in Nairobi? Can you share some of your anecdotes with us?

II. Economic Capital

6. What is your major source of income in Nairobi? How do you cover your monthly expenses for food, clothing and shelter?

7. Do you have preferences when it comes to who you buy your basic essentials (food, and clothing) from? If yes, please discuss?

8. Are you engaged in any remunerative economic activity in Nairobi? If so, can you tell us more about your occupation?

9. If you have a job, do you work alongside Kenyans at your workplace? If yes, how do you evaluate the relationship between Kenyans and refugees at your job?

10. Do you have a bank account in Nairobi? If yes, how easy is it for refugees to open a bank account in Nairobi?

11. Do you have a business of your own in Nairobi? If yes, what do you sell? And when did you establish your business?

12. Do you have particular preference about who you hire in your business (Kenyans, Refugees or both)? In any of these cases, why?

13. Are you licensed by the city government? Can you tell us how the process works for refugees that would like to open businesses in Nairobi?

14. Do you pay taxes to the city government, the national government, or both?

15. Are there practices of corruption and nepotism in relation to the licensing, registration, and tax collection of small enterprises by the Kenyan authorities?

16. How is your business being viewed by Kenyans or other refugees in Nairobi?

17. Are you a member of any local saving and credit association in Nairobi?

III. Human and Social Capital

18. Do you or other refugees you know of attend schools or higher education institutions in Nairobi? If yes, can you mention where?

19. Do refugees have preferences for study purposes? If yes, why? (School fees, curricula, proximity, sense of community etc.) Do refugees have their own community schools in Nairobi?

20. Do refugees have their own religious institutions (churches or mosques) in Nairobi? If so, do you know how these institutions were established and managed?

21. Do you attend such religious services? If so, can you tell us the reasons why you attend these services? How do these institutions impact both refugees and the host community?

22. What other cultural associations do refugees have in Nairobi? How do these institutions impact both refugees and the host community?

23. What types of civil society organizations are involved in supporting and handling legal and political matters of refugees in Nairobi?

24. In general, how do you evaluate the relationship between ordinary Kenyans and refugees in Nairobi?

IV. Political Capital/Rights

25. Are you registered or ID'ed by the Kenyan government or the city council as a refugee? If yes, which agency is responsible? And, what are the procedures involved?

26. Do the Kenyan authorities specify your 'rights' as urban refugees? If yes, what are the main rights and protections that you have while living in Nairobi?

27. Do the Kenyan authorities specify duties and restrictions on you as urban refugees? If yes, what are these duties and restrictions that you have to abide by while living in Nairobi?

28. How do you evaluate the relationship between the Nairobi police department and urban refugees?

29. Do you think refugees are subjected to unfair scrutiny, harassment or abuse by the Nairobi police? If yes, why do you think is this the case?

30. How do urban refugees handle such incidents? How do they negotiate rights 'with' the law enforcement officials?

V. Urban Refugee Policy

31. In your opinion, what kind of legal or policy reforms can the Government of Kenya (GoK) or the city of Nairobi introduce to address the conditions of urban refugees?

32. Do you have any other comment?

Appendix 2: Interview Questions for Kibera residents

1. Details of Interviewee

Name:
Age:
Sex:
Religion:
Tribe:
Birthplace:
Single/Married/Widow
Household dependents: Kids (0-4):
School children (5-17):
Adults (18-59): Seniors (60+):

2. Arrival

Which part of Kibera do you live in?
How long have you been living in Kibera? Or when did you first arrive in Kibera?
Why did you decide to come to live in Kibera?
Where are you originally from? Where is your Ushago (homeland)?
Does your family own any land?

3. Economic Capital

What's your main source of income/or work?
What is the weekly household income?
What is your greatest expense? *E.g. Food, Rent, School Fees*
Is your household able to save money?
Has corona virus affected your household income?
What strategies do you adopt to save money or reduce spending costs?
Cutting back on meals, selling items, removing kid from school

4. Housing and Rent

How many rooms do you rent in your house?
Do you have electricity connection? Who do you buy it from?
How much do you pay for your monthly rent?
How many times in the last 3 months have you not been able to pay rent?
Have you ever had to move houses in Kibera? What were the reasons why you had to move?
Has your landlord been flexible if you have struggled to pay rent? Ever been exploited by landlord?

5. Forced Evictions

Have you ever been evicted or displaced from your home?
Do police come into Kibera?
Have you ever had to pay a bribe to the police?

6. Education

What is your highest level of education completed?
How many of your children are currently in school?
How many of your children are not at school due to school restrictions?
How much do you pay for school fees per term?
Have you ever had to take your children out of school due to lack of school fees?
What do you hope for your children's future when they finish primary school?

7. Food/Nutrition

How much money does your household spend on food per week?
On average how many meals does your household consume per day?
Has your household experienced reduced food purchases in the last 3 months?
In the past 3 months, how would you describe your household food consumption?

1. Always eat enough of what they want
2. Eat enough but not what they want
3. Sometimes do not eat enough
4. Frequently do not eat enough

Where do you get your drinking water from? How much do you pay? Time collecting water?

8. Social Capital

Do you belong to any community groups? Churches, women's groups etc.
Do you receive any financial assistance or food from family/friends/neighbours or NGOs/School?
If yes, what kind of assistance and when did you receive it b) Does this assistance continue now, and if not, why not?

In case of an emergency, is there someone you can go to for support?
Are you part of a SACCO or Bank account, MPESA?

9. Health

Does your household have access to adequate healthcare?
What are the main kind of sicknesses your family gets? *Malaria, Tuberculosis, Cholera, Stomachache, Vomiting, Other*
Has anyone in your household been tested for corona virus?
Are you worried about how corona might affect your lives?

10. Relations with Refugees

Do you know of any refugees in Kibera?
What is your view of refugees living in Kenya, do you have an issue with them coming to Kenya?

- *No issue with them*
- *No problem as long as they are not criminals*
- *Are not welcome*
- *Are welcome if they have legal papers*

11. The future

Do you think that you will stay in Kibera or do you think you will relocate elsewhere? What would you like to do?
If plans to stay: Why?
If plans to go: Why?

In the future, do you hope your children will be able to move out of Kibera?

Appendix 3: Kobo Toolbox Survey

IINTERVIEW SURVEY

My name is Charles and I am a masters student from Wageningen University in the Netherlands. This survey is part my thesis where I am researching the lives of refugee households in Nairobi, Kenya. Please note that I am not asking for your name, so feel free to answer the questions. If you do not want to answer a particular question, or it does not apply to you, just skip that question. I really appreciate your input! .

WHAT IS YOUR NAME?

PHONE NUMBER

SEX OF RESPONDENT

- ◯ Male
- ◯ Female

AGE OF RESPONDENT

WHAT IS YOUR RELIGION?

WHICH AREA OF NAIROBI DO YOU CURRENTLY RESIDE IN?

WHAT IS YOUR COUNTRY OF BIRTH?

MARITAL STATUS

- ◯ Married (living with spouse)
- ◯ Married (not living with spouse)
- ◯ Not married, but living together
- ◯ Seperated/Divorced
- ◯ Widowed
- ◯ Never Married

WHAT IS THE HIGHEST LEVEL OF EDUCATION YOU HAVE COMPLETED?

- ◯ No Formal Education
- ◯ Primary
- ◯ Post-primary, vocational
- ◯ Secondary
- ◯ College, middle-level
- ◯ University undergraduate
- ◯ University postgraduate

PRIMARY LANGUAGE OF HOUSEHOLD

DOCUMENTATION HELD BY CHIEF RESPONDENT (CHECK ALL THAT APPLY)

- ☐ Refugee - UNHCR registration
- ☐ Asylum seeker -does not yet hold refugee status
- ☐ Hosting government identity card
- ☐ Work Permit

NOW WE'D LIKE TO TALK ABOUT YOUR HOUSEHOLD, DEFINED AS A PERSON, OR GROUP OF PEOPLE THAT "EAT FROM THE SAME POT" AND SPEND 4 NIGHTS OR MORE IN AN AVERAGE WEEK SLEEPING IN YOUR HOME.

NUMBER OF YOUNG CHILDREN IN HOUSEHOLD (0 - 4)?

NUMBER OF SCHOOL AGED CHILDREN (5 - 17)?

NUMBER OF ADULTS (18-59)?

Use arrow on right

NUMBER OF SENIORS IN HOUSEHOLD (60+)?

ARE ANY OF YOUR SCHOOL CHILDREN NOT AT SCHOOL DUE TO COVID-19?

- ◯ Yes
- ◯ No
- ◯ No school children in household

(IF NO) WHY ARE THE CHILDREN THAT ARE NOT GOING TO SCHOOL STAYING HOME?

Select all that apply

- ☐ Schools are closed due to virus
- ☐ No money -uniforms, transport, books, fees etc.
- ☐ Children needed to work/ Work in household
- ☐ School too far from home/ No school close by
- ☐ Fear of Coronavirus infection
- ☐ Illness or disability
- ☐ Cant access education

WHAT WERE THE MAIN REASONS YOU DECIDED TO LEAVE YOUR COUNTRY OF ORIGIN?

Choose answers which apply

- ☐ Lack of safety and security
- ☐ Fleeing conflict and violence
- ☐ Lack of rights and freedoms
- ☐ Poor economic opportunities
- ☐ Ethnic/religious persecution
- ☐ Family conflict/threats

DID YOU USE A SMUGGLER AT ANY STAGE DURING YOUR JOURNEY?

- ☐ Used 1 smuggler
- ☐ Used more than 1 smuggler
- ☐ Refused to answer / did not mention using a smuggler

WHAT WAS YOUR JOURNEY LIKE TO KENYA? WERE THERE ANY CHALLENGES ALONG THE WAY?

"DID YOU EXPERIENCE ANY PROTECTION INCIDENT DURING YOUR JOURNEY?"

- [ ] physical abuse
- [ ] Bribe
- [ ] robbery
- [ ] detention
- [ ] sexual abuse
- [ ] witness any migrant deaths
- [ ] Kidnapping

WHAT WAS YOUR MAIN PROFESSION BACK HOME?

IN WHICH YEAR DID YOU ARRIVE IN NAIROBI?

DID YOU HAVE A HOST FAMILY OR A RELATIVE WHO ASSISTED YOU WHILE ARRIVING IN NAIROBI? IF YES, WHAT KIND OF SUPPORT DID THEY PROVIDE YOU?

WERE THERE ANY SURPRISES OR CULTURAL SHOCKS THAT YOU EXPERIENCED WHEN YOU FIRST LANDED IN NAIROBI? CAN YOU SHARE SOME OF YOUR EXPERIENCES WITH US?

HOW MANY KENYANS DO YOU KNOW THAT YOU CONSIDER GOOD FRIENDS?

- [ ] 0
- [ ] 1-2
- [ ] 2-5
- [ ] 5-10
- [ ] > 10

IN GENERAL, HOW IS THE RELATIONSHIP BETWEEN ORDINARY KENYANS AND REFUGEES IN NAIROBI?

IN NAIROBI, DO YOU EVER EXPERIENCE INCIDENCES OF RACISM OR ABUSE BECAUSE OF YOUR RACE?

- [ ] Yes frequently
- [ ] Sometimes
- [ ] Hardly Ever or once
- [ ] Never

WHAT WERE THE MAIN REASONS YOU DECIDED TO COME TO NAIROBI? INSTEAD OF REFUGEE CAMPS OR OTHER COUNTRIES?

select the most important reasons

- [ ] To seek for better safety and security
- [ ] To seek better economic opportunities and jobs
- [ ] To be with family/friends
- [ ] To apply for refugee status
- [ ] To access resettlement services
- [ ] To leave the refugee camp

DID YOU PREVIOUSLY LIVE IN A REFUGEE CAMP? IF SO, WHICH CAMP(S)?

WHAT IS YOUR MAJOR SOURCE OF INCOME/JOB?

- [ ] UNEMPLOYED
- [ ] House work (Washing clothes, cleaning, housemaid)
- [ ] Selling fruit/vegetables
- [ ] Tailor - selling clothes
- [ ] Transporter - delivering items
- [ ] Mjengo - construction
- [ ] Matatu driver/conductor
- [ ] Cooking food - Chapati, Maharagwe, Somosas
- [ ] Teacher - Private school
- [ ] Teacher - Public School
- [ ] NGO/UNHCR worker
- [ ] Security guard
- [ ] Hairdressing, Beauty Salon
- [ ] Working/assisting at the church
- [ ] Church Pastor

DO YOU HAVE A BUSINESS OF YOUR OWN IN NAIROBI? IF YES, WHAT DO YOU SELL? AND WHEN DID YOU ESTABLISH YOUR BUSINESS?

.....

DO YOU HAVE A BANK ACCOUNT IN NAIROBI? IF YES, HOW EASY IS IT FOR REFUGEES TO OPEN A BANK ACCOUNT IN NAIROBI?

- [ ] Yes
- [ ] Used to
- [ ] No unable to open one

HOW WOULD YOU DESCRIBE YOUR CURRENT HOUSING SITUATION?

- ◯ 1. No shelter
- ◯ 2. Makeshift shelter (shack, kiosk)/ Shelter not fit for safe habitation
- ◯ 3. Temporarily hosted by friends, family, community/faith group, or emergency shelter
- ◯ 4. Apartment or house, not adequate
- ◯ 5. Apartment or house, adequate

NUMBER OF ROOMS RENTED?

I(If currently renting)

- ◯ One room
- ◯ Two room
- ◯ Three rooms

HOW MUCH IS YOUR MONTHLY RENT?

KES

.....

HOW MANY TIMES IN THE LAST 3 MONTHS HAVE YOU NOT BEEN ABLE TO PAY RENT?

- ◯ 1. 2-3 times
- ◯ 2. 1 time
- ◯ 3. None
- ◯ 4. Not applicable

IIN THE PAST 3 MONTHS, HOW WOULD YOU DESCRIBE YOUR HOUSEHOLD FOOD CONSUMPTION?

- ◯ 1. Always eat enough of what they want
- ◯ 2. Eat enough but not what they want
- ◯ 3. Sometimes do not eat enough
- ◯ 4. Frequently do not eat enough

HOW WOULD YOU DESCRIBE YOUR HOUSEHOLD'S FOOD INTAKE YESTERDAY?

Score the household according to the lowest scoring member.

- ◯ 1. Household did not eat yesterday
- ◯ 2. Household was able to eat, but not even a full meal
- ◯ 3. Household was able to eat 1 full meal
- ◯ 4. Household was able to eat 2-3 full meals

DID ANY OF THE MEALS YOUR HOUSEHOLD ATE IN THE PAST WEEK INCLUDE MEAT, FISH OR EGGS?

- ☐ Meat or fish
- ☐ Eggs
- ☐ Neither

IN THE LAST 3 MONTHS, HAVE THE SCHOOL-AGED CHILDREN IN YOUR HOUSEHOLD BEEN ATTENDING SCHOOL?

"In school" is defined as more than 50% of the time that school is in session.

- ◯ 0. No school-aged children in household
- ◯ 1. None are in school
- ◯ 2. Some are in school
- ◯ 3. All are in school

IN THE LAST 3 MONTHS, HAS YOUR HOUSEHOLD BEEN ABLE TO GET THE HEALTH CARE NEEDED?

- ◯ 0. Have not needed health care in last 3 months
- ◯ 1. Did not receive the needed health care
- ◯ 2. Received some of the needed health care
- ◯ 3. Received all of the needed health care

IF YOU HAD CORONAVIRUS SYMPTOMS, WOULD YOU BE ABLE TO ACCESS HEALTH SERVICES?

- ☐ Yes
- ☐ No
- ☐ Not sure

WHAT ARE THE BARRIERS TO ACCESSING HEALTH SERVICES?

- ☐ No money to pay for health services
- ☐ Lack the rights or documents to access health services
- ☐ Don't know where to go for healthcare
- ☐ Fear of being reported to authorities/ arrest / deportation
- ☐ The advice for testing and treating coronavirus is unclear
- ☐ Don't speak the language
- ☐ Don't know

HAVE YOU EVER EXPERIENCED ANY OF THE FOLLOWING HEALTH ISSUES?

- [ ] Covid-19
- [ ] Malaria
- [ ] Typhoid
- [ ] Turburculosus
- [ ] Mental health issues
- [ ] Trauma
- [ ] Recurring Stomach Aches/Pains

HAVE YOU OR ANYONE IN YOUR HOUSEHOLD BEEN TESTED FOR COVID-19 VIRUS?

- ◯ Yes
- ◯ No

DO YOU KNOW ANYONE THAT HAS, OR HAS HAD, COVID-19/CORONAVIRUS?

- ◯ No
- ◯ Yes

"I AM WORRIED ABOUT CATCHING CORONAVIRUS"	Strongly Agree	Agree	Neither agree or disagree	Disagree	Strongly Disagree
"I AM WORRIED ABOUT CATCHING CORONAVIRUS"	◯	◯	◯	◯	◯

WHAT IMPACT HAS THE COVID CRISIS HAD ON YOUR DAY TO DAY LIFE?

- [ ] Reduced access to work
- [ ] Reduced availability of basic goods
- [ ] I am more worried and stressed
- [ ] Reduced access to asylum application
- [ ] Inability to pay rent
- [ ] Increased risk of Xenophobia/Racism

DOES YOUR HOUSEHOLD CURRENTLY FEEL SAFE LIVING IN NAIROBI?

Opportunities refer to activities such as going to school or work, attending meetings, etc.

- ◯ 1. Don't feel safe enough to pursue any opportunities
- ◯ 2. Feel safe enough to pursue some opportunities
- ◯ 3. Feel safe enough to pursue all opportunities

ARE YOU ABLE TO ACCESS ANY REFUGEE SUPPORT SERVICES FROM THE GOVERNMENT?

- ☐ Security/Protection
- ☐ Refugee Status Determination
- ☐ Legal Assistance
- ☐ NGO assistance
- ☐ UNHCR support
- ☐ Other
- ☐ Not able to access any support services

DO YOU THINK REFUGEES ARE SUBJECTED TO UNFAIR SCRUTINY, HARASSMENT OR ABUSE BY THE NAIROBI POLICE? IF YES, WHY DO YOU THINK IS THIS THE CASE?

.....

HOW MANY TIMES HAVE YOU BEEN ARRESTED OR DETAINED BY POLICE IN KENYA?

- ◯ Never
- ◯ Once
- ◯ Twice
- ◯ Three
- ◯ Four

WHAT IS YOUR ESTIMATED WEEKLY INCOME LEVEL BEFORE CORONA? (KENYA SHILLINGS)

- ☐ 0 - 1,000
- ☐ 1,000 - 3,000
- ☐ 3,000 - 5,000
- ☐ 5,000 - 7,000
- ☐ 7,000 - 14,000
- ☐ > 14,000

HAVE YOU LOST INCOME DUE TO CORONAVIRUS RESTRICTIONS?

- ☐ Yes
- ☐ No, I was not earning an income
- ☐ No, I have continued to work despite

ARE YOU ABLE TO SAVE AND PUT ASIDE MONEY?

- [ ] Yes
- [ ] No
- [ ] Sometimes

DOES YOUR HOUSEHOLD USUALLY RECEIVE REMITTANCE FROM FAMILY MEMBERS WHO WORK IN ANOTHER PLACE OR OTHER COUNTRY?

- [ ] Yes
- [ ] No
- [ ] Don't Know

DO YOU THINK YOUR COUNTRY WILL BE ABLE TO OFFER YOU THE KIND OF LIFE YOU WANT IN THE FUTURE?

- [ ] Yes, it probably will in the future, but cannot now
- [ ] Yes, it can offer what I want today, but I still want to migrate
- [ ] No, it will take too long to improve, so I must migrate

IN YOUR OPINION, WHAT KIND OF LEGAL OR POLICY REFORMS CAN THE GOVERNMENT OF KENYA OR THE CITY OF NAIROBI INTRODUCE TO ADDRESS THE CONDITIONS OF URBAN REFUGEES?

.....

WHERE IS YOUR FINAL INTENDED DESTINATION?

- [ ] Return to home country
- [ ] Stay in Kenya
- [ ] Resettle in Third Country

THANK YOU FOR YOUR TIME. IF YOU WOULD BE INTERESTED IN PARTICIPATING IN A FURTHER PHONE OR IN-PERSON INTERVIEW PLEASE PROVIDE CONTACT DETAILS BELOW (WHATSAPP NUMBER/PHONE OR EMAIL)

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Appendix 4: Interview Consent Form

INTERVIEW CONSENT FORM

Project Title: The Urban Displaced: An analysis of the asset vulnerabilities and livelihood strategies of refugees and the Kenyan urban poor during the Covid-19 crisis in Nairobi, Kenya.

University: Wageningen University and Research (WUR), Netherlands

Researcher: Charles Chapman

Supervisor: Han Van Dijk

Dear respondent,

This survey is part of my thesis where I am researching the lives of urban refugees and Kibera residents living in Nairobi. You will be asked a set of questions regarding your life in Nairobi. Please note that your identity and name will remain anonymous, so please feel free to answer the questions freely. However, if you do not wish to answer a certain question that is also fine. Participation in this interview is voluntary and you are free to withdraw from the interview at any time.

By signing this form, you hereby agree to participate in the interview and have the information you provide be looked at by the researcher, supervisor, and thesis committee members.

I understand that the data collected from my participation will be used for the writing of the researchers' master's thesis and I consent for it to be used in that manner.

Signed Date ...../...../.....

Name (please print) .....

Signature.....