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ASYLUM-SEEKERS' AND REFUGEES' ACCESS TO THE LABOUR MARKET IN ZAMBIA

FOREWORD

The Southern Africa Migration Management (SAMM) project represents a collaborative effort embodying the ONE-UN approach, uniting the expertise and resources of four prominent UN development and/or humanitarian agencies: the International Labour Organization (ILO), the International Organization for Migration (IOM), the United Nations Office on Drugs and Crime (UNODC), and the United Nations High Commissioner for Refugees (UNHCR).

The ILO has increasingly acknowledged the need to **strengthen the nexus between humanitarian assistance and the development dimensions** of the overall response to crisis situations with decent work strategically placed at this intersection. **Access to employment and livelihoods has emerged as the bridge between humanitarian action and development cooperation** and, in this context, the ILO continues to play its part in supporting critical response programmes, including through strengthening its own policy framework to be able to respond more rapidly and effectively to crisis situations.

While strengthening resilience and capacities in national labour markets, the ILO also supports efforts to enhance socio-economic inclusion of refugee populations in a manner that promotes full, productive, freely chosen employment and decent work and income-generation opportunities for all. At the same time, ILO encourages its Member States to foster self-reliance by expanding opportunities for refugees to access livelihood opportunities and labour markets, without discriminating among refugees and in a manner which also supports host communities. Access to employment and livelihoods for refugees in Southern African countries is still very mixed.

There is an increasing amount of research and studies which suggest, or aim to show, that impacts of refugees' access to labour markets and deeper socio-economic integration into host societies does not need to lead to negative outcomes for those host societies, and often find that an important determinant of the success of host and refugee communities depends on the particular policy approaches adopted by governments.

Not all countries adopt such progressive integration policy approaches. Accordingly, the ILO and UNHCR collaborated to undertake studies **5 national-level studies (Eswatini, Malawi, South Africa, Zambia and Zimbabwe)** and a comparative report of labour market access for refugees in Southern African countries. We extend our gratitude to UNHCR colleagues and national stakeholders for their unwavering support and commitment to this crucial endeavour.

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The draft report was prepared by Ms Emmerentia Erasmus, under the coordination and technical guidance of Mr Jesse Mertens, Technical Officer of the SAMM project, and Mr Theo Sparreboom, Labour Migration Specialist in the ILO's Decent Work Team in Pretoria. The report also benefited from feedback and comments from national stakeholders in Zambia.

The authors take sole responsibility for the opinions expressed and arguments employed in this document. This report does not necessarily reflect the views of the ILO, or the experts interviewed as part of the project. All errors belong to the authors.

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List of abbreviations and acronyms

CoO - Country of Origin
COR – Office of the Commissioner for Refugees
CRRF - Comprehensive Refugee Response Framework
CTD – Convention Travel Document
DRC – Democratic Republic of the Congo
GBV - gender-based violence
GCR - Global Compact on Refugees
GCS - Golden Camp Solutions
ILO - International Labour Organisation
INGO – international non-governmental organisation
IOM – International Organisation for Migration
KI - key informant
MHAIS - Ministry of Home Affairs and Internal Security
MMC – Mixed Migration Centre
MORSA - Modernisation of Refugee Settlements Approach
NQF - national qualifications framework
RSD - refugee status determination
SADC - Southern African Development Community
SADCQF – Southern African Development Community Qualifications Framework
TVET - Technical and Vocational Education and Training
TVETA - Technical Education, Vocational and Entrepreneurship Training Authority
UN – United Nations
UNESCO – United Nations Educational, Scientific and Cultural Organization
UNHCR - United Nations High Commissioner for Refugees
WASH – water, sanitation and hygiene
WFP - World Food Programme
ZAQA - Zambian Qualifications Authority

Executive summary

The right to work and access labour markets are fundamental to forcibly displaced persons' ability to be self-reliant, live their lives in safety and dignity and contribute to and integrate into their host communities. This Study assesses the labour market access of asylum-seekers and refugees in Zambia by analysing Zambia's refugee law, policy, and practice, and the socio-economic landscape in which they are implemented. It highlights the obstacles refugees face in accessing income opportunities and becoming self-reliant. This Study proposes legal, policy and practice recommendations for bolstering asylum-seekers and refugees' labour market access, as well as their resilience and dignity.

Landlocked Zambia, with a population of 19,610,769 people¹, is one of the countries in the world with the highest levels of poverty and inequality.² More than 61% of Zambia's population earn below the international poverty line of \$2.15 a day and 75% live in poor rural areas.³ More than 85% of the labour force works in the informal sector.⁴ In 2020, Zambia was the first African country to default on a debt during the COVID-19 pandemic.⁵ Zambia's economy is improving, with its Gross Domestic Product expected to grow by 4% in 2023 and 4.2% in 2024.⁶

Zambia stands out as one of the most stable countries in the region and has played a significant part in hosting refugees from Angola, Rwanda and the DRC. On 30 April 2023 Zambia hosted 64,560 refugees, 2,752 asylum seekers and 17,203 former refugees.⁷ The majority of refugees are in a protracted situation and have lived in Zambia for around 30 years.⁸

Refugees do not have the right to work and are required to live in one of the three refugee settlements: Meheba, Mantapala and Mayukwayukwa. Refugees access schools and health facilities free of charge in the settlements and have a harmonious relationship with host communities around the settlements, who also benefit from services in the settlements.

Refugees need multiple documents to function in Zambian society, such as mobility passes to leave the settlements, urban residence permits to live outside of the settlements and work permits to access formal employment. The various layers of paperwork create opportunities for corruption and render refugees vulnerable to abuse and exploitation.

¹Zamstats (2022). *Zambia's population up to 19,610,769 in 2022 from 13,092,666 in 2010*, 23 December 2022. Available at: <https://www.zamstats.gov.zm/population-size-by-sex-and-rural-urban-zambia-2022/>

²World Bank (2023). *Zambia Overview*. Available at: <https://www.worldbank.org/en/country/zambia/overview>

³World Bank (2023). *Zambia Overview*. Available at: <https://www.worldbank.org/en/country/zambia/overview>

⁴Rajaram, A., Chiwele, D. and Mwanda, P. (2022). *Addressing youth unemployment through industries without smokestacks: A Zambia case study*, Africa Growth Initiative Working Paper 42. Available at: <https://www.brookings.edu/wp-content/uploads/2022/04/IWOSS-42-Zambia.pdf>

⁵Vandome, C. (2023). *Zambia reaps rewards of positive neutrality and economic diplomacy*, 16 May 2023, Chatham House. Available at: https://www.chathamhouse.org/2023/05/zambia-reaps-rewards-positive-neutrality-and-economic-diplomacy?gclid=CjwKCAjwqZSIhBwEiwAfoZUIOjWljlOZungG33xzgp77aYBhBbKg4HyUq7khy0SuMQBhoA2YPNGQBoCsZcQAvD_BwE

⁶African Development Bank Group (2023). *Zambia Economic Outlook*. Available at: <https://www.afdb.org/en/countries-southern-africa-zambia/zambia-economic-outlook>

⁷UNHCR (2023). *Zambia, Operational Date Portal Refugee Situations*. Available at: <https://data.unhcr.org/en/country/zmb#:~:text=Zambia%20hosts%20over%2080%2C000%20refugees,Angolan%20and%20Rwandan%20former%20refugees>

⁸Interview with UNHCR staff.

Food assistance and livelihood opportunities in the settlements are very limited and many refugees survive through agricultural production. Few refugees are engaged in formal employment, due to lack of jobs and the preferential labour market access given to Zambians.

Zambia is implementing the Comprehensive Refugee Response Framework and developing a refugee policy, which, it is hoped, will lift the restrictions imposed on refugees and enhance their self-reliance, resilience and dignity.

Introduction

Agenda 2030 promotes the humane treatment of refugees, while also emphasising the need to enhance the resilience of communities hosting refugees. The Global Compact on Refugees (GCR) promotes international cooperation and responsibility-sharing to provide sustainable solutions to refugee situations, ensuring that host communities are supported, and refugees can lead productive lives. One of its four key objectives is to enhance the self-reliance of refugees, including through labour market access, which also promotes its objective to ease the pressure on host countries.⁹ The *ILO Guiding principles on the access of refugees and other forcibly displaced persons to the labour market* address the need for more *equitable responsibility sharing* with countries impacted and support states in considering access of these populations to their labour market, whilst balancing needs and expectations of their own citizens.

Asylum-seekers and refugees often face numerous challenges in accessing formal labour markets, due to, inter alia, legal restrictions; the reluctance of employers to hire foreigners and refugees; the lack of efficient skills and qualifications recognition systems and the pertaining costs, as well challenges in verifying the qualifications with the country of origin (CoO); and discrimination. The lack of opportunities in the formal labour market often results in asylum-seekers and refugees working in the informal labour market, where they may be more vulnerable to exploitation, poor working conditions, and more likely to earn low and unreliable wages. It also means that they may work below their skill level which can lead to deskilling and affect their long-term work prospects and socio-economic outlook. Access to decent work opportunities in the formal labour market fosters the self-reliance, resilience and integration of asylum-seekers and refugees, and can boost business development and fill skills gaps in their host countries that aid their socio-economic development. Thus, it is important to assess the legal, policy and social dimensions of their access to formal labour markets and craft recommendations to enhance their access, resilience, integration and socio-economic contribution to their host countries.

This Study assesses the labour market access of asylum seekers and refugees in Zambia. A mixed-methods approach was employed to gather data for this Study. It commenced with a desk review of relevant laws, policy and practice in Zambia as well as reports, studies and news articles on the conditions, challenges and labour market access of asylum seekers and refugees. A field mission was undertaken to Zambia from 22 to 29 April 2023, and meetings were convened with stakeholders and refugees in Lusaka, Makeni transit centre, Meheba refugee settlement and Solwezi. Overall, data was gathered through 21 Key informant (KI) interviews with government agencies; United Nations (UN) agencies; international non-governmental organisations (INGOs); private sector companies; microfinance organisations and a training institute. Most interviews took place in person, while two interviews were conducted online. Moreover, three focus group discussions on labour market access for refugees were convened, namely with 12 urban refugees in Makeni transit centre, on the outskirts of Lusaka; 11 refugee leaders in Meheba; and 44 refugee youth and other community members in Meheba.

⁹ UNHCR (2021). *The Global Compact on Refugees*. Available at: <https://globalcompactrefugees.org/article/global-compact-refugees>

This Study has the following structure. Chapter 1 sets the context in which asylum-seekers and refugees find themselves in Zambia. It describes Zambia's socio-economic landscape; the restrictions imposed on asylum-seekers and refugees and key efforts that are made to support their needs. Chapter 2 focusses on Zambia's refugee regime, namely the legal framework and coordination of the refugee programme, the asylum system and support services for asylum-seekers and refugees.

Chapter 3 delves into asylum-seekers' and refugees' access to the labour market by assessing the implementation of key rights that affect their labour market access. It surveys the right to freedom of movement, wage-earning employment, and setting up a business, as well as access to finance and financial services and buying land and property. Chapter 4 addresses asylum-seekers and refugees' access to training, higher education and the recognition of skills and qualifications. Chapter 5 deals with rights at work, namely access to justice and freedom of association. Chapter 6 captures asylum-seekers' and refugees' access to social security in Zambia. Chapter 7 provides an overview of durable solutions and complementary pathways available to refugees in Zambia. Chapter 8 forms the conclusion. Chapter 9 summarises the legal, policy and practice recommendations for enhancing asylum-seekers and refugees' access to the labour market and their self-reliance and resilience.

1. Setting the context: asylum-seekers and refugees in Zambia's socio-economic landscape

Zambia is in central southern African and borders seven countries. It is a country of origin, transit and destination for mixed movements, largely from the Democratic Republic of the Congo (DRC) and the East and Horn of Africa.¹⁰ Mixed movements refer to people travelling together, in a regular and irregular manner, using the same routes and means of transport, but for different reasons, such as for economic opportunities or in search of safety. Migrants and refugees often travel in these flows to South Africa,¹¹ and some transit through Zambia en route to South Africa.

The southern route from the East and Horn of Africa and the Great Lakes region is perilous. Migrants and refugees travel in harsh conditions, with little access to basic amenities and rely on brokers, intermediaries and smugglers to cross the various countries. Robberies, beatings and arrests have been reported on this route, which may also require refugees and migrants to travel partly on foot.¹² In December 2022 the bodies of 27 male Ethiopians were found dumped outside Lusaka and are believed to have died of hunger and exhaustion while in transit to South Africa.¹³

Zambia's long history of hosting refugees' dates back to the 1940s, when it offered a safe haven to Polish refugees displaced by World War II.¹⁴ Zambia stands out as one of the most stable countries in the region and has played a significant part in hosting refugees from Angola, Rwanda and the DRC. Between 1999 and 2002, it offered a refuge to around 250,000 refugees, that mostly hailed from Rwanda and Angola.¹⁵ Today most refugees originate from the DRC and Burundi, while former Angolan and Rwandan refugees also reside in Zambia. On 30 April 2023 Zambia hosted 64,560 refugees, 2,752 asylum seekers and 17,203 former refugees.¹⁶ The majority of refugees are in a protracted situation and have lived in Zambia for around 30 years.¹⁷

Landlocked Zambia is the second largest copper producer in Africa. Its economy is vulnerable to fluctuations in the international price of copper, with copper accounting for 70% of its exports.¹⁸ In 2020, Zambia was the first African country to default on a debt during the COVID-19 pandemic when it did not pay a coupon on its Eurobond.¹⁹ In 2022, the World Bank reclassified Zambia as a low-income status country from a lower-middle income country for the

¹⁰IOM (2019). *Migration in Zambia – A country profile 2019*.

¹¹IOM (2020). *Southern Africa Regional Strategy 2020-2024*.

¹²MMC (2023). *Southbound: Mixed migration routes, experiences and risks along the journey to South Africa*, MMC Research Report, May 2023.

¹³Aljazeera (2022). *Ethiopia to investigate after 27 bodies discovered in Zambia*. Available at:

<https://www.aljazeera.com/news/2022/12/13/ethiopia-to-investigate-after-27-bodies-discovered-in-zambia>

¹⁴IOM (2019). *Migration in Zambia – A country profile 2019*.

¹⁵Government of Zambia and UNHCR (2019). *Implementing a Comprehensive Refugee Response: the Zambia experience*. Available at:

https://globalcompactrefugees.org/sites/default/files/2019-12/Zambia%20CRRF%20Best%20Practices%20Report_FINAL.PDF

¹⁶UNHCR (2023). *Zambia, Operational Data Portal Refugee Situations*. Available at:

<https://data.unhcr.org/en/country/zmb#:~:text=Zambia%20hosts%20over%2080%2C000%20refugees,Angolan%20and%20Rwandan%20former%20refugees>.

¹⁷Interview with UNHCR staff.

¹⁸UNCTAD (2017). *Copper-dependent Zambia eyes growing market for cotton by-products*, 15 December 2017. Available at:

<https://unctad.org/news/copper-dependent-zambia-eyes-growing-market-cotton-products>

¹⁹Vandome, C. (2023). *Zambia reaps rewards of positive neutrality and economic diplomacy*, 16 May 2023, Chatham House. Available at:

https://www.chathamhouse.org/2023/05/zambia-reaps-rewards-positive-neutrality-and-economic-diplomacy?gclid=CjwKCAjwqZSIhBwEiwAfoZUIOjWjI0ZungG33xzgp77aYhBbKg4HyUq7khy0SuMQBhoA2YPNGQB0CsZcQAvD_BwE

2023 financial year, due to a decline in its Gross National Income per capita estimates recorded in 2021.²⁰ President Hichilema, who has been leading Zambia since August 2021, has focussed his foreign policy on renegotiating Zambia's high debt burden and attracting investment for Zambia's mining industry.²¹ Zambia's economy is improving, with its Gross Domestic Product expected to grow by 4% in 2023 and 4.2% in 2024. These positive developments are due to growth in mining, services, and manufacturing; higher global copper prices; and greater market confidence following fiscal consolidation measures.²²

According to Zambia's statistics agency, its population stood at 19,610,769 people in September 2022.²³ Not less than 46% of the population is younger than 15,²⁴ and the population is expected to double in the next 25 years.²⁵ Zambia is one of the countries in the world with the highest levels of poverty and inequality.²⁶ Poverty was exacerbated by the impact of the COVID-19 pandemic, but is expected to return to pre-pandemic levels by 2025. More than 61% of Zambia's population earn below the international poverty line of \$2.15 a day and 75% live in poor rural areas.²⁷ More than 85% of the labour force works in the informal sector, which is characterised by low productivity.²⁸ Youth unemployment is estimated to be 18.6 percent,²⁹ while overall unemployment is around 6,13 %.³⁰

Zambia continues to implement an encampment policy. Refugees need mobility passes to travel outside of the designated refugee settlements, and urban permits to live outside of the settlements. 16,613 refugees live in urban areas.³¹

Zambia has three government designated refugee settlements: Meheba, Mantapala and Mayukwayukwa. Mayukwayukwa Refugee Settlement was established in 1966 and is the oldest refugee settlement in Zambia, as well as in Africa.³² Mayukwayukwa is in Kaoma District, in the Western Province of Zambia. Mayukwayukwa hosts 8,986 refugees, 21 asylum seekers, 6,263 former Angolan refugees, and 128 former Rwandan Refugees.³³

²⁰Lusaka Times (2022). *World Bank has re-classified Zambia to low income status from lower middle income*, 9 July 2022. Available at: <https://www.lusakatimes.com/2022/07/09/world-bank-has-re-classified-zambia-to-low-income-status-from-lower-middle-income/>

²¹Vandome, C. (2023). *Zambia reaps rewards of positive neutrality and economic diplomacy*, 16 May 2023, Chatham House. Available at: https://www.chathamhouse.org/2023/05/zambia-reaps-rewards-positive-neutrality-and-economic-diplomacy?gclid=CjwKCAjwqZSIhBwEiwAfoZUIOjWjlOZungG33xzgp77aYBhBbKg4HyUq7khy0SuMQBhoA2YPNGQBoCsZcQAvD_BwE

²²African Development Bank Group (2023). *Zambia Economic Outlook*. Available at: <https://www.afdb.org/en/countries-southern-africa-zambia/zambia-economic-outlook>

²³Zamstats (2022). *Zambia's population up to 19,610,769 in 2022 from 13,092,666 in 2010*, 23 December 2022. Available at: <https://www.zamstats.gov.zm/population-size-by-sex-and-rural-urban-zambia-2022/>

²⁴Rajaram, A., Chiwele, D. and Mwanda, P. (2022). *Addressing youth unemployment through industries without smokestacks: A Zambia case study*, Africa Growth Initiative Working Paper 42. Available at: <https://www.brookings.edu/wp-content/uploads/2022/04/IWOSS-42-Zambia.pdf>

²⁵World Bank (2023). *Zambia Overview*. Available at: <https://www.worldbank.org/en/country/zambia/overview>

²⁶World Bank (2023). *Zambia Overview*. Available at: <https://www.worldbank.org/en/country/zambia/overview>

²⁷World Bank (2023). *Zambia Overview*. Available at: <https://www.worldbank.org/en/country/zambia/overview>

²⁸Rajaram, A., Chiwele, D. and Mwanda, P. (2022). *Addressing youth unemployment through industries without smokestacks: A Zambia case study*, Africa Growth Initiative Working Paper 42. Available at: <https://www.brookings.edu/wp-content/uploads/2022/04/IWOSS-42-Zambia.pdf>

²⁹Rajaram, A., Chiwele, D. and Mwanda, P. (2022). *Addressing youth unemployment through industries without smokestacks: A Zambia case study*, Africa Growth Initiative Working Paper 42. Available at: <https://www.brookings.edu/wp-content/uploads/2022/04/IWOSS-42-Zambia.pdf>

³⁰O'Neill, A. (2023). *Unemployment rate in Zambia 2022*. Available at: <https://www.statista.com/statistics/809085/unemployment-rate-in-zambia/>

³¹COR (2023). *Zambia Country statistical Report- 28-February-2023*.

³²UNHCR (2021). *UNHCR country strategy evaluation: Zambia*.

³³UNHCR (2023). *Zambia. An overview of how the Global Compact on Refugees is being turned into action in Zambia*. Available at: <https://globalcompactrefugees.org/gcr-action/countries/zambia>

More than 18, 000 Angolans have returned home from Mayukwayukwa since 2003 through voluntary assisted repatriation, as well as spontaneous repatriation. Most refugees in Mayukwayukwa now originate from the DRC. As efforts continue to locally integrate former Angolan refugees, Mayukwayukwa is divided into a local integration area for former refugees and a refugee area.³⁴

Meheba Refugee Settlement was established in 1971 in Kalumbila District and is the settlement where most refugees reside.³⁵ Meheba hosts 16,261 refugees, 255 asylum seekers, 6,054 former Angolan refugees, and 3,216 former Rwandan Refugees.³⁶ It covers an area of 720 km² and is demarcated into eight blocks from A to H.³⁷ Refugees are provided with residential plots measuring 25 x 30 metres and agriculture plots of 2.5ha. Solwezi, the capital of the North-Western Province of Zambia, is the closest town to Meheba. Solwezi's lively economy is largely driven by its proximity to two copper mines, Lumwana and Kansanshi. The Kansanshi mine produces the largest amount of copper in Africa.³⁸

The Meheba/Solwezi area offers the potential for refugees to engage in commercial farming due to the favourable economic environment.³⁹ It also enjoys good rainfall.⁴⁰ However, the cost of farming inputs and fertiliser, the poor state of the access road to Meheba which floods during rainy season and the fact that refugees are not allowed to sell their produce outside of the settlements,⁴¹ impede refugees' ability to benefit from this potential economic opportunity.⁴² Moreover, refugees in Meheba indicated that not all refugees have the physical strength or knowledge to engage in agricultural production.

In Meheba women refugees cultivate crops such as maize and soyabeans. Due to poverty in the settlement, they find it hard to find customers who can buy goods from them at a good price in the settlements. Selling outside of the settlement puts them at risk, as a mobility pass does not entitle them to selling outside of the settlement.⁴³ The mobility pass is generally granted to access health services, education, and to conduct business activities. Some buyers go to Meheba to buy produce, such as soya beans. In April 2023 Caritas Czech indicated that it was planning to start organising a market day once a week for refugees at the entrance of Meheba where they could sell their produce.

In Meheba, refugees also work as volunteers for the UNHCR and earn around 1,200 Kwacha (55,27 USD)⁴⁴ per month. They work as reproductive health motivators, community development workers for people with specific needs, child protection workers, teachers, cleaners, guards and gender-based violence (GBV) monitors.

³⁴UNHCR (2018). *Mayukwayukwa Refugee Settlement Profile*.

³⁵ UNHCR (2021). *Meheba Refugee Settlement Achievement Report January – December 2021*.

³⁶UNHCR (2023). *Zambia. An overview of how the Global Compact on Refugees is being turned into action in Zambia*. Available at: <https://globalcompactrefugees.org/gcr-action/countries/zambia>

³⁷ UNHCR (2021). *Meheba Refugee Settlement Achievement Report January – December 2021*.

³⁸Kääpä, M. and Mann, J. (2022). *Kansanshi Mining : Copper Leading the Way*, in Mining Outlook, 6 October 2022. Available at: <https://www.mining-outlook.com/corporate-stories/kansanshi-mining-copper-leading-the-way>

³⁹UNHCR (2020). *Zambia Livelihoods & Economic Inclusion Strategy 2021-23*, revised August 2022.

⁴⁰ Interview with Caritas Czech

⁴¹ Mobility passes do not allow individual refugees to leave the settlements to sell their produce. If they leave the settlements to do so they may be arrested, and their produce destroyed. Refugees that are part of a cooperative can obtain mobility passes to deliver their produce to buyers outside of the settlements.

⁴² Focus group discussion with refugees in Meheba.

⁴³Focus group discussion with refugees in Meheba.

⁴⁴Exchange rate of 28 October 2023 on xe.com

Mantapala settlement is located in Nchelenge district in Luapula Province in the Northeast of Zambia.⁴⁵ It covers an area of around 8,000 hectares and is connected to Nchelenge by a poor road that floods seasonally.⁴⁶ Mantapala was established in 2018 to deal with the influx of refugees from the DRC who entered Zambia through Luapula and other northern border entry points. In 2022, 61% of Mantapala's population returned to the DRC through a voluntary repatriation programme which commenced in December 2021 and reduced the number of refugees and asylum seekers to 7,320 as of 31 December 2022.⁴⁷ Refugees in Mantapala are provided with residential plots of 20 X 35m and 0.5 ha of land for cultivation.⁴⁸

The Office of the Commissioner for Refugees (COR) and the UNHCR conducted a countrywide verification exercise for asylum seekers, refugees and former refugees in Zambia from 11 April 2022 to 28 July 2022 and found that most refugees (9.9% of all surveyed refugees) work as *Market-oriented Skilled Agricultural Workers*.⁴⁹ Refugees are generally not able to farm commercially as farming plots are small, they are dependent on rain-fed agriculture, they lack access to markets to sell their goods, and many of the products they sell are already produced in Lusaka. In Mayukwayukwa, the land is especially sandy and hinders agricultural production.⁵⁰

Refugees live peacefully alongside their host communities that surround the settlements. Host communities benefit from some of the services and livelihood opportunities provided in the settlements, such as access to schools and grants to start businesses.⁵¹ Moreover, the settlements have integration areas where Zambians can apply to live. They are vetted by the Government, who would like to see more people moving from urban to rural areas. The Government's policy is to settle two Zambians in these areas for every refugee that lives there. Former refugees can also live in these areas.⁵²

The Government deploys government funded officials to work in the refugee settlements in all sectors, namely water and sanitation, health, education, protection and security, agriculture and livelihoods, and community development. 358 government officials are deployed as teachers, nurses, clinical staff, midwives, agriculture extension officers, water, sanitation and hygiene experts, police officers, forestry officers, community development social welfare officers, livestock officers, and environmental health technicians.⁵³

Refugees have access to the same basic social services as Zambians.⁵⁴ In the settlements they can access schools and health facilities free of charge. Outside of the settlements, refugees can access public schools free of charge and pay the same as Zambians for health services.⁵⁵

⁴⁵ UNHCR (2022). *Mantapala Achievements Report January – December 2022*.

⁴⁶ UNHCR (2022). *UNHCR Zambia Achievement Report 2022*.

⁴⁷ UNHCR (2022). *Mantapala Achievements Report January – December 2022*.

⁴⁸ UNHCR (2020). *Zambia Livelihoods & Economic Inclusion Strategy 2021-23*, revised August 2022.

⁴⁹ Government of Zambia and the UNHCR (2022). *Verification Report - verification exercise for asylum seekers, refugees and former refugees in Zambia*.

⁵⁰ Interview with UNHCR staff.

⁵¹ UNHCR (2022). *UNHCR Zambia Achievement Report 2022*.

⁵² Interview with UNHCR staff.

⁵³ UNHCR (2023). *Zambia - An overview of how the Global Compact on Refugees is being turned into action in Zambia*. Available at: <https://globalcompactrefugees.org/gcr-action/countries/zambia>

⁵⁴ UNHCR (2021). *UNHCR country strategy evaluation: Zambia*.

⁵⁵ Interview with UNHCR staff.

Food assistance and livelihood opportunities in the settlements are very limited. The majority of households in Meheba and Mayukwayukwa survive on one meal a day.⁵⁶ The basic needs of refugees in a protracted situation in these settlements are not sufficiently met, and their living conditions are close to an emergency level.⁵⁷ Refugees in Mantapala enjoy better food security due to food and cash for food distribution by the World Food Programme.^{58 59}

Refugees require work permits to engage in formal employment, which hampers their ability to socially integrate and be economically self-reliant. Similar to the hosting communities, refugees are largely engaged in agriculture, casual work, petty trading, retailing and wholesaling.⁶⁰ Most refugees survive through engaging in agriculture.⁶¹ The Government has given refugees land to farm in rural settings, but the land remains state owned.⁶² Limited opportunities for formal employment in Zambia and the Zambianization policy of the Government, which calls for nationals to be prioritised for employment, result in few refugees being engaged in formal employment. Some refugees in the medical sector have been granted work permits.⁶³

At the time of writing the Government was developing a refugee policy, which some stakeholders interviewed for this study indicated may lift the restrictions imposed on refugees. However, the lifting of the restrictions would contradict the Modernisation of Refugee Settlements Approach (MORSA) initiative, which the Office of the Commissioner for Refugees (COR) indicated is a top priority. The MORSA initiative will maintain, modernise and improve the refugee settlements, including by electrifying the settlements, expanding the schools, enhancing the health facilities, providing banking facilities, and upgrading the respective access roads to the settlements.⁶⁴ The intention therefore appears to be to continue the encampment policy. COR indicated that the settlements need to be maintained as it is an area where refugees can be accommodated and provided with services, and that there is insufficient space to host refugees in the urban areas.

Zambia is implementing the Comprehensive Refugee Response Framework (CRRF) and has pledged to:

1. *Locally integrate eligible Angolans and Rwandans and extend the local integration program to protracted Congolese refugees;*
2. *Consider relaxing the encampment policy, allowing for more freedom of movement for refugees by easing the process for acquiring urban residency and permission to leave the refugee settlements;*
3. *Promote self-reliance and enhance favourable measures for refugees to access work and engage in income generating activities of their choice;*
4. *Focus on ensuring access to education for refugee children through the provision of education infrastructure in the refugee settlements;*
5. *Simplify its admission procedures for a fair refugee status determination process;*

⁵⁶UNHCR (2020). *Zambia Livelihoods & Economic Inclusion Strategy 2021-23*, revised August 2022.

⁵⁷UNHCR (2021). *UNHCR country strategy evaluation: Zambia*.

⁵⁸UNHCR (2021). *UNHCR country strategy evaluation: Zambia*.

⁵⁹ UNHCR (2022). *Zambia Operational Update September 2022*.

⁶⁰UNHCR (2020). *Zambia Livelihoods & Economic Inclusion Strategy 2021-23*, revised August 2022.

⁶¹Focus groups discussion with refugees in Meheba refugee settlement.

⁶²Interview with UNHCR staff.

⁶³Focus groups discussion with urban refugees Makeni transit centre.

⁶⁴Interview with COR staff.

6. *Ensure that refugees have access to civil registration and other legal documents.*⁶⁵

⁶⁵Government of Zambia and UNHCR (2019). *Implementing a Comprehensive Refugee Response: the Zambia experience*. Available at: https://globalcompactrefugees.org/sites/default/files/2019-12/Zambia%20CRRF%20Best%20Practices%20Report_FINAL.PDF

2. Zambia's refugee regime

2.1. The legal framework and coordination of the refugee programme

Zambia is party to the 1951 Convention, 1967 Protocol and 1969 OAU Convention, and its 2017 Refugee Act serves to domesticate its international commitments.⁶⁶ In addition, the Immigration and Deportation Act of 2010 and the Employment Code No.3 of 2019 are key legislation that regulate refugees' access to the labour market.

Zambia has registered reservations to the 1951 Convention, namely: the right to employment (Art. 17.2), education (Art. 22.1), freedom of movement (Art. 26) and travel documents (Art. 28). Zambia has developed a Refugee Policy, which at the time of writing was at cabinet level.⁶⁷ The draft Refugee Policy is not publicly available and could not be reviewed for this Study. UNHCR has supported the development of the Policy, as well as its implementation plan.

The Office of the Commissioner for Refugees (COR), under the Ministry of Home Affairs and Internal Security (MHAIS) leads Zambia's refugee response, including its commitments under the Global Compact on Refugees (GCR) and the Comprehensive Refugee Response Framework (CRRF).⁶⁸ Since 2018 Zambia has followed a mainstreaming approach to its refugee response, requiring line ministries, such as Agriculture, Health, Education and Community Services, to contribute directly to key sectors under COR.⁶⁹ Coordination of partners and sectors is facilitated by bi-monthly and monthly interagency meetings at field and national level.⁷⁰ The continuing arrival of refugees from the DRC is coordinated by the Inter-Ministerial Committee consisting of key line ministries, and chaired by the MHAIS. The UN Resident Coordinator's Office and the UNHCR also sit on the Committee.⁷¹

Refugees hosting districts generally have refugee priorities embedded in their district plans, and wards have refugees included their ward level plans. Refugees in Mantapala Settlement, which is the newest settlement, is yet to be included in Nchelenge district's development plan.⁷²

2.2 The Asylum system

As indicated in article 11 of the Refugee Act, 2017, asylum seekers need to apply for asylum within 7 days of entering Zambia with COR. COR is mandated to conduct refugee status determination (RSD). The majority of RSD takes place in Lusaka, where asylum seekers are hosted in a transit camp.⁷³ Asylum seekers are registered and provided with an asylum seeker's permit by the Department of Immigration, which falls under the MHAIS. It is valid for 12 months. An RSD Officer of COR undertakes the individual RSD interview of an asylum seeker. Registration and the RSD interview generally take place on the same day and most RSD processes are completed within 3 months.⁷⁴

⁶⁶UNHCR (2020). *Zambia Livelihoods & Economic Inclusion Strategy 2021-23*, revised August 2022.

⁶⁷Interview with UNHCR staff.

⁶⁸UNHCR (2023). *Zambia March 2023 factsheet*.

⁶⁹UNHCR (2022). *Zambia Operational Update September 2022*.

⁷⁰UNHCR (2022). *Zambia Operational Update September 2022*.

⁷¹UNHCR (2023). *Zambia March 2023 factsheet*.

⁷²Interview with UNHCR staff.

⁷³Interview with UNHCR staff.

⁷⁴Interview with COR staff.

Following the RSD interview the RSD Officer will recommend that refugee status is granted or refer the decision to the RSD Committee. As stated in the Refugee Act, 2017, the RSD Committee includes one representative from the following agencies: the Attorney-General; the Zambia Police Service; the Ministry responsible for foreign affairs; the Immigration Department; the Special Division of the Office of the President; the Department of National Registration, Passport and Citizenship; and the UNHCR as ex-officio member. The RSD Committee should meet every three months, but had in the first quarter of 2023 been meeting as often as weekly due to the influx of asylum seekers.⁷⁵

If the RSD Committee rejects an asylum application, the applicant can appeal to the MHAIS minister by writing a letter explaining their case, which is the last option of appeal for asylum seekers. If the asylum applicant receives the final rejection, s/he is given 3 months within which to leave the country. However, the rejected asylum applicant may apply for an additional three months to remain in the country.⁷⁶

COR indicated that 80-85% of asylum applications are successful.⁷⁷ If refugee status is granted, a refugee ID is issued by COR which is valid for one year. Refugee IDs are not issued in Lusaka and only in the refugee settlements. Refugees in Lusaka are provided with a relocation letter which they can use to enter a refugee settlement. At the refugee settlement they are given the Refugee ID, which is also known as the Orange Card, due to the actual colour of the document. The Orange Card captures the information of the entire household that has been granted refugee status. Each family member has an Orange Card which needs to be renewed annually and carried at all times.

COR issues Urban Permits (also called White Cards due to the colour of the card) to refugees who are granted permission to live in urban areas. The White Card replaces the Orange Card and is the refugee ID provided to refugees who live in urban areas. Employment in urban areas, study in urban areas or the need to be close to a hospital due to a medical condition, as well as old age, are generally considered valid reasons to obtain a White Card. In the case of employment and study, an employment permit or study permit needs to be provided to obtain a White Card. The White Card will be granted for the same time period that the employment permit or study permit is valid for.

The Immigration Department issues study permits, employment permits and alien cards to refugees, as well as other foreign nationals in Zambia. Alien cards are issued to foreign nationals who reside in Zambia for more than three months and cost 50.3 kwacha (USD 2.28).^{78,79} Refugees require alien cards to access various services in Zambia, such as opening a bank account; obtaining a sim card; enrolling in national health insurance and enrolling in universities.

⁷⁵ Interview with COR staff.

⁷⁶ Interview with COR staff.

⁷⁷ Interview with COR staff.

⁷⁸ Exchange rate of 30 October 2023 on xe.com

⁷⁹ Interview with GCS, COR, UNHCR and Caritas Czech at Barrick Lumwana mine

According to key informants, the Government's national registration system recognises alien cards, but not the refugee ID. The number on the refugee ID is not recorded in the Government's national registration system.⁸⁰

Numerous documents issued to refugees, such as mobility passes and the refugee IDs, are not explicitly captured in any law and not recognised by the Department of Immigration. They are seen as administrative documents and not legal documents, which leads to refugees being harassed by the Immigration officials for moving outside of the settlements. The UNHCR is advocating for these documents to be linked to the national registration system so that they confer rights to refugees.⁸¹

Furthermore, the various types of documentation that refugees need to access services and livelihood opportunities (such as mobility passes to engage in any activity outside of the settlements, study permits to access secondary and tertiary education, alien cards to be recognised by the Immigration officials and open bank accounts, and refugee IDs, to inter alia, access livelihood opportunities in the settlements) create a complex web of bureaucracy that is hard for refugees to navigate. It creates opportunities for corruption that leave refugees vulnerable to harassment and exploitation. The UNHCR is advocating for the amount of documents that refugees need to be reduced and for the refugee ID⁸² to be used to access all or most services.⁸³ COR has indicated that it is looking into harmonising and reducing the various documents that refugees need.⁸⁴

2.3 Support services for asylum-seekers and refugees

Upon arrival, asylum seekers are provided with access to psychosocial support services, a mattress and shelter in one of the transit centres, that are located in the refugee settlements or on the outskirts of Lusaka.⁸⁵ Asylum seekers may also receive some basic non-food items. In 2022, 10,000 new arrivals and vulnerable refugees were provided with Core Relief Items, such as sanitary pads, buckets, soap, tents, blankets, lamps, kitchen sets, second hand clothes and female underwear.⁸⁶

Refugees are provided with shelter in the settlements. Most do not receive food or cash assistance. In 2022, 2,286 Persons with Specific Needs were given cash grants, and includes persons with a medical condition, disability, legal needs, as well as children at risk, unaccompanied or separated children and single parents.⁸⁷ In addition, 84,624 people in the settlements as well as Lusaka had access to Gender Based Violence services.⁸⁸ In the settlements asylum seekers and refugees can access health services free of charge – 11 health facilities were supported by the UNHCR in 2022.⁸⁹ The Government also provides funding for health facilities in the settlements, as well as all the staff working in the health facilities.⁹⁰

⁸⁰ Interview with GCS, COR, UNHCR and Caritas Czech at Barrick Lumwana mine.

⁸¹ Interview with UNHCR staff.

⁸² The refugee ID is the Orange card, for refugees living in rural areas and the White Card for refugees living in urban areas.

⁸³ Interview with UNHCR staff.

⁸⁴ Interview with COR staff.

⁸⁵ Interview with COR staff.

⁸⁶ UNHCR (2022). *UNHCR Zambia Achievement Report 2022*.

⁸⁷ UNHCR (2022). *UNHCR Zambia Achievement Report 2022*.

⁸⁸ UNHCR (2022). *UNHCR Zambia Achievement Report 2022*.

⁸⁹ UNHCR (2022). *UNHCR Zambia Achievement Report 2022*.

⁹⁰ Interview with UNHCR staff.

Asylum seekers and refugees also have access to basic and secondary education in the settlements, but there is a shortfall in schools to accommodate them. In 2022, only 51% of the population that the UNHCR supports (18,264 children of which 9,097 were girls) of the total number of school age going children were enrolled in schools (23 in total), from pre-primary to secondary.⁹¹ In addition to the lack of schools, children are also out of school for other reasons. Some children are working, while others are not motivated to go to school, as they see youth that have graduated being unemployed and languishing in the settlements.⁹²

The Government has identified two priority areas to contribute to fulfilling objective 2 of the GCR to enhance refugee self-reliance.⁹³ *Granting access to education for refugee children through the provision of education infrastructure in the refugee settlements* is one of these priority areas. Childhood, primary and secondary schools in all the refugee settlements are managed by the Government and cater for refugees and the host communities.⁹⁴ 12% of children in schools in the settlements are from the host community.⁹⁵ These schools follow the Zambian curriculum and ensure that refugees are integrated into the national education system. The Government has deployed 213 government funded teachers to the settlements.⁹⁶ Some stakeholders interviewed for this study pointed out that schools in the settlements are better than schools outside of the settlements as they have more teachers. Refugee teachers also work as volunteers in the schools and are paid by the UNHCR. The UNHCR also provides WASH facilities to the schools and support vulnerable children with school supplies.⁹⁷

Every secondary school in the settlements is supposed to have a Technical and Vocational Education and Training (TVET) training centre. At present only Mantapala has a TVET training centre, while the training centre in Meheba is being completed. The TVET centre in Mantapala provides training in carpentry, masonry and metal works, and offers formal certification.⁹⁸ Currently there are no tertiary institutions in the settlements besides the one built in Mantapala, which is yet to be accredited.

The other priority area that the Government has identified to contribute to fulfilling objective 2 of the GCR is *fostering favourable measures for refugees to access work and engage in income-generating activities of their choice*.⁹⁹ Under this priority area some refugees and former refugees receive agricultural inputs through the Zambia Farmer Input Support Programme - 75% of these agricultural inputs are subsidised by the Zambian Government.¹⁰⁰ This programme falls under the Ministry of Agriculture and provides subsidised fertiliser and seeds to farmers. Refugees enjoy the same access to this programme as Zambians. The

⁹¹ UNHCR (2022). *UNHCR Zambia Achievement Report 2022*.

⁹² Interview with UNHCR staff.

⁹³ Interview with UNHCR staff.

⁹⁴ UNHCR (2023). *Zambia. An overview of how the Global Compact on Refugees is being turned into action in Zambia*. Available at: <https://globalcompactrefugees.org/gcr-action/countries/zambia>

⁹⁵ Interview with UNHCR staff.

⁹⁶ UNHCR (2023). *Zambia. An overview of how the Global Compact on Refugees is being turned into action in Zambia*. Available at: <https://globalcompactrefugees.org/gcr-action/countries/zambia>

⁹⁷ Interview with UNHCR staff.

⁹⁸ Interview with UNHCR staff.

⁹⁹ Interview with UNHCR staff.

¹⁰⁰ UNHCR (2023). *Zambia - An overview of how the Global Compact on Refugees is being turned into action in Zambia*. Available at: <https://globalcompactrefugees.org/gcr-action/countries/zambia>

Ministry of Agriculture also provides training to refugees in crop farming, while the Ministry of Fisheries and Livestock provides livestock management training to refugees.¹⁰¹

Demand for training and livelihood activities in the settlements, which only refugees and not asylum seekers have access to, greatly outstrip supply. Caritas Czech is the UNHCR's livelihoods implementing partner in Meheba. Caritas Czech receives many more applications for training in Meheba than they can cater for. Sometimes they receive 1,000 applications for 10 places.¹⁰² Efforts are made to engage members of the host community in the training.¹⁰³ Stakeholders interviewed for this study indicated that funding for supporting refugees in Zambia has decreased, which may be attributed to a decline in refugee numbers following the large scale voluntary repatriation from Mantapala, as well as an increase in other refugee situations around the world. Most training now provided to refugees is short term capacity building for starting a business.¹⁰⁴

Caritas Czech has since 2019 been focused on promoting refugees' self-reliance through income diversification for refugees, former refugees and members of the host community by training them on keeping livestock and growing vegetables, as well as marketing. Caritas Czech has also provided start-up capital to refugees for agriculture activities – 7,496 refugees have been supported since 2019. UNHCR supported grants range from ZMW 4,000-5,000 depending on the location. Moreover, Caritas Czech also links refugees to markets where they can sell their products.

The training that Caritas Czech provides is normally for a few days, depending on what the topic is. In 2022, they trained around 1000 persons, 500 were trained on growing beans and sweet potatoes, and 200 on keeping home gardens. Training is targeted at the most vulnerable, who are identified through vulnerability assessments. For some activities, such as linking refugees to markets, refugees that already have businesses are targeted.¹⁰⁵ In 2023 Caritas Czech plan to provide half of the training to host communities and the other half to refugees. There is also a tailoring and design centre run by a refugee in Meheba, but the training is not certified. Refugees have to pay for themselves to enrol in this training.

In Solwezi, the Skills Training Institute used to provide training to refugees living in Meheba. In 2021, 70 refugees received training of which half were women. The age group that was targeted was 18-25 year olds. 6 months training courses were given in hospitality, carpentry and joinery, bricklaying, electrical engineering, auto body repair, metal fabrication, fashion design and textile technology, as well as entrepreneurship. Upon completion of the training refugees would receive a certificate, as well as 5,000 kwacha (USD 230,94)¹⁰⁶ as start-up capital. Women were mostly trained on design and hospitality, while some also received training in metal fabrication and electrical engineering. Five women who completed the training have tailoring and design businesses in the settlement. Language was cited as a barrier for some refugees to complete the training and around 4 failed as they only knew

¹⁰¹Interview with GCS, COR, UNHCR and Caritas Czech at Barrick Lumwana mine.

¹⁰²Interview Caritas Czech staff

¹⁰³Interview Caritas Czech and UNHCR staff.

¹⁰⁴Interview with UNHCR staff.

¹⁰⁵Interview with Caritas Czech staff.

¹⁰⁶Exchange rate of 28 October 2023 on xe.com

French and/or Swahili. Caritas Czech used to cover the fees, accommodation, and food allowance of these refugees. But funding has dried up for this training support.¹⁰⁷

Solwezi Skills Training Institute supported refugees to obtain apprenticeships with companies for a period of 3 months. The companies refugees completed their apprenticeship with would then provide them with a reference letter once they had completed the training, that they could use to seek employment. Caritas Czech also provided these refugees with business management training for 5 days. Some of these refugees have found employment and have been assisted by the companies they worked for to obtain work permits.¹⁰⁸

Another initiative to support refugees with livelihood activities, is MADE51, which is an initiative by the UNHCR to bring refugee products to the global market.¹⁰⁹ Made51 is implemented by Tribal textiles and the Foundation for the Realisation of Economic Freedom in Zambia. They train refugees in artisan skills to make products that can be sold on the Made 51 platform, which is a website that products can be purchased from, and through the enterprise's own marketing channels. To participate in Made 51 an organisation must be a social enterprise and should be willing to incorporate refugee products into its current product line.¹¹⁰

In 2021, in Mantapala, Tribal Textiles worked with 50 refugee artisans from the DRC and designed a product range with them, which were sold online, as well as in Tribal Textile's shop in Zambia, and orders were also sent to South Korea. Most of these refugees were repatriated and therefore the initiative ceased to exist in Mantapala. In 2023 Tribal Textiles started creating a crochet group in Meheba. These refugees and former refugees, who are from Angola, Burundi and the DRC, already knew how to crochet and were selected as they had the greatest potential to produce products that could fit into Tribal Textiles' product range. Tribal Textiles also plans to train refugees to crochet that do not yet have these skills. The role of Tribal Textiles in working with these groups of refugees is to design a product range with them that is commercially viable, produce that range and facilitate market access for those products. They work with interpreters to facilitate their work with the refugees.¹¹¹

Jewel of Africa, which makes luxury gem stone jewellery in Zambia, provides refugees with apprenticeships in Lusaka. They train them in gem stone cutting, jewellery design and gem stone setting. They take in five refugee apprenticeships at a time and train them for three to six months. They have been implementing this initiative with refugees since 2019 and have to date trained 21 refugees, of which 5 were women. Once they have completed the training, some are given the opportunity to stay on as employees, with two having been taken on as employees so far. While the training is not certified, trained refugees may request a reference letter, which they can use to apply for other job opportunities.¹¹²

¹⁰⁷Interview with Solwezi Skills Training Institute and Caritas Czech staff.

¹⁰⁸Interview with Solwezi Skills Training Institute and Caritas Czech staff.

¹⁰⁹For more information please visit the website: <https://www.made51.org/>

¹¹⁰Interview with Tribal Textiles staff.

¹¹¹Interview with Tribal Textiles staff.

¹¹² Interview with Jewel of Africa staff.

3. Asylum-seekers' and refugees' access to the labour market

3.1 Freedom of movement

Zambia continues to implement an encampment policy. Zambia registered a reservation to freedom of movement (Art. 26) of the 1951 Refugee Convention. Article 9 of the Refugee Act, 2017 deals with the designation of refugee settlements and grants the Minister the right to designate refugee reception areas and refugee settlements.

To leave the settlement refugees need to apply for a mobility pass with the camp manager, which is granted for a limited period of time, depending on the time period required to perform the activity that the mobility pass is requested for. On average mobility passes are granted for a period of 2 months and up to a period of 6 months.¹¹³ Mobility passes are granted for reasons such as education, visiting a health facility or buying stock for a business. Article 31 (4) of the Immigration and Deportation Act, 2010, states that any refugee that is found outside of a refugee settlement without a valid pass or permit commits an offence. Asylum seekers cannot apply for mobility passes.

Refugees can apply for an urban residence permit with COR in Lusaka, which allows them to live outside of the settlements and is granted free of charge. The permit is commonly referred to as a White Card, and is granted for reasons such as joining family members, old age, taking up employment, being close to a better medical facility due to ill health, education or physical safety if refugees are threatened in the settlements. The documents required to apply for a White Card depends on the reason for the application. To obtain the White Card to access employment an employment permit is needed - to access it for educational purposes a study permit is required.¹¹⁴ The White Card replaces the Orange Card which is the refugee ID that refugees living in the settlements hold. The two cards cannot be held simultaneously.

3.2 Wage-earning employment

3.2.1 The right to wage-earning employment and its implementation

The Government of Zambia registered the following reservations against the right to employment (Art. 17.2) of the 1951 Refugee Convention.

The Government of the Republic of Zambia wishes to state with regard to article 17, paragraph 2, that Zambia does not consider itself bound to grant to a refugee who fulfils any one of the conditions set out in sub-paragraphs (a) to (c) automatic exemption from the obligation to obtain a work permit.

¹¹³ Interview with UNHCR staff.

¹¹⁴ Interview with COR staff.

*Further, with regard to article 17 as a whole, Zambia does not wish to undertake to grant to refugees rights of wage-earning employment more favourable than those granted to aliens generally.*¹¹⁵

Asylum seekers do not have access to wage-earning employment in the formal labour market, but generally RSD processes are concluded within a maximum period of 6 months, and they are therefore not affected by this limitation for a long period of time. During this period they are dependent on aid. Refugees are allowed to engage in informal wage-earning employment in the settlements, for which they do not require work permits. Refugees require work permits to engage in formal employment outside of the settlements.

The Refugee Act, 2017 states in Article 41 (1) that refugees may be issued with work permits in accordance with the Immigration and Deportation Act, 2010. Article 41 (2) of the Refugee Act, 2017 states that refugees with work permits may access gainful employment and will *be treated in the same way as nationals of a foreign country in the same circumstances*.

UNHCR successfully advocated for the cost of permits for refugees to be reduced. Consequently, in the schedule of permit costs issued by Immigration, they have been included in the category of *Government, Quasi-Government, NGOs & Other Non-Profit Making Organizations* and pay lower fees for permits than other foreigners. For this category of persons a work permit costs 8,000 Zambian Kwacha (369,41 USD) and a renewal 9,000 (415,59 USD) Zambian Kwacha.¹¹⁶

Other foreigners fall within the private sector category and pay 18,000 Zambian Kwacha (831,43 USD) for a work permit and 21,000 Zambian Kwacha (963,71 USD) to renew a work permit.¹¹⁷ To obtain a work permit a refugee needs a recommendation letter from COR, an offer of employment and to pay the required fee.¹¹⁸ There are no limitations to the number of times that the renewal of a work permit can be applied for.¹¹⁹

3.2.2 Obstacles to accessing wage-earning employment

- **Asylum-seekers can only access informal wage-earning employment.**

As asylum applications are normally concluded within 6 months in Zambia, this limitation tends to apply for a short period of time.

- **There are few formal wage-earning opportunities**

Few formal wage-earning opportunities in Zambia limits the opportunities for refugees to access employment in the labour market.

- **Work permits are costly for refugees**

¹¹⁵ UN (date unknown). *States parties, including reservations and declarations, to the 1951 Refugee Convention*.

Available at: <https://www.unhcr.org/media/states-parties-including-reservations-and-declarations-1951-refugee-convention>

¹¹⁶ Exchange rate of 28 October 2023 on xe.com

¹¹⁷ Exchange rate of 28 October 2023 on xe.com

¹¹⁸ Interview with UNHCR staff.

¹¹⁹ Interview with UNHCR staff.

Fees for refugees have been reduced by placing them in the category of *Government, Quasi-Government, NGOs & Other Non-Profit Making Organizations* in the schedule of work permit fees. However, for the majority of refugees work permits remain very expensive. UNHCR indicated that the Government of Zambia has expressed the intention to make the issuance of work permits free of charge to refugees, or to reduce the cost so significantly that it no longer constitutes a barrier.

UNHCR pointed out that because refugees do not have their own category in the schedule of work permit fees and instead fall under the category of *Government, Quasi-Government, NGOs & Other Non-Profit Making Organizations*, it makes it more difficult to negotiate for a reduction of their work permit fees. Ideally they should have their own category in the permit fee schedule (as long as they are required to obtain and pay for work permits) as requesting a reduction of their work permit fees implies a reduction of fees for all persons falling within the category of *Government, Quasi-Government, NGOs & Other Non-Profit Making Organizations*.¹²⁰ This is therefore a more difficult negotiation which leads to a larger loss in revenue for the Government.

- **Work permits constitute an obstacle to accessing formal wage-earning employment for refugees**

Work permits are an additional hurdle that refugees need to overcome in order to access formal wage-earning employment. Generally work permits are issued to foreigners, including refugees, if there are no Zambians to fill the position. The Skills Advisory Committee, which was established by the Employment Code Act, No. 3 of 2019, advises the Minister (as per Section 65 of the Employment Code Act, No. 3) on prioritising employment opportunities for citizens, and prepares a critical skills list. The critical skills list indicates areas in which skill categories expatriates and refugees could be employed to fill skills gaps.

- **Zambianisation limits the wage wage-earning employment opportunities for refugees.**

Zambianisation is the prioritization of Zambians for employment opportunities. While there is no specific policy on Zambianisation, it is a term commonly used in Zambia to refer to the preferential labour market access for citizens.¹²¹ Section 14 of the Employment Code Act, No.3 of 2019 states that an employer will only employ an expatriate if a citizen does not have the skills to fill the vacancy or does not apply for the vacancy. Stakeholders interviewed for this study indicated that vacancies often state that only Zambians should apply for the advertised position.

The Ministry of Labour and Social Security indicated that Zambianisation inspections take place, which is the inspection of work places where expatriates are employed to determine whether an understudy, which is a citizen, is present to learn the skills of the expatriate with a view to fill the position in the future. Section 14 of the Employment Code Act, No. 3 of 2019 states that an employer should aim to build the skills of the understudy within two years, or a period of time determined by the Labour Commissioner, with a view to eventually fill the position of the expatriate. Zambianisation inspections are jointly conducted by the Ministry of Labour and Social Security, the Immigration Department and the Zambian police.¹²²

¹²⁰Interview with UNHCT staff.

¹²¹Interview with the Ministry of Labour and Social Security.

¹²² Interview with the Ministry of Labour and Social Security.

- **The encampment policy limits opportunities for wage-earning employment**

The encampment policy constitutes another obstacle to seeking wage earning employment outside of the settlements, as a mobility pass needs to be obtained to leave the settlements and may not be granted for the reason of seeking employment outside the settlements. Refugees and other stakeholders indicated that Immigration officials do not always recognise the documents issued by COR, such as mobility passes. Mobility passes are at times torn up by Immigration officials and refugees are ordered to go back to the settlements.

- **English language is an obstacle to accessing wage-earning employment.**

The majority of refugees come from the DRC and many do not have English language skills, which are generally required for employment in the formal labour market in Zambia.

- **Study permits and lack of access to tertiary education and training constrain the capacity of refugees to build their skills**

Refugees face a number of obstacles to build their skills and obtain qualifications, including the fact that they need a study permit and have very limited opportunities for funded training and tertiary education. Most refugees cannot afford to fund their own training and tertiary education.

- **The recognition of qualifications may be an obstacle to accessing wage earning employment**

As refugees fled to safety, they may not have all their documents with them to have their qualifications recognised in Zambia. The UNESCO Qualifications Passport, which aims to assist displaced people with missing qualification documents, was launched in Zambia in October 2019 and can help to address this challenge. It is addressed in more detail in section 4.3.2 *The recognition of asylum-seekers' and refugees' qualifications in Zambia*.

3.3 Setting up a business

3.3.1 The right to set up a business and its implementation

Article 42 of the Refugee Act, 2017 states that *(a) recognised refugee has the right to establish commercial and industrial companies in accordance with the Immigration and Deportation Act, 2010, and any other written law, and to engage in self-employment in agriculture, industry, handicrafts, commerce and other activities.*

Refugees are treated as foreigners under the Immigration and Deportation Act, 2010. Article 29 of the Act states that foreigners may apply to the Director-General of Immigration to establish or invest in a business.

The website of the Zambia Department of Immigration¹²³ details the requirements for an investor's permit.

The requirements for a new permit are:

- *Covering letter addressed to the Director General of Immigration;*
- *Certificate of Incorporation;*

¹²³The requirements for the investors permit can be accessed at: <https://www.zambiaimmigration.gov.zm/permit-types/#1551252939434-6acd31c6-6af4>

- *Certificate of Share Capital (where required);*
- *Certificate of Minimum Capital;*
- *Investment License from ZDA (where available);*
- *List of Directors;*
- *Proof of personal investment amounting to US\$250,000 for a new business and US\$150,000 if joining an existing company (Bank Statement, Money Transfer, ZRA Form CE20, showing description and value of goods/equipment);*
- *Proof of ownership or lease agreement in Zambia;*
- *Certified copy of valid passport (bio data & last endorsement stamp for Zambia);*
- *Two recent passport size photographs; and*
- *Prescribed fee.*

In addition to the above mentioned requirements, refugees require a supporting letter from COR as well as their refugee ID to apply for an investor's permit.

Some refugees are engaging in business activities by forming cooperatives. To form a cooperative refugees, need to have a company profile and be registered with the Zambian Revenue Authority. Cooperatives fall under the Ministry of Small and Medium Enterprise Development, which issues cooperatives with a certificate to operate. An investor's permit is not required to form or operate a cooperative. An alien card is needed to join a cooperative, and therefore only refugees can join or form cooperatives, and not asylum seekers. Cooperatives are regulated by the Cooperative Act no 20, 1998, which is currently being amended. By being part of a cooperative refugees can buy produce in bulk by pooling resources and sell their produce to a bulk buyer. They are also granted mobility passes to supply their buyers outside the settlements.¹²⁴

10 members are required to form a cooperative and each member pays a membership fee to the group, of approximately 20 kwacha (0,92 USD).¹²⁵ Members also need to buy shares in the cooperative, to a minimum value of 50 kwacha (2,30 USD).¹²⁶ Each cooperative also has its own bylaw, constitution, as well as chairperson, vice chairperson, secretary, vice secretary, and treasurer. Women and men in these cooperatives form part of the leadership – if a woman is the chairperson, then a man will be the vice chairperson, and vice versa. Cooperatives pay annual tax to the Zambian Revenue Authority.¹²⁷

For this Study a meeting was convened with Golden Camp Solutions (GCS), which is a catering company that supplies Barrick Lumwana mine with meals. GCS has contracts with three refugee cooperatives that supply them with vegetables that they use for their catering services to Barrick Lumwana mine. GCS has one year contract with these cooperatives, that supply them once a month. The vegetables they supply depend on the season – there have been challenges with refugee cooperatives not always being able to supply them with vegetables due to a shortfall in production. The inconsistent production is driven by a lack of water, farming inputs and a switch from vegetables to summer crops during the rainy season.

¹²⁴Interview with GCS, COR, UNHCR and Caritas Czech at Barrick Lumwana mine.

¹²⁵Exchange rate of 28 October 2023 on xe.com

¹²⁶Exchange rate of 28 October 2023 on xe.com

¹²⁷Interview with GCS, COR, UNHCR and Caritas Czech at Barrick Lumwana mine.

Vegetables are also challenging to produce during the rainy season due to increased pests and the need to produce summer crops.

For these cooperatives to be contracted by GCS, they need to be registered as a cooperative; have a company profile; be registered with the Zambian Revenue Authority; and have a bank account. The areas they farm need to undergo a health audit during which the inputs they use for their farming are checked. The individuals handling the produce need a food handler certificate, which is supplied by the district hospital, and which is supplied after a health check of the food handler, such as whether they have salmonella.

Refugee cooperatives in Meheba are provided with mobility passes to take produce to Barrick Lumwana mine – these passes are generally valid for a maximum of 90 days. These cooperatives also supply the supermarket in Barrick Lumwana mine with some products, such as rice and honey. The rice that refugees sell in the supermarket has been certified by the Zambian Bureau of standards. Caritas Czech is trying to assist refugees that produce honey in Meheba to have the honey certified by the Zambian Bureau of Standards, which would enable them to access more markets. However, this is a costly process, as certain training is required as part of the certification process, and funding for this training was lacking at the time of writing. In Meheba there are 66 registered cooperatives whose members are refugees, as well as from the host community.¹²⁸

3.3.2 Obstacles to setting up and growing a business

The investment required to obtain an investor's permit and the cost of the permit are prohibitive

- The amount of investment needed to obtain a permit for a new business or to join an existing company, US\$250,000 and US\$150,000 respectively are prohibitive. According to the *2021 Visa and Immigration permit fees* schedule an Investor's permit costs 12,000 Kwacha (554,21 USD)¹²⁹.

The size of the market in the settlements limit the income generating opportunities for refugees

- Refugees in Meheba that were interviewed for this Study indicated that the mobility pass does not entitle them to selling their produce outside of the settlements. Therefore they are largely limited to selling their produce to other refugees in the settlement who have little cash to buy their produce. Only cooperatives that refugees are a part of can obtain mobility passes to sell outside of the settlements.

Cooperatives struggle to expand due to lack of consistent supply and variety of produce

- GCS which contracts refugee cooperatives to provide them with produce indicated that consistency of supply is a challenge. The vegetables these cooperatives supply vary and sometimes they are unable to supply vegetables. This may be due to their lack of resources to ensure consistent production. These cooperatives are also only able to provide seasonal vegetables, and not more exotic vegetables that can obtain higher

¹²⁸Interview with GCS, COR, UNHCR and Caritas Czech at Barrick Lumwana mine.

¹²⁹Exchange rate of 28 October 2023 on xe.com

market prices, such as baby marrow, yellow pepper, red pepper, broccoli, cauliflower, butternut, and beetroot. It may be difficult for cooperatives to get loans, as refugees lack collateral.¹³⁰

Income from agricultural production is curtailed by lack of refrigeration and transport

- Most refugees engage in agriculture to generate an income. Due to lack of refrigeration and transport some of their produce do not reach the market in time for them to sell it.¹³¹ Most rural areas where refugees live are not connected to the national grid and generally also lack access to renewable and alternative energy supply, which hampers the growth of businesses. The roads connecting the settlement to the surrounding areas are poor and the cost of transport to get their produce to the market affects their ability to ensure that fresh produce reaches the market.¹³²

The cost of fertiliser and the size of the plots refugees are given to farm limit their agricultural production

- Fertiliser is generally needed to farm in Zambia as the soil is not fertile enough to support agricultural production without fertiliser. Refugees are not able to afford enough fertiliser to farm commercially, and the size of the farming plots also hamper commercial production.

Limited access to start-up capital and loans curtail refugee businesses

- Refugees generally need start-up capital to create a business, which most cannot access. In 2022, 132 people that UNHCR assists received grants from the UNHCR to start or grow their businesses, of which 14 were host community members.¹³³ Moreover, most refugees cannot access loans due to lack of collateral.

There is a shortfall in training for agricultural production

- The biggest demand for training is for agricultural production as this is the income generating activity that most refugees engage in. Demand for training outstrips supply.

Refugees businesses in urban areas are harassed by Immigration officials

- Numerous stakeholders interviewed for this Study stated that refugee businesses are at times harassed by Immigration officials and their stock destroyed. These businesses then need to restart their business activities and restock, which affects their ability to be sustainable or grow. To address this situation the various permits required of refugees need to be simplified and streamlined, and ideally, they should only need a Refugee ID to reside in and access services in Zambia. The various documentation required of refugees creates opportunities for exploitation and harassment by authorities, who demand bribes in exchange for them to be left alone. The encampment policy also needs to be abolished to reduce the number of reasons that refugees are harassed.

¹³⁰Interview with GCS, COR, UNHCR and Caritas Czech at Barrick Lumwana mine.

¹³¹Interview with GCS, COR, UNHCR and Caritas Czech at Barrick Lumwana mine.

¹³²UNHCR (2020). *Zambia Livelihoods & Economic Inclusion Strategy 2021-23*, revised August 2022.

¹³³UNHCR (2022). *UNHCR Zambia Achievement Report 2022*.

3.4 Access to finance and financial services

3.4.1 Access to bank accounts

Asylum seekers cannot open bank accounts. Refugees are generally allowed to open bank accounts with their alien card. Some banks allow refugee to open bank accounts with their Refugee ID (the Orange or White Card). Refugees' access to bank accounts is, however, not reflected in any legal framework and is at the discretion of the bank that they try to open a bank account with. Refugees interviewed for this study indicated that banks do not always allow them to open bank accounts.

For refugee cooperatives to open a bank account the following documents are needed: a cooperative certificate, a tax number, a letter confirming three to four signatories to the bank account, a letter from the chairperson of the cooperative, and a recommendation letter from COR.¹³⁴ Through the UNHCR's advocacy, the Bank of Zambia and the Zambia Information and Communication Technology Authority have now taken the critical step to recognize refugee ID cards as valid identification that satisfies Know-Your-Customer requirements for mobile wallet registration and for opening bank accounts and joining cooperatives. A partnership between UNHCR and UN Capital Development Fund to digitise payments for cash-based interventions has provided a platform for these reforms since 2017.

3.4.2 Access to financial platforms for conducting business

Refugees indicated that they generally run their businesses using cash. They also transact through mobile platforms, such as Airtel money and MTN money. To receive or send remittances they use Western Union. The Refugee ID or alien card can be used to obtain a sim card and access mobile money platforms. These documents are generally accepted as valid Know-Your-Customer documents, which are required by financial institutions, including the Central Bank of Zambia. As access to financial services and platforms with these documents is not confirmed in any law, financial institutions decide at their own discretion which documents they accept.¹³⁵

3.4.3 Access to loans

Individual refugees are unable to access loans from financial institutions as they do not have collateral to provide as a guarantee for the funds they borrow. There are saving and lending schemes in the refugee settlements. Refugees living in the same block will contribute to a pool of funds that individual members can borrow from.¹³⁶

Agora Microfinance provides credit to some of these groups - In 2022 they supported 4 such groups (3 for people UNHCR serves and 1 consisting of host community members).¹³⁷ Agora Microfinance provides loans to these saving and lending groups that refugees belong to in Meheba and Mayukwayukwa. These groups are referred to as village banking. Agora

¹³⁴Interview with GCS, COR, UNHCR and Caritas Czech at Barrick Lumwana mine.

¹³⁵ Interview with UNHCR staff.

¹³⁶Focus group discussion with refugees in Meheba.

¹³⁷ UNHCR (2022). *UNHCR Zambia Achievement Report 2022*.

Microfinance trains these groups on financial management and the criteria and conditions for accessing the credit, and also physically inspect their businesses that they seek the credit for. The first time they are provided with credit members of the group are given loans of between 500 to 2500 kwacha. The maximum amount that an individual can receive as a loan is 3500 kwacha. Loans are repaid monthly over a year with 4.5% monthly interest. Refugees do not need collateral to access these loans, as the group serves as a guarantee for the repayment of the loan. These groups generally have around 30 members and if an individual cannot repay their loan the group has to repay it. Members of the group can be engaged in different types of business activities. To join a group members need to be between 18 and 70 years old. An alien card is accepted as documentation to access loans from Agora Microfinance. Although there are individual defaulters, the repayment rate at group level is 100% as the loans are guaranteed by the group.

The majority of members of these groups tend to be women. If there are men and women in the group the leadership is shared by men and women. If the leader of the group is a woman, then the second in command will be a man, and vice versa. Some of these groups have bylaws to regulate how they operate. Agora Microfinance indicated that they have not faced challenges with the repayment of these loans and plan to expand to offer financing to more groups. Agora Microfinance raises awareness on the financing they offer in the settlements where they operate to attract new clients.¹³⁸

Vision Fund, a Microfinance organisation, used to give loans to refugees in the form of farming inputs such as agricultural inputs. Refugees were unable to repay as there was a drought and they have therefore stopped giving loans to refugees, as they do not have collateral.¹³⁹

AgLeaseCo provides loans to refugee and Zambian farmers in the form of farming equipment. Farmers need to provide 20% of the value of the equipment upfront and pay back the value of the equipment through instalments over 5 or 10 years, plus interest of around 20%.¹⁴⁰

Access to finance is also possible through membership to a cooperative. In Meheba refugees that belong to a cooperative explained that every member puts 50 kwacha in the designated bank account on a monthly basis. Members can borrow money from this pool of funds and need to pay 10 kwacha as interest as well as repay the amount they borrowed. The funds are generally borrowed to fund business activities, school fees and to spend on activities around Christmas. At the end of year each member of the cooperative will get 70% back of the total in the kitty, while 30% of the funds remain in the kitty for the following year.

3.4.4 The impact of limited financial inclusion on accessing the labour market

There is some financial training offered to refugees, which helps to enhance their financial inclusion, but it is very limited. UNHCR's 2022 Achievement Report for Zambia indicates that 9 Youths received training in financial management and transparency for start-ups and established businesses in 2022 – these youths were involved in managing an ICT centre and restaurants, and worked as tailors and petty traders.

¹³⁸ Interview with Angora Microfinance.

¹³⁹ Interview with Vision Fund.

¹⁴⁰ Interview with GCS, COR, UNHCR and Caritas Czech at Barrick Lumwana mine.

Limited access to banking and financial services impede asylum seekers' and refugees' access to employment and self-employment. This includes lacking access to finance for emergency needs; lacking seed money for a business; and lacking resources to invest in gaining new skills and recovering from economic shocks. It also means that businesses owned by asylum seekers and refugees' may have a smaller client base and less scope for growth, as some clients will only transact with formal businesses that have a business bank account. Access to financial services is vital for the economic inclusion of refugees. *Affordable access to financial services can help refugees cope with negative shocks, reduce exposure to risk, and stimulate economic activity at community and national levels.*¹⁴¹

The Roadmap for Advancing Financial Inclusion of Persons of Concerns in the Republic of Zambia was adopted by the UNHCR and financial actors, such as the Bank of Zambia, in 2022. The Roadmap is a living document, which will be adjusted and revised as stakeholder engagement strengthens. The Roadmap aims to achieve the following four results:

1. *By the end of 2022, relevant, updated and segmented data and information on PoCs is provided to FSPs;*
2. *By the end of 2023, at least three existing FSPs have expanded their services to include PoCs, initially in urban areas.*
3. *By the end of 2026, at least 10,000 PoCs and their hosts in rural settlement areas are included in scaled and broadened value chain financing (VCF) efforts led by existing rural economic development and VCF stakeholders; and*
4. *PoCs can access awareness raising and capacity building services to augment their ability to access, use and benefit from relevant financial products and services offered.*

3.5 Buying land and property

The Land Act, 1995 is geared towards preventing foreigners from owning land or property in Zambia. Foreigners can buy land in Zambia if they are a permanent resident in Zambia; or if they buy it through a Zambian business that they co-own. Less than 25% of this business must be owned by non-Zambians.

Generally refugees therefore cannot own land or property in Zambia, as they are not permanent residents and most of them do not co-own businesses in the prescribed way. COR indicated that some refugees buy land informally, which is never officially registered.

¹⁴¹UNHCR (2019). *Executive Summary of Inaugural Financial and Economic Inclusion Workshops for Refugees by UNHCR and the Banking Association South Africa*, September 2019.

4. Asylum-seekers' and refugees' access to training, higher education and the recognition of skills and qualifications

4.1. The right to study and its implementation

Zambia has registered a reservation to the right to education (Art. 22.1), in the 1951 Convention. In its reservation it stated that it considers article 22(1) of the 1951 convention only a recommendation and not a binding obligation to provide refugees with the same treatment as nationals with regards to accessing elementary education. Art 41(3) states that refugees do not require study permits to access primary education. Officially refugees require a study permit to access secondary and tertiary education.

The Refugee Act, 2017 states in article 41 that refugees can be issued with a study permit upon producing an identity card in accordance with the Immigration and Deportation Act, 2010. Study permits are issued by the Department of Immigration. To obtain a study permit a refugee needs to provide the Department of Immigration with their refugee ID, a support letter from COR; a letter of enrolment into an educational institution and pay the required fee.

Refugees pay the study permit fees for the category of *Government, Quasi-Government, NGOs & Other Non-Profit Making Organizations*, which in the Department of Immigration's 2021 schedule of fees is 3,500 Kwacha (161.16 USD) for the issuance of a study permit, which is valid for two years, and 5,500 (253.25 USD) for the renewal of a study permit.¹⁴² While the Refugee Act, 2017, (article 41 (2) states that refugees will be treated in the same way as other foreigners when accessing higher education, they do pay a reduced fee for study permits. Other foreigners in Zambia fall in the private sector category for the payment of permit fees and pay 6,750 Kwacha (311.66 USD) for the issuance of a study permit and 9,000 (415.11 USD) for the renewal of a study permit.¹⁴³ Asylum seekers cannot apply for study permits and therefore cannot access tertiary education.

4.2 Access to training and higher education

In practice refugees are often not required to produce study permits to access secondary education, while it is required for accessing tertiary education and TVET. The UNHCR hopes that the refugee policy will formally abolish the requirement for refugees to acquire study permits to access secondary education. UNHCR generally applies for the White Card and study permit for refugees who are living in the settlements to enable them to access education outside of the refugee settlements.¹⁴⁴ UNHCR pays for the study permit for refugees that get scholarships to further their education. Most refugees that access tertiary education are on scholarships.

The UNHCR Cavendish scholarship is also available to refugees. Cavendish university in Zambia covers 50% of their tuition costs and UNHCR 50% for refugee students to be enrolled at the university. In 2023, 200 refugees are benefitting from the UNHCR Cavendish scholarship, of which 77 are women. 400 Scholarships have been issued to refugees to date through an MoU between UNHCR Zambia and Cavendish University, which provides for 200

¹⁴²Exchange rate of 28 October 2023 on xe.com

¹⁴³Exchange rate of 28 October 2023 on xe.com

¹⁴⁴Interview with UNHCR staff.

scholarships for refugees per year. In addition, refugees can access the UNICORE scholarship which allows them to study in Italy – in 2022, 6 refugees from Zambia accessed this scholarship.

UNHCR assists refugees with the application process for the various scholarships, in the settlements as well as in Lusaka, which includes computer access to complete the scholarship applications.¹⁴⁵ UNHCR will also liaise with COR for the issuing of the Convention Travel Document (CTD) that they require to travel abroad for their studies.

Former refugees in Zambia also have access to the Cavendish and UNICORE scholarship schemes. In principle, former refugees do not have access to CTDs that are issued by COR for refugees to study abroad. However, UNHCR has, in the case of former refugees, obtained CTDs from COR on a special basis. In 2022, 3 former refugees participated in the UNICORE scholarship scheme.

Refugees in Zambia can also access the DAFI (Albert Einstein German Academic Refugee Initiative) scholarship programme, through which an undergraduate degree in Zambia can be earned. Since 2022, refugees have also been able to access the DAFI scholarship to pursue technical training. In 2022, 15 out of the 30 students that received the DAFI scholarship were enrolled in technical training. The DAFI programme is supported by the Government of Germany, the Government of Denmark, the UNHCR and private donors.¹⁴⁶ UNHCR headquarters provides an annual quota to UNHCR Zambia for the number of refugees in Zambia that can access the DAFI scholarship scheme.

As most refugees in Zambia are Francophone, and tuition through the scholarship schemes are in the English language, a number of students have failed their courses due to not being proficient in the English language. Universities in Zambia have started to address this challenge by providing refugees with English language classes. Poverty is another obstacle to accessing higher education and training, as refugees without scholarships may not be able to afford the tuition fees and study permit fees, or to support themselves while studying.

4.3 Access to the recognition of skills and qualifications

4.3.1 The SADC Qualifications Framework

The Southern African Development Community (SADC) Qualifications Framework (SADCQF) was established as a Regional Qualifications Framework in 2011 and its implementation will facilitate the movement of learners and workers in and beyond the region.¹⁴⁷ The mutual recognition and transferability of skills and qualifications will be possible between Member States that have aligned their national qualifications frameworks (NQFs) to the SADCQF.

The SADCQF is informed by learning outcomes and quality assurance principles that will serve as a regional benchmark for qualifications and quality assurance mechanisms. Eight Member States are piloting the alignment of their NQFs to the SADCQF, namely, Botswana, Lesotho,

¹⁴⁵Interview with UNHCR staff.

¹⁴⁶ UNHCR (2023). *DAFI Tertiary Scholarship Programme*. Available at: <https://www.unhcr.org/what-we-do/build-better-futures/education/tertiary-education/dafi-tertiary-scholarship-programme>

¹⁴⁷Crush, J., Dhakal, A., Williams, V. and Ramachandran, S. (2021). *Stocktaking of work on labour migration in the Southern African region - final report for the Southern African Migration Management (SAMM) Project*.

Mauritius, Namibia, Seychelles, South Africa, Swaziland and Zambia. Mauritius and South Africa have reportedly completed their alignment processes to the SADCQF.¹⁴⁸ Refugees in the SADC region, who have obtained qualification from institutions in the region, should also benefit from the mutual recognition and transferability of skills and qualifications that is expected to flow from implementing the SADCQF.

4.3.2 The recognition of asylum-seekers' and refugees' qualifications in Zambia

The Zambia Qualifications Authority (ZAQA) is a statutory body under the Ministry of Higher Education and implements Zambia's Qualifications Framework which allows for standards and registered qualifications to be internationally comparable.¹⁴⁹ ZAQA verifies and evaluates Zambian and foreign qualifications to their equivalent on the Zambia Qualifications Framework. Refugees can apply to ZAQA to have their foreign qualification verified and evaluated, which according to ZAQA takes approximately 30 working days.¹⁵⁰ The ZAQA website states that the Verification and Evaluation of all Foreign Qualifications costs 1200 Kwacha (55,27 USD)¹⁵¹.

The Technical Education, Vocational and Entrepreneurship Training Authority (TVETA) conducts trade tests, the recognition of prior learning and determines equivalences of local and foreign examinations.¹⁵² Refugees can apply to have their technical skills recognised by TVETA.

The UNESCO Qualifications Passport, which aims to assist displaced people with missing qualification documents, was launched in Zambia in October 2019. This initiative has benefitted from the support of the United Nations Educational, Scientific and Cultural Organization (UNESCO), UNHCR, the Norwegian Agency for Quality Assurance in Education and the Zambian Qualifications Authority (ZAQA) and is modelled on the *Council of Europe's European Qualification Passport for Refugees*, which was launched in 2017.¹⁵³

The UNESCO Qualifications Passport, summarises the applicant's education level, work experience and language proficiency, and is not a formal recognition of a profession. The applicant's available documentation is assessed and a structured interview is conducted to inform the results. The UNESCO Qualifications Passport can therefore assist with applications for employment, internships, qualification courses and admission to educational courses.¹⁵⁴

Awareness raising with refugees on the UNESCO Qualifications Passport takes place in Lusaka as well as the refugee settlements. Refugees who wish to apply for the UNESCO Qualifications Passport complete a form in English or French with a view to determine the level of education and skills of the applicant. This is followed by a two hours interview by ZAQA and the qualification authorities of Italy and Norway – these European qualification authorities travelled to Zambia twice in 2022 to conduct these interviews. In Zambia it takes 3 to 4

¹⁴⁸Crush, J., Dhakal, A., Williams, V. and Ramachandran, S. (2021). *Stocktaking of work on labour migration in the Southern African region - final report for the Southern African Migration Management (SAMM) Project*.

¹⁴⁹ ZAQA (2023). *Zambia Qualifications Authority*. Available at: <https://www.zaqa.gov.zm/>

¹⁵⁰ZAQA (2023). *Zambia Qualifications Authority*. Available at: <https://www.zaqa.gov.zm/>

¹⁵¹ Exchange rate of 28 October 2023 on xe.com

¹⁵² TVETA Zambia (2023). *Assessment and Certification*. Available at: <https://www.teveta.org.zm/divisions/division.php?ref=8>

¹⁵³ UNHCR (2023). *Briefing Note -pre-pilot UNESCO qualification passport for refugees and migrants in Zambia*. Available at: <https://data2.unhcr.org/en/documents/details/73764>

¹⁵⁴UNHCR (2023). *Briefing Note -pre-pilot UNESCO qualification passport for refugees and migrants in Zambia*. Available at: <https://data2.unhcr.org/en/documents/details/73764>

months to obtain the UNESCO Qualifications Passport. It is recognised by 21 European countries that are implementing the European Qualifications passport.

In Zambia few universities currently recognise the UNESCO Qualifications Passport. The Zambian Government has adopted the Passport as tool for the Recognition of Prior Learning. 41 refugees in Zambia have obtained the UNESCO Qualifications Passport, of which 25 used it to enter master degree programmes. In 2023, the first refugee in Zambia obtained a UNICORE scholarship with the UNESCO Qualifications Passport and is the first refugee in Zambia to study abroad with the UNESCO Qualifications Passport. UNESCO is currently advocating for the DAFI Scholarship scheme to accept the UNESCO Qualifications Passport.¹⁵⁵

UNESCO is advocating for refugee inclusion in the labour market and tertiary education. The UNESCO Qualifications Passport Steering Committee has been established, which consists of the ministries responsible for education and labour, the MHAIS, the Higher Education Authority, the UNHCR, traditional leaders, and local government authorities in districts where there are refugees. The Committee approaches employers to provide employment to refugees that are UNESCO Qualifications Passport holders. It is also advocating for refugees to access the formal labour market without requiring work permits.¹⁵⁶

¹⁵⁵ Interview with UNESCO staff.

¹⁵⁶ Interview with UNESCO staff.

5. Rights at work

Zambia has ratified all 10 of the ILO Fundamental Conventions, four of the four governance conventions, and 34 of the 177 technical conventions.¹⁵⁷ This includes the ILO Migration for Employment Convention (Revised), 1949 (No. 97).

5.1 Access to justice

The Employment Code Act, No. 3 of 2019 regulates the employment of persons in Zambia. Refugees that are engaging in regular employment are protected by this labour law.¹⁵⁸ The Act, inter alia, prohibits forced labour. It also grants employees access to the court to address labour issues. Moreover, the Refugee Act, 2017 in article 32 protects refugees from slavery, servitude and forced labour. Article 40. (1) grants refugees free access to the courts. Article 40 (2) states that refugees shall enjoy the same access as citizens to the courts, including legal aid and exemption from the payment of security for costs.

A labour complaint can be made in writing to the Labour Commission, who will assign a labour officer to deal with the complaint. The Labour Officer will bring the pertaining parties together to resolve the issue through mediation. There is no evidence that refugees are using this complaint mechanism, which is in principle available to them.¹⁵⁹

The Ministry of Labour and Social Security indicated that labour inspection takes place regularly, and that while the workplaces of refugees are not specifically targeted for inspection, they would normally also be inspected. The Ministry of Labour and Social Security affirmed that labour inspection is guided by Section 10 of the Employment Code Act, No. 3 of 2019. It, inter alia, grants the Labour Commissioner authority to inspect workplaces freely and at any reasonable time.

5.2 Freedom of association

The Ministry of Labour and Social Security indicated that refugees that are legally working are allowed to join trade unions. Refugees, however, do not appear to belong to trade unions in Zambia. While attempts were made to interview trade unions and employers' organisations for this study, meetings with them did not materialise.

¹⁵⁷ILO (2023). *Ratifications for Zambia*. Available at:

https://www.ilo.org/dyn/normlex/en/f?p=NORMLEXPUB:11200:0::NO::P11200_COUNTRY_ID:103264

¹⁵⁸ Interview with the Ministry of Labour and Social Security.

¹⁵⁹ Interview with the Ministry of Labour and Social Security.

6. Asylum-seekers' and refugees' access to social security

Refugees that are regularly employed may access the workers' compensation fund, which is regulated by the Workers' Compensation Act, number 10 of 1999. The Act establishes the Compensation Fund to enable the financial compensation of workers that have been disabled or contracted diseases in the course of their employment. The Fund will also pay for the financial compensation of dependants of workers who have lost their lives as a result of such accidents or diseases. Employers pay an annual contribution to the Workers' Compensation Fund Control Board, which compensates workers, in accordance with the Act. The amount that an employer pays depends on the degree of risk associated with the work activity of an employee.¹⁶⁰

Since December 2022, refugees can access the national health insurance scheme,¹⁶¹ which is regulated by the National Health Insurance Act, no 2 of 2018. Refugees pay the same amount as Zambians, which is 60 kwacha (USD 2.72)¹⁶² per month for a family of 5. This gives them access to all hospital services in public hospitals in Zambia.¹⁶³

According to the Ministry of Labour and Social Security, refugees that are regularly employed may participate in the national pension scheme, which is regulated by the National Pensions Schemes Act, 1996. However, other stakeholders interviewed for this study indicated that refugees do not have access to pensions in Zambia as they may not access permanent employment. Moreover, no refugees were identified that participate in the national pensions scheme. At present, social security benefits accrued in Zambia are not portable.

¹⁶⁰ WageIndicator (2023). *Compensation FAQ*. Available at: <https://mywage.org/zambia/decent-work/workers-compensation/workers-compensation#:~:text=Yes%2C%20only%20the%20employer%20makes,million%20per%20employee%20per%20year>.

¹⁶¹ Interview with UNHCR staff.

¹⁶² Exchange rate of 30 October 2023 on xe.com

¹⁶³ Interview with UNHCR staff.

7. Durable solutions for refugees

The right to work and access labour markets are fundamental to refugees' ability to be self-reliant, live their lives in safety and dignity and contribute to and integrate into their host communities¹⁶⁴ UNHCR promotes three durable solutions for refugees as part of its core mandate: voluntary repatriation, local integration or resettlement. These solutions also aim to promote the self-reliance, safety and dignity, and social and economic integration of refugees. Refugees' participation in the labour market in the context of these solutions are key to achieving the desired outcomes of these solutions.

Local integration

The UNHCR online Master Glossary of Terms defines local integration as a refugee's permanent settlement in its host country, which involves legal, economic, and socio-cultural aspects, and often concludes with the naturalisation of the refugee.

Local integration is hampered by the encampment policy and refugees' restricted access to the labour market. Moreover, naturalisation through citizenship is generally not an option for refugees in Zambia. The Constitution of Zambia, Act no 2 of 2016, addresses citizenship in section IV. It specifies various pathways to citizenship, including that citizenship can be applied for at the age of 18 if a person was born in Zambia and has been resident in Zambia for at least five years, and if a person has been continuously resident in Zambia for at least ten years. However, these aspects of the Constitution are not being applied to refugees, who cannot access citizenship. Moreover, local integration is hampered by the fact that refugees cannot apply for permanent residency status without a passport. Most refugees do not have passports and do not want to contact their Country of Origin (CoO) to obtain a passport as this may put them in danger.¹⁶⁵

Zambia has a caseload of former Angolan and Rwandan refugees who are in legal limbo in Zambia since their refugee status ceased, respectively in 2012 and 2013. Some have obtained permanent residency in Zambia, but as a passport is required to apply for permanent residency others have not and are at risk of statelessness. According to the 2019 IOM Migration Profile of Zambia 1,492 former refugees have been issued with Permanent Residence and 531 former refugees have been issued with Temporary Permits since 2015. According to the UNHCR, there are currently no official statistics on the refugees that have obtained residence permits as they have been making applications on their own. As of 31 July 2023 there are 17,303 former refugees in legal limbo. The children of refugees currently cannot apply for citizenships.

Voluntary repatriation

Voluntary repatriation is the free and informed return of refugees to their CoO in safety and dignity.¹⁶⁶ The voluntary repatriation of refugees may be organised, or it may be spontaneous and undertaken by refugees themselves. UNHCR facilitates voluntary repatriation from Zambia, which mainly entails the repatriation of persons from the DRC. By the end of January

¹⁶⁴Zetter, R. and Ruadel, H. (2018). *Refugees' right to work and access to labour markets: constraints, challenges and ways forward* in Forced Migration Review "Economies, rights and access to work" Issue 58, June 2018.

Available at: <https://www.fmreview.org/economies/zetter-ruadel>

¹⁶⁵ Interview with UNHCR staff.

¹⁶⁶ UNHCR. (date unknown). *Master Glossary of Terms*. Available at: <https://www.unhcr.org/glossary>

2023, 10,851 individuals (2,922 families) had been repatriated since the voluntary repatriation programme from Mantapala settlement started in December 2021.¹⁶⁷

Resettlement

Resettlement is the selection and transfer of refugees to a country that agreed to provide them with permanent residence status and the opportunity to become a naturalised citizen.¹⁶⁸ Resettlement caseloads are determined by Countries of Destination, who have their own criteria for resettlement, such as vulnerable women refugees that are survivors of torture and GBV.

The UNHCR identifies cases for resettlement and submitted more than 2,000 cases for resettlement from Zambia in 2022. In 2023 the resettlement target is 2,000 for the US, 150 for Canada, 100 for Australia and 190 for Finland. Once the resettlement countries have approved these refugees for resettlement, IOM deals with their medical clearance.¹⁶⁹

Complementary pathways

In the absence of durable solutions, complementary pathways of admission can offer refugees protection and long-term solutions in third countries. Complementary pathways for admission include labour mobility schemes; education programmes; family reunification; humanitarian admission programmes and community sponsorship of refugees.¹⁷⁰

Labour mobility is a complementary pathway which refugees can pursue by themselves or through an organised programme. Talent Beyond Boundaries connects refugees with international employment opportunities which offers them and their family members residency in stable countries where they can enjoy their rights. While it is in principle available to refugees in Zambia, it is not yet known in Zambia and is yet to be utilised by refugees in Zambia.

There are two organised education complementary pathways that are available to refugees in Zambia. UNHCR supports students to apply for these programmes. The University Corridors for Refugees (UNICORE) provides opportunities for refugees to pursue a master's degree in Italy and is supported by 32 Italian universities, the UNHCR, the Italian Ministry of Foreign Affairs and International Cooperation, Caritas Italiana, Diaconia Valdese, Centro Astalli and other partners.¹⁷¹ Selected students enjoy free tuition at the universities participating in the programme and financial support for air travel, and visa-related expenses, and a study grant. In 2022, 6 refugees from Zambia received scholarships from UNICORE to study in Italy, of which 4 were women. The UNHCR supports refugees that obtain these scholarships to access CTDs, by lodging an application with COR. The CTDs are issued by the National Passport Office which fall under Immigration.

A new education complementary pathway has recently opened up to refugees in Zambia, called Couloir universitaire pour les réfugiés vers la France – Programme UNIV'R/ University

¹⁶⁷ UNHCR (2023). *Zambia May 2023 Factsheet*.

¹⁶⁸ UNHCR. (date unknown). *Master Glossary of Terms*. Available at: <https://www.unhcr.org/glossary>

¹⁶⁹ Interview with UNHCR staff.

¹⁷⁰ UNHCR (date unknown). *Complementary pathways for admission to third countries*. Available at: <https://www.unhcr.org/complementary-pathways.html>

¹⁷¹ UNHCR (2023). *University Corridors for Refugees*. Available at: <https://universitycorridors.unhcr.it/>

corridor for refugees to France. UNIV'R is open to refugees in a first country of asylum. Participants will receive a study grant and living allowance to pursue a two year master's degree in France.¹⁷²

¹⁷²UNHCR (2023). *Couloir universitaire pour les réfugiés vers la France – Programme UNIV'R*. Available at: <https://services.unhcr.org/opportunities/education-opportunities/couloir-universitaire-pour-les-refugies-vers-la-france-programme-univr>

8. Conclusion

Zambia has a long history of generously hosting refugees, and the Government actively supports them through the implementation of the CRRF. Most refugees are in a protracted situation and have lived in Zambia for around 30 years. The encampment policy and their restricted access to the labour market undermines refugees' self-reliance, resilience and ability to contribute to the socio-economic development of Zambia. The few refugees that have benefitted from tertiary training and education often end up in the settlements unemployed with little prospects for an independent life outside of the settlements. While the lack of jobs and economic opportunities in Zambia are key factors driving their desperate situation, ending the encampment policy and giving them unrestricted labour market access will enable them to use their entrepreneurial spirit to help themselves to a better life.

Moreover, the various documents that refugees require to reside and function in Zambian society creates opportunities for corruption and renders refugees vulnerable to abuse and exploitation. Refugees should be provided with a Refugee ID which gives them access to all services and which is recognised by the national registration system and immigration law, policy and practice. The Refugee Policy, which is being developed, is an opportunity to introduce all these vital changes to Zambia's refugee regime.

9. Legal, policy and practice recommendations

Legal Recommendations

- The Government of Zambia should consider scrapping the encampment policy.
- The Government of Zambia should consider abolishing the requirement for refugees to obtain work permits to access the formal labour market.
- The Government of Zambia should consider to write into law that Refugee IDs can be used as Know-Your-Customer documentation so that all banks will allow refugees to open bank accounts with their Refugee ID.
- The positive administrative changes that have been introduced for refugees, such as access to secondary education without requiring work permits, should be written into law so that these positive changes are guaranteed for all refugees.
- The Government of Zambia should consider scrapping the need for refugees to obtain study permits to access education.

Policy Recommendations

- The Government of Zambia should consider lifting all the restrictions imposed on refugees in the Refugee Policy that is being developed.
- The Government of Zambia should consider reducing or scrapping work permit fees for refugees, as long as work permits are required to engage in the formal labour market. To facilitate a reduction in the cost of work permit fees for refugees, refugees could be given their own category of work permit fees, instead of being placed in the category of *Government, Quasi-Government, NGOs & Other Non-Profit Making Organizations*. Falling under this category makes it more difficult to negotiate for a reduction of their work permit fees.
- The Government of Zambia should consider reducing the number of administrative documents that refugees require and grant them access to all services with their refugee ID.
- The Government of Zambia should consider abolishing the requirement to have a passport to obtain permanent residency.

Practice Recommendations

Strengthening the resilience of refugees:

- It is recommended that the Government of Zambia, the UNHCR and partners increase assistance to refugees to reduce their vulnerability, especially Cash Based Interventions, which will also enhance purchasing power in the settlements and the ability of refugees to sell their produce.

- The Government of Zambia should consider to increase the size of the plots that are given to refugees to farm and, in collaboration with partners, to provide them with fertiliser and farming inputs.
- UNHCR and partners should consider implementing the Roadmap for Advancing Financial Inclusion of Persons of Concern in the Republic of Zambia.
- The Government of Zambia, the UNHCR and partners should consider expanding solutions for refugees, including complementary pathways.

Enhancing access to livelihood and employment opportunities:

- COR should consider granting refugees the right to sell produce outside of the settlements with their mobility passes while the encampment policy exists.
- The Government of Zambia should consider to enhance access to electricity and energy sources for refugees, as long as the settlements exist, as well as improve the roads linking the settlement to markets, to enhance the ability of refugees to access markets where they can sell their produce.
- As pledged in the GRF, the Government of Zambia should continue and expand inclusion of refugees in national programs and services that promote self-reliance, such as the Farmer Input Support Program.
- The UNHCR, Caritas Czech and other partners should consider supporting refugees to form or join cooperatives to expand their businesses and labour market access.
- The UNHCR, Caritas Czech and other partners should consider supporting refugees and cooperatives they are part of to obtain certification for their products from the Zambian Bureau of standards to expand market access for their products.
- The UNHCR and partners should consider to increase access to microfinance and start-up capital for refugees' businesses.
- The private sector should be encouraged to engage in contract farming with refugees, whereby refugees are provided with farming inputs so that they are able to farm commercially, and the private sector can buy from them at a lower price than in the market.
- The UNHCR should consider expanding the MADE51 initiative in Zambia to bolster income opportunities for refugees.
This should include identifying social enterprises that can engage in this initiative with refugees. Host communities should also be involved in the Made51 project to ensure that they do not cease to exist if refugees are repatriated.

- The Government of Zambia and the UNHCR should sensitise the private sector to serve as buyers of products produced by refugees and facilitate their access to markets.
- The UNHCR should commission a study to assess the economic contribution of refugees in Zambia and their potential to strengthen their contribution if their labour market access is increased, with a view to use evidence to advocate for greater labour market access for refugees.
- The UNHCR and partners should engage with the private sector to solicit employment opportunities for refugees.
- The Government of Zambia should consider making the critical skills list available to refugees and give them the opportunity to fill these skills gaps.

Bolstering recognition of the rights of refugees

- The Government of Zambia and the UNHCR should raise awareness of the documentation of refugees with Immigration officials and other relevant actors so that they recognise the various types of permits issued to refugees, while they are in place, and the harassment of refugees is reduced.
- The various documents and permits that refugees currently require should be linked to the national registration system so that the rights that they grant to refugees are widely recognised.
- The Government of Zambia and the UNHCR should raise awareness on the rights of refugees to strengthen society's understanding of refugees and their social integration.

Increasing impactful education:

- The UNHCR and partners should provide asylum seekers and refugees with English language training to enhance their access to training, education and employment, as well as their social integration.
- The UNHCR and partners should call on donors to increase support for training.
- The UNHCR and partners should increase TVET opportunities, that are aligned to market demand, for refugees.
- Refugees should continue to receive opportunities to access the UNESCO Qualifications Passport.
- Universities in Zambia should consider recognizing the UNESCO Qualifications Passport.

- **The DAFI Scholarship scheme and universities in Zambia should accept the UNESCO Qualifications Passport.**

Annex I Key rights of asylum-seekers and refugees in Zambia's refugee legislation

The Refugees Act, 917
<u>Refugees have the right/duty to:</u> <ul style="list-style-type: none">• refugees and their dependents have the right to remain in Zambia and to be issued with an identity card• the right to live in designated areas• the right to apply for a permit to live outside of a refugee settlement or to leave an area where a refugee has been required to reside• the right to apply for a travel document• the duty to comply with the written laws and measures for the maintenance of public order.• the right not to be deprived of freedom arbitrarily• the right to security• the right to freedom of conscience, belief and religion• the right to freedom of expression• the right to freedom of association and assembly,• the right to free access to the courts.• the right to apply for a work permit or study permit, in accordance with the Immigration and Deportation Act, 2010, and upon receipt of such a permit engage in gainful employment or undertake studies• a refugee or dependent of a refugee may undertake studies in a primary school without requiring a study permit• the right to establish commercial and industrial companies in accordance with the Immigration and Deportation Act, 2010, and any other written law• the right to engage in self-employment in agriculture, industry, handicrafts, commerce and other activities.
<u>Asylum-seekers have the right/duty to:</u> <ul style="list-style-type: none">• To be accommodated in designated areas• To apply for asylum within 7 days of entering Zambia• Asylum seekers and their dependents have the right to reside in Zambia while their asylum application is being assessed, or if their asylum application is rejected until they have exhausted all their rights of appeal

Annex II – List of Key Informants

Meetings with refugees

1. 12 Urban refugees in Makeni transit centre
2. 11 refugee leaders in Meheba
3. 44 refugee youth and other community members in Meheba

Angora Microfinance

Bester Chomba, Branch Manager,

Caritas Czech

Victor Nanga Project Coordinator

Clinton Fundulu Business Development Officer-

COR

Dr Prosper Ng'andu, Commissioner,

Chibwe Besa, Deputy Commissioner

Taonga Lisulo, Legal Advisor

Castrol Singelengele Refugee Officer

Malawo Muloba Stores officer Commission for Refugees

Martin Phiri, Registration Officer

Golden Camp Solutions

Ngoi Mukonki, Community Relations Officer

ILO

Jesse Mertens, Technical Officer labour migration and data

Jewel of Africa

Rashmi Sharma, CEO

Nancy Siami, HR Manage

Ministry of Finance and National Planning

Tamara Sitali, Economist

Mukonka Siakalenge, Economist,

Tebuho Suuya, Senior Economist

Ministry of Labour and Social Security

Daniel Makomeno, Acting Senior Planner

Nthambose Nkunica, Labour Officer

Tamara Lungu, Membele - Acting Senior Social Security Officer.

Solwezi Skills Training Institute

Mtonga Zilera, Senior Instructor Skills

Tribal Textiles

Kirstie Selfe, Joint Owner and Managing Director

UNESCO

Lewis Mbinza, Project Assistant

UNHCR

Jaison Chireshe, Economist

Jockshan Foryoh, Education Officer

Preeta Law, Representative to Zambia

Chisote Mugara, Protection Assistant

Mundia Mutelo, Senior Livelihoods and Economic Inclusion Assistant

Magnolia Turbidy, Associate Resettlement and Complementary Pathways Officer

Maybin Nsupila, Comprehensive Refugee Response Officer

Vision Fund

Mary Nanyangwe, Branch manager

World Vision

Desmond Simfukwe, Development Facilitator

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