

The role of churches as social protection actors: The case of Rwandan refugee migrants in Cape Town

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ABSTRACT

Migrants and refugees are mostly excluded from the public sector, marginalised from economic activities and threatened by recurrent risks, including unemployment and lack of income. These problems cause vulnerability to economic shocks and deepening poverty. Churches and religious organisations assist migrants through activities that enhance social protection by means of informal coping mechanisms. The study examined factors that contribute towards informal social protection through church activities that facilitate Rwandan refugees and asylum seekers' lives in Cape Town, South Africa. The literature reviewed in this study reveals that church initiatives and activities contributed significantly towards the reduction of challenges faced by refugees and asylum-seekers.

A mixed methods approach was carried out in the study and data was drawn from a sample of 20 Rwandan refugees and asylum-seekers residing in two Cape Town suburbs, who are active members of local and migrant churches, using questionnaires and two focus groups.

The study found that refugees who attend migrant churches benefit through church networks and mutuality from the church's attempts to provide social protection. Networking between church members also aids beneficial programmes and initiatives that unlock cash transfers, loan financing, saving schemes and work opportunities for vulnerable migrants. The study concludes that churches contribute significantly to reducing the socio-economic challenges and vulnerabilities of Rwandan refugees and asylum-seekers who were church members, albeit limited by the economic capacity of church members and networks to contribute. The churches were found to meet Devereux and Sabates-Wheeler's (2004) identified dimension of social protection as protective and promotive, with churches mainly contributing within the protective dimension of protection.

Keywords

Social protection, formal social protection, informal social protection, migrants, refugees, religious, church, social capital, network, trust

DECLARATION

I declare that this dissertation is my own unaided work, submitted for the degree of Master of Development Studies in the Faculty of Economic and Management Sciences, University of the Western Cape. It has not been submitted for any other degree or examination at any other university.

Name: Clementine Mukafuku

Date: November 2021

Signed.....



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DEDICATION

I gratefully dedicate this work to my beloved God-given husband, Elizaphan Sindayigaya, my dear children, Intime Elize Iradukunda, Bora Elize Irakiza and Faith Ishimwe, my mother, Gaudence Numukobwa, and my cousin, Nzabandora C.



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LIST OF ABBREVIATIONS

CSG	Child Support Grant
DHA	Department of Home Affairs
FAO	Food and Agriculture Organisation
ILO	International Labour Organisation
IOM	International Organisation for Migration
NGO	Non-Governmental Organisation
OAP	Old Age Pension
OECD	Organisation for Economic Cooperation and Development
SACN	South African Cities Network
UNDESA	United Nations Department of Economic and Social Affairs
UNDP	United Nations Development Programme
UNESCO	United Nations Educational, Scientific and Cultural Organisation
UNHRC	United Nations Human Rights Council



CHAPTER ONE: INTRODUCTION

1.1 Introduction and background

This dissertation examines the role of churches as actors of social protection, with the focus on Rwandan refugee migrants in Cape Town, South Africa¹. The nature of all churches is to be involved in humane activities that enhance social protection through mechanisms that can assist the needy, including migrants and refugees². Migrants have become a global phenomenon and these people face many challenges. According to De Ferranti et al. (2000) migrants and refugees are segregated from the public sector and marginalised from economic activities in the host countries. In many cases, the well-being of these people is threatened by recurrent risks such as unemployment and underemployment and lack of income that leads to poverty.

In the light of the above challenges, dealing with poverty and vulnerability is an essential concern for some institutions and organisations. Thus social protection has emerged and been perceived as a critical tool that helps people deal with poverty and vulnerability. Social protection replaces social safety nets that were initially criticised for being paternalistic (Devereux & Sabates-Wheeler, 2004) and were transformed into social protection with explicit goals and strategies (Devereux, Roelen & Ulrichs, 2015; Devereux & Sabates-Wheeler, 2004; Devereux & Solórzano, 2016). Social protection is one of the most significant facets of 20th-century development policy, given that its role is fighting poverty and helping people at risk. Social protection is designed to reduce poverty and vulnerability, which have been a domestic concern for the rich nations since the end of the Second World War (Norton, Conway & Foster, 2001), where it was developed to protect vulnerable citizens against poverty and economic shocks. Different countries, agencies and institutions, including churches, have adopted a range

¹ Author's note: This study uses the terms 'migrant', 'refugee' and 'refugee migrants' interchangeably when referring to African migrants and refugees currently residing in South Africa as, in the context of the study, whatever differences there are between migrants and refugees are not material to the study. Likewise, the issue of whether or not they entered the country illegally is only pertinent to the study in a few narrow senses. The issue of people who have immigrated with the intention of obtaining citizenship is also outside the scope of the research.

² According to the United Nations General Assembly (UNGA, 1951), a refugee is defined as a person who has been forced to flee his/her home country and cross international borders after being displaced because of persecution, war, violence, human right violations or other conflict issues. The International Justice Resource Centre (2018) defines refugees as individuals who are "unable or unwilling to return to their countries of nationality because of a well-founded fear of persecution on account of race, religion, membership of a particular social group, or political opinion". Refugees are thus involuntary migrants who are forced to leave their country of origin (UNHCR, 2017).

of emergency strategies, including social protection, to fight poverty and vulnerability (Du Toit & Neves, 2006).

Informal coping mechanisms used for the social protection of migrants can be seen as a form of social security. It is known that religious networks have been and remain instrumental in providing social protection to needy people and, in this regard, there are direct religious activities and some programmes that assist migrants (Louw & Koegelenberg, 2003).

This study focuses on challenges faced by Rwandan refugees and on the informal coping strategies employed through church activities in Cape Town, South Africa. The dissertation examines factors that contribute towards informal social protection through the church, including migrant and local churches serving Rwandan refugees. The limited scope of social protection coverage and restricted policies that underlie much of the formal system does not reflect the refugee or migrant conditions in South Africa.

1.2 Churches as a factor of transformation

With the long-term creation of strategies for activities to address the challenge of vulnerability, civil organisations such as a church or a religion would be ideal to transform relations to empower the poor and help them shape the community in the long run (Fenyes, 1989). Such civil organisations are a powerful tool for transformation as has been seen in the refugee community today. Eberstadt (2010) argues that the increasingly global economy and the shrinking role of the country cause the decline of economic and welfare support, especially for the vulnerable. Given that, civil organisations such as a church are needed so that they can fight against poverty among communities. Christian, African traditional and Islamic religious networks, among others, have been instrumental in providing social protection to needy people, including refugees.

Such informal social protection is guided by religion and cultural principles, as well as by communities or family values and norms that are implemented by individuals and/or private institutions, such as churches, support groups, etc. (Amdissa, 2013; Devereux & Getu, 2013). Informal social protection, therefore, differs in the types of institutional arrangements that are made for people to meet their needs. These are based on individual and collective arrangements that fall outside governmental systems (Calder & Tanhchareun, 2014). Informal social protection does not follow the national law, but to live in harmony and keep the balance within the community or group, people implement different rules, values and norms that are to be observed by members of the group. The care and support provided to a family and community

through social structured network arrangements rely on mutuality among people or group members. Conversely, informal social protection is sometimes withheld or denied given that it tends to exclude certain groups of people or include them on unequal terms (Sabates-Wheeler & Koettl, 2010).

1.3 Social protection barriers

Social protection is deemed to be a crucial factor in the reduction of poverty and other risks and shocks, to sustain one's well-being. Social protection can be either formal or informal. Social protection includes all private and public initiatives that may contribute to enhancing social justice (Norton et al., 2001), or to ensure a better standard of living through creating ways that bring an income for the vulnerable and poor people (Devereux et al., 2013). Social protection may be extended through social insurance, social security, safety, social assistance, labour market and child protection programmes. These are all designed to ensure social safety, depending on the nature of the vulnerability (Omilola & Kaniki, 2014). Within the different strategies of interventions, social protection can be provided through the public and private sectors, individuals, families and/or communities (Avato, Koettl & Sabates-Wheeler, 2010). As there is a natural relationship between both formal and informal social protection, this study will examine both forms.

When supported by a public organisation or institution, people can access different services such as money transfers and social grants, public works programmes, financial services and allowances (Merrien, 2013). These forms of formal social protection are based on the social contract and include rules, regulations and accountability mechanisms.

Despite the common support/assistance characteristic of religious or faith organisations, they have considerable differences in institutional structures, networks and how they are organised. Religions rely on individual people of faith to create affiliations and facilitate others. In other words, churches can support people through their activities as a means of informal social protection. There are limitations within churches' strategies, policy settings and implementation, given that they sometimes exclude people such as migrants, who may not have the same rights as the citizens of the host country. According to Norton et al. (2001), formal social protection does not offer complete cover because strategies might not meet all the needs of people and the assistance provided might vary according to the state or strength of the economy and available assets of a government or a country, and can be limited by the policies implemented within a country.

Many studies reveal that formal social protection has failed to support people that are seen as migrants within a country (Matsinhe, 2011; Uwimpuhwe, 2015). In South Africa pensions (or retirement allowances) are only given to South African citizens (Hagen-Zanker, 2012). Uwimpuhwe (2015) and Zodwa (2007) found that lack of formal social protection in South Africa affected migrants who faced different challenges such as poverty, lack of access to national resources, xenophobia, negative social attitudes, discrimination, racism and physical violence. It was also reported that migrants find it difficult to integrate with the local community and to be granted legal identification documents (Uwimpuhwe, 2015). The author further alleged that migrants' social protection was questionable given that their basic rights had been violated due to the lack of a South African policy stating how migrants are to be integrated within the country. Another issue raised in the literature is that European migrants are treated better in this country than those from the African continent because they are seen as investors or tourists (Matsinhe et al., 2011).

Exploring the economic and social survival strategies of Ghanaian migrants in South Africa, Okyere (2018) revealed segregation due to non-integration existed within the labour market; with migrants' employment affected by lack of access to loans, lack of access to housing or bad living conditions, inadequate welfare and social exclusion. Kavuro (2015a) states that refugees and asylum-seekers in South Africa often do not live a better life as they struggle to get access to social welfare and housing because the current legislation does not include what socio-economic privileges and assets they are allowed to enjoy and how they might access them. Refugee migrants are exposed to different challenges and social conditions requiring them to adopt various survival strategies as a means of coping with these conditions and challenges (Kavuro, 2015a).

Socio-economic barriers result in refugee migrants being vulnerable to risks and shocks. This vulnerability is often exacerbated by the fact that migrants are frequently treated as strangers who cannot be socio-economically and legally protected by the hosting country's laws and who do not have access to the different privileges and amenities that are accorded to its citizens (Kavuro, 2013). Although the South African government has implemented social protection to look after and secure its citizens, there is still a gap for refugee migrants who do not enjoy the same constitutional protection. Although refugee migrants may have been issued official documents stating that they can work or study in South Africa they are still limited somewhere, somehow in accessing the means to work or study, such as sustainable employment, loans, full health care and identification documents.

1.4. Problem statement

This dissertation focuses on informal coping strategies in church networks as an instrument providing social protection to needy people, specifically Rwandan refugees. Many studies have revealed that there is an increasing number of migrants from other African countries in South Africa (Adepoju, 2003; Nshimbi & Moyo, 2018; Segatti & Landau, 2011). These people often live in vulnerable conditions in terms of social and economic services. There is a lower share of formal employment and higher rates of household poverty than citizens. There is evidence also that migrants encounter many challenges to survive in their countries of destination (Koser & Laczko, 2010; UNDESA, 2016). The majority of Rwandan migrants in Cape Town do not possess the required documentation or migration status to enable access to the full spectrum of formal social protection. While Rwandans and other foreign nationals are entitled to access free public health care, they are not eligible to receive cash transfers such as the Child Support Grant (CSG) or Old Age Pension (OAP).

Refugees face many problems in numerous areas and services including in the labour market, the lack of income/welfare and documentation (Koser & Laczko, 2010; UNDESA, 2016). Little attention has been given to refugee migrants from Rwanda in assessing the challenges and survival strategies that migrants from other countries encounter in South Africa. The suffering they encounter depends on the situations they face, but most refugee migrants live in poverty under the threat of violence, with limited access to the basic services and opportunities for employment (Msabah, 2016).

Social protection can lead to improved welfare outcomes for vulnerable people or those at risk, such as refugee migrants. But migrants are subjected to a range of socio-economic vulnerabilities and economic shocks that are beyond the scope of formal social protection, regardless of nationality, such as when breadwinners lose their jobs or there is a death in the family. Statistically, foreign nationals have lower shares than citizens of formal employment and higher rates of household poverty (Davies & Thurlow, 2010). Additionally, foreign nationals, particularly those who make their living in the informal economy, face xenophobic threats, including violence. However, very little is known about the impact of the aforementioned challenges on Rwandans specifically, and the strategies that they use to cope with such conditions. There is thus a need to determine what strategies they employ to cope with and survive the socio-economic challenges within South Africa.

1.5 Research question and objectives

1.5.1 Research question

The key research question examined in this dissertation is: What are the dynamics of informal social protection initiatives that churches provide to facilitate Rwandan refugees and asylum seekers' everyday life in Cape Town, South Africa?

1.5.2 Research objectives

- Ascertain the main socio-economic challenges that Rwandan refugees/asylum-seekers living in Cape Town face;
- Examine the strategies adopted by Rwandan refugees/asylum-seekers to survive during times of need and to socio-economically integrate themselves;
- Ascertain the role played by South African churches in the Rwandan refugee economy in Cape Town;
- Analyse the activities and strategies adopted by Rwandan church groups to help their members and how those members perceive the arrangements as an opportunity to alleviate poverty;
- Explore the organisation and activities of Rwandan church groups and how the Rwandans perceive their membership in these groups helping to prevent socio-economic problems and risks in their households.

1.6 Relevance of the study

African migrants have continued to flow into South Africa over the years (Nshimbi & Moyo, 2018) but most of them are economically vulnerable and they are often jobless (UNDESA, 2016). Refugee migrants adopt different strategies to cope with the challenges they face and are aided by institutions and agencies that facilitate their social protection.

As stated previously, socio-economic vulnerabilities and economic shocks that are outside the scope of formal social protection are problematic for foreigners in general, and refugees in particular, regardless of nationality. Foreigners face threats of xenophobic violence and discrimination. The results of this study can assist in understanding the factors that influence the effectiveness of informal social protection mechanisms in alleviating poverty; the different strategies adopted by migrants to survive during their times of need; and how they have organised strategies for economic integration. The study's findings will support arguments for improving refugees' social protection and providing assistance to lessen their socio-economic vulnerability. The findings of the study can assist policymakers to develop or amend policies

that offer more social protection services to refugees, who have been driven by desperation to migrate to South Africa in search of safety and a better life. Lastly, in reflecting on the experiences of Rwandan refugees in Cape Town, this study not only highlights the situations migrants and refugees in South Africa face, but could assist in making the plight of the Rwandan refugee community more visible and the community more acceptable to the citizens of Cape Town. We are all Africa.

1.7 Organisation of the study

The study is organised into chapters to address the identified research objectives and answer the research question, as follows: **Chapter 1** introduces the study, problem statement, research question and research objectives and suggests the significance of the study. **Chapter 2 and 3** provide the theoretical framework that involves a discussion of relevant theory and conceptualisation of social protection espoused in the literature by different scholars and agencies. **Chapter 4** presents the description of the research design and the choice of participants and discusses the methods used in the research data collection and analysis. **Chapter 5** presents the research findings, describing the results under different themes pertaining to the research questions. Finally, **Chapter 6** discusses the findings and conclusions of the study, the limitations of the research and makes recommendations based on the research conducted.

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CHAPTER TWO: THEORETICAL LITERATURE

2.1 Introduction

This chapter reviews the literature on two key concepts underpinning this study – social capital and social protection – and the significance of religious or church involvement in various related activities. Migration is a global phenomenon that has attracted the attention of numerous theorists and scholars with various contemporary theoretical bases. One of these is social capital theory, specifically, how social networks facilitate migration and help migrants to survive in their host countries (Kalitanyi & Visser, 2010). The church is a vital role-player in social transformation, as noted by Beukes (2019), as well as in transformational change through social capital.

2.2 Social capital theory

Social capital is a phenomenon that is both structural and cultural which concerns connections among individuals (Putnam, 2000). Well-functioning community relations depend on mutual trust and the confidence people have in one another. Social capital entails both individual and collective aspects and can include those from different backgrounds. From a collective viewpoint, social capital is conceived as a resource and prerequisite of civil society that favours cooperation within the community to reach common goals and enables institutions to function collectively. Social capital theories originated in the ideas and work of Bourdieu (1986) and Coleman (1988, 1990), which emphasise the importance of social ties and shared norms for society/community well-being and economic efficiency. Putnam expanded this notion to mean connections among individuals-social networks and the norms of reciprocity and trustworthiness that arise from those people (Putnam, 1993, 2000). In other words, social capital could be understood as both a structural and cultural phenomenon. Structural phenomena include social networks of colleagues, friends and neighbours, while cultural phenomena include social norms that could facilitate cooperation and collaboration among people (Norris & Inglehart, 2004). Social capital is related to individual and socio-economic welfare because it is considered an important asset for individuals, groups, communities and society that affects social cohesion and welfare (Lin, 2001; Portes, 1998).

Putnam's (1993, 2000) social capital theory rests on three main claims. The first is networks, which are embodied in the community, and the norms and values that are related to these ties and have the important social benefit for people or migrants and society at large by generating private sources. Networks are associated with norms of generalised reciprocity in ways of

mutuality and responsibility. Network connections foster cooperation, collaboration and coordination; conditions to create collectivity that mostly happen in religious organisations and churches.

Moreover, Putnam argues that as churches have traditionally played a vital role in American community life that process of care has meaningfully contributed to activism in the community. The author also regards religious organisations as uniquely important to civil society, maintaining that “faith communities in which people worship together are the most important repository of social capital, particularly in America” Putnam (2000: 56). Religious involvement is seen as central for communities and migrants in particular, because faith-based organisations serve people by providing social support to their members, including some skills and moral values.

The interest in social capital has led to an explosion of studies on its economic and social effects as well as on its sources of origin and accumulation mechanisms. Social capital is rooted in the study of social networks and community action (Agnitsch, 2003; Ali-Hassan, 2009). Thus, church networks are a source of social capital favouring migration, giving migrants a sense of belonging in their new places and assisting migrants’ integration into the host community (Hungwe, 2015). Religious sector networks direct financial contribution programmes in South Africa (Louw & Koegelenberg, 2003). Social capital is multidimensional and complex, encompassing a range of cultural dimensions and social value systems. Given this, social capital definitions vary, depending on the research and the relationships among the actors in collectivity (Adler & Kwon, 2002) that emphasise social relations that generate productive benefits (Bourdieu, 1986; Coleman, 1988).

As developed by Bourdieu (1986) Coleman (1988) and Putnam (1993), social protection is defined as the collection of actual and potential resources linked to the possession of durable institutionalised relations of mutual acquaintance and recognition of membership in a group. Coleman (1990) defines social protection as social-structural resources that facilitate certain actions of individuals who are within the structure. Burt (1992) defines social capital in contextual terms, whereby colleagues, friends or other people may receive different opportunities to use as human and/or financial capital through their connections to others. In the same vein, according to Adler and Kwon (2002), social capital is the goodwill available to individuals or groups. Its source lies in the structure and content of the actor’s social relations. Its effects flow from the information, influence, and solidarity it makes available to the actor.

From this view, the church can be seen as a social actor that always gives a sense of solidarity and influences some activities of assistance, in this case, especially to migrants.

The Organisation for Economic Cooperation and Development (OECD) defines social capital as the networks together with shared norms, values and understandings that facilitate cooperation within groups or between groups (Healy & Côté, 2001; OECD, 2001).

Social capital's scope is characterised by social norms and reciprocity at varying social scales from the individual to the community level, society and nations (Grootaert & Bastelaer, 2001). Social capital at the individual or micro level is classified as an aggregation of personal involvement in voluntary associations and trust in people; either those known to each other or not (Bhandari & Yasunobu, 2009). This is seen with migrants who often connect to those coming from the same country and church and quickly trust each other. Another level refers to the number and density of groups in a given community, with the assumption that social capital is better and its presence has a positive effect on welfare in the community. Lastly, social capital has to do with local organisations in the community such as civic groups and associations.

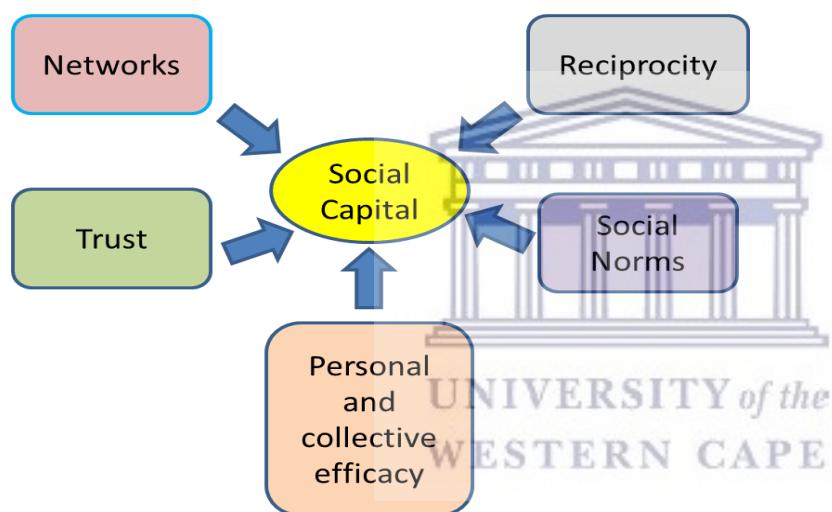
Bourdieu distinguishes between economic, social and cultural social capital forms. He defines social capital as "the sum of the actual or potential resources which are linked to the possession of a durable network of more or less institutionalised relationships of mutual acquaintance or recognition" (Bourdieu, 1986: 248). This definition emphasises the importance of a social network. With regard to the role of the church and religious organisations, Swart (2010) highlights the increasing relationship between social capital and development in the role of the church and other religious organisations as agents of social capital formation. The richness of social capital depends on the size of the network and the volume of economic or cultural capital in these connections. The social capital is maintained and reinforced as long as members continue to invest in the relationships.

The term social capital is used to describe all those relational resources that are embedded in personal relationships and social networks, and which contribute to the development of individuals in the community. Most experts agree that the main emphasis of social capital theory is that networks of relationships are a valuable resource for social action, social protection and social capital for people within a community. Social capital is a representation of the resources that arise from relationships and which could assist individuals and the collective to reach their goals in working towards the common good (Bourdieu, 1986) Social

capital is a resource embedded in a social structure that is accessed in purposive actions (Lin, 2001; Putnam, 1995).

The creation of trust and guaranteed norms, values and reciprocity are needed to guide the procedure of participation in networks. Those with values such as trustworthiness, honesty and willingness to assist others are more likely to create social capital which could take to the good action that brings church and social capital. Given that, religious people are social capitalists based on their active involvement in volunteering work in their congregation (Pieterse, 2011; Swart & Van der Merwe, 2010).

Figure 1: The stimulations for people to achieve social capital



Source: Author's adaptation from graphic material at www.socialcapitalresearch.com.

Figure 1 depicts typical prerequisites or stimulators needed by people to produce social capital. Stimulators may involve:

- reciprocity or mutual assistance and cooperation;
- the existence of networks such as support groups for people to be able to create relationships and bond among themselves;
- trust, because people cannot bond and achieve success if there is no trust;
- personal and collective efficacy, that might entail the beliefs that the members of the network have in themselves and the power, energy and efforts they make to achieve positive outcomes and fulfil their duties as members of the network.

In addition to these stimulators, there must be social norms or different rules and values that must regulate how people live and interact within a community or group. Social norms enable better organisation and productivity of a group or a community.

2.2.1 Social Network

Networks play a key role in social capital theory. Networks link people together and ensure that their movements are not necessarily limited in time, space and distance. Social networks, both formal and informal, connect communities among themselves. The engagement in formal networks includes memberships that indicate an individual's level of engagement and active participation in the community, while informal networks reflect an individual's social capital and support mechanisms. In addition, informal networks can also reflect to what extent an individual can count on others, such as seeking help beyond their household with a financial, social or emotional matter. Cloete (2014) sees social capital as a range of resources available to individuals participating in social networks.

Taking all these perspectives into account, religion can be seen as a value in social capital formation where people gather to build networks in a specific community. Social networks allow fast and easier connections between people, and relationships aid them to connect to support each other (Bacigalupe & Camara, 2012). Thus, many people belong to and attend faith congregations, not simply to find a spiritual connection, but also because the church offers a social context that people use to meet and form natural social networks that are beneficial to the social capital formation (Cnaan, Boddie & Yancey, 2003). For migrants, their prior relationships may influence them to decide to migrate or meet at the same place. Networking enables migrants to connect or reconnect with each other, and to get support in the new country through these relationships (Ryan et al., 2008). Through church and other religious congregations, migrants can meet and create a mutuality, doing mutually agreed activities that support the group. In a study among migrants living in cities in Germany, Drever and Hoffmeister (2008) discovered that the young and less educated relied on their social networks to secure jobs. Kindler, Ratcheva & Piechowska (2015), also note that the jobs found through social networks were as likely to lead to improved working conditions as jobs acquired through more formal means.

2.2.2 Social trust

The most important indicator of social capital is social trust. According to Putnam (1995), trust comes from two related sources – norms of reciprocity and networks of societal engagement.

In a society or a community, trust is built among citizens, their families, organisations, associations and religious denominations. There is a great value in social relations between foreigners or among migrants. Social trust is the amount of trust individuals have in most people, both those he/she knows and those not known. Social trust reflects the bonds that people share across cultural, economic and religious groups. Social trust is the foundation of reciprocity, of the cooperative spirit that brings people together for common and mutually advantageous purposes (Rothstein & Dietlind, 2003). The values of truthful or honest connection promoted in religion lead to people assisting others and this is more likely to create social capital within the church and congregation.

An individual can do something and trust that their own actions will be received positively by others and that the same action can build relationships (Newton, 1999). A community needs churches because they are perceived as trustworthy, especially when people have left their native country and entered an environment dominated by strangeness, complexity and risk (Luhmann, 1998). Trust becomes more needed when expectations and familiar relationships are no longer helpful or available to an individual or a collective. Refugee migrants tend to always trust the churches, whether from the home country or in host countries. Choices of interactions produce mutual reciprocity, trust and values. Thus trust creates the basis for reciprocity through social networks of interest to a specific group.

Trust creates reciprocity between members of a group, the same way reciprocity strengthens and reinforces trust (Putnam, 1995). The more social capital is used, the more it grows (Coleman, 1988). Social capital forms are self-reinforcing and cumulative by nature. The result of trust is that it manifests itself in a high level of cooperation, strong reciprocity, mutual activity and collective well-being (Putnam, 1995). Voluntary associations influence the social interaction and cooperation of people in many ways (Putnam, 1995). When people work together it increases the potential costs to any individual transaction, as it can foster robust norms of reciprocity and can also facilitate communication and improve information flow about the trustworthiness of individuals and networks because of their participation.

2.2.3 Social participation

Social participation refers to the involvement and interaction of people with other people. In this study, it is defined as the organised collective activities associated with church-affiliated people and groups relating to refugees that experience socio-economic challenges and other shocks. These social groups are willing to help each other through institutions and churches.

Based on the typology by Weber (1978) of social action, church activities are instrumentally rational actions that serve the purpose of certain interest groups. These group activities may not share the same contexts of social participation. Social groups may occur in neighbourhood associations, charity groups, church groups, environmental and other voluntary organisations.

Social participation is a form of affective behaviour that can be used to coordinate group behaviour. It constitutes its own reward and is regarded as a type of expressive action. Lin (2001) and Lin & Erickson (2008) explain that expressive action is directed at preserving resources as opposed to instrumental action, which is directed at obtaining new resources. The local churches and migrant churches' social groups are altruistic interest-oriented and these social groups are established to facilitate people's effective involvement in community life, to improve the living environment and to increase social well-being.

Social participation can act as a resource for the people involved by increasing access to information (Knoke, 1990a, 1990b). Group members acquire skills and expand their social ties in ways that may have a positive impact on their lives. Social participation helps to promote a sense of community and norms of reciprocity and facilitate the transmission of knowledge (Hodge & Tremain, 1968). Additionally, social participation is supposed to raise civic norms among people and strengthen the foundations of a democratic society. Social participation at an individual level is measured in two ways that capture the complexity and diversity of social participation: (1) *membership of voluntary social groups* as a main indicator of the level of social participation, and (2) *participation frequency in voluntary activities*, used to study an individual's involvement in social activities. The individual may choose to participate to a greater or lesser extent. Participating in voluntary activities is on par with social protection involvement. The church as an institution is explicitly seen as a social protection actor that assists in various activities.

2.3 Operational definitions of social protection and key concepts

In reaction to different types of global financial crises periodically afflicting economies, social protection was needed to counter the level of risk and deprivation within individuals or a given community. Various forms of social safety nets were adopted to cushion the impact on the poor and the vulnerable of poorly performing economies. Among the safety net measures in the late 1980s and early 1990s were non-contribution pensions, child grants, school nutrition programmes and short-term employment through public works. The explicit goals of safety nets were to cushion the poor from the effects of economic shocks and to achieve poverty

reduction by putting measures in place that were supposed to prevent the poor from reaching unacceptable levels of poverty, both in terms of severity and numbers of people affected. Later in the 1990s, theorists saw the need to shift the focus from social safety nets to social protection given that many criticisms were levelled at social safety nets, including that they were paternalistic (Devereux & Sabates-Wheeler, 2004), economically unsustainable, and disincentivised the poor from working. Social safety nets were transformed into social protection programmes that had explicit goals and strategies (Devereux et al., 2013; Devereux & Sabates-Wheeler, 2004; Devereux & Solórzano, 2016).

Although social protection is defined differently by policymakers, academics and development agencies, most of the definitions refer to the form of policy response and the nature of deprivation. Other differences relate to their approach to design and implementation programmes. The distinctions within the broad scope of social protection become apparent in the many definitions attempted in the literature that are described below.

According to the OECD (2009: 12), social protection encompasses “strategies that are aimed at improving the capacities of the poor and vulnerable to break out of the poverty cycle and enhance their resilience to risks and shocks”. Social protection is an integral component of any strategic effort to reduce the incidence and severity of poverty (Norton et al., 2001). Social protection thus deals with the vulnerabilities and deprivation of the poor resulting from the inability to access socio-economic assets and services.

The World Bank sees social protection as public interventions aiming to enable critically poor households to manage their risks (Brunori & O'Reilly, 2010). According to the International Labour Organisation (ILO, 2013), social protection is associated with a range of public institutions, norms and programmes aimed at protecting the poor against contingencies and threatened basic living standards. Other definitions include social safety nets within the scope of social protection, which is described as all public and private initiatives that provide consumption and income transfers to the poor, protect the vulnerable against poverty and related economic shocks and enhance the social status and rights of the marginalised people and groups, with the overall objective of reducing the economic and social vulnerability of the poor, the vulnerable and marginalised groups (Devereux, Ntale & Sabates-Wheeler, 2002; Devereux & Sabates-Wheeler, 2004). Social protection seeks to empower vulnerable people such as women, the elderly, children and people who are disabled, unemployed, displaced or refugees. Hence, social protection is the set of public and private policies and programmes that

are established to prevent, reduce and eliminate economic and social vulnerabilities (FAO, 2015; UNICEF, 2013; World Bank, 2001). De Ferranti et al. (2000) defined social protection as a set of public interventions that support and assist the poor, individuals and communities in society.

The ILO (2010) stressed the effectiveness of social protection as a crucial tool to assist all vulnerable groups by highlighting that social protection should emphasise, promote and secure human rights. This would require governments to intervene as the main player in establishing and promoting social security and welfare (Khumalo, 2016). While the ILO (2010) identified cost-effective and equitable ways of distributing social protection, not all countries have established or adopted the same levels of social protection policies and programmes, as many factors might shape the way a country establishes or implements its social protection policies and initiatives (Dafuleya, 2018; Khumalo, 2016). These factors include the economic limitations of a country, what actions are constitutionally mandated, how institutions operate and, in the case of migrants in South Africa, the attitudes adopted to the human rights of the vulnerable. Further, whether the government intervenes or not, people may opt to secure their welfare themselves.

Social protection not only facilitates social development but also plays a great role in “contributing to economic transformation, increasing the purchase capacities of the poorest households and boosting economic growth through purchasing goods and services” (FAO, 2015: 1). The scope of social protection is wide in Africa given that its countries’ interventions contain different measures to offer adequate housing and nutrition, ensure access to education and health and promote social inclusion and political stability (Omilola & Kaniki, 2014). Social protection is regulated by governments, sometimes with the support of local and international NGOs and other development partners. In African countries, social protection measures entail direct welfare programmes (such as conditional and unconditional food aid, money transfers and school feeding); policy changes; market intervention; and productivity-enhancing programmes (Omilola & Kaniki, 2014; Smit & Mpedi, 2010). Some countries have implemented different strategies such as cash transfers and welfare grants, public works programmes, financial services and allowances (Kapindu, 2011).

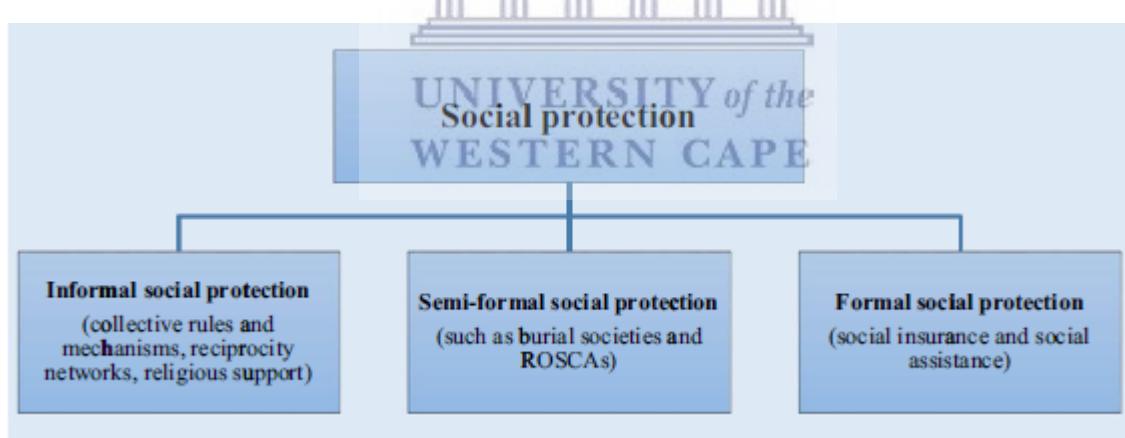
2.4 Social protection forms and typology

The systems and forms of social protection enable societies to enhance and improve the well-being of citizens by protecting them from vulnerability and the deprivation of their rights so

that they can pursue a decent life (Gentilini & Omamo, 2011). Social protection can meet the essential needs of human survival and play a role in enhancing the quality of life of individuals and societies while developing and promoting economic dynamism.

Social protection involves many elements, including social assistance and social insurance. In fact, social protection is concerned with protecting and helping those who are poor and vulnerable by building their human capital, empowering and improving livelihoods, and responding to economic and related problems. Social protection can either be formal, semi-formal or informal, depending on the particular objective and on who is securing the social protection (Oduro, 2010; Verpoorten & Verschraegen, 2008). In other words, this means that social protection can be provided either by the public sector (i.e. government or national institutions) or by the private sector through NGOs, families, and associated groups of people. The public sector can fund households through budget reallocations, commercial or market lending, tax revenues or through international donors or sponsors (Gentilini & Omamo, 2011). The private sector can offer semi-formal and informal social protection to people without interference by the government, as these activities are not regulated by the law and constitution.

Figure 2: Forms of social protection



Source: Author's adaptation from graphic material at www.socialprotectiontypology.com.

2.4.1 Formal social protection

Formal social protection can be described as a set of policies and programmes that a government can provide to protect the poor and to enable them to participate in economic activity. Formal social protection includes social security, social insurance, private insurance, social assistance and social safety (Calder & Tanhchareun, 2014; Verpoorten & Verschraegen, 2008). The government provides programmes in terms of helping its citizens to access health care services, old-age pensions for those who qualify, financial support of those living with

disabilities, jobs and legal protection (such as providing legal aid to the poor), among others (Browne, 2015). Well-implemented formal social protection can meet the essential needs of human survival, play a role in enhancing the quality of life of individuals and societies and develop and promote economic dynamism. Figure 3 illustrates the pillars of intervention (social insurance, social assistance and labour market) through which formal social protection may be implemented.

Figure 3: Elements of Social Protection



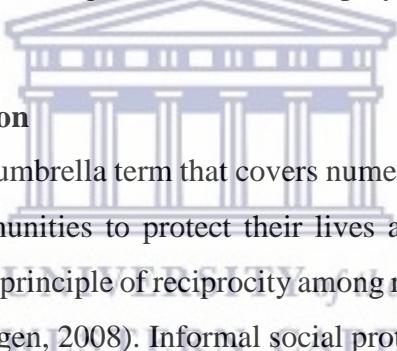
Source: Brito, 2020. <https://socialprotection.org/discover/blog/linking-cash-and-voucher-assistance-and-social-protection-demystifying-entry-points>

Norton et al. (2001: 27) defined *social assistance* as a “non-contributory intervention designed to help individuals and households cope with poverty destitution and vulnerability, meaning the programmes target the poor and vulnerabilities”. This depends on the categories of vulnerabilities or low-income households (Barrientos, 2010). This form of social protection is mainly deployed in developing countries and may take the form of money transfers, pensions, school feeding schemes and public work programmes, among others (Carter et al., 2019; World Bank, 2018a, 2018b).

Social insurance involves a contributory system where members pay regularly to cover life events (Barrientos, 2010). These include old age, unemployment and disability (Barrientos & Hulme, 2008; World Bank, 2018a, 2018b). Social insurance comprises passive and active labour policies. Passive labour policies provide compensatory support in life events such as

death, unemployment, maternity and shocks affecting livelihoods. An active labour policy provides for support such as job training, access to employment and developing and encouraging small businesses (Browne, 2015). Especially for the poor, social insurance combining a contribution system and informal social protection is more financially sustainable than a non-contributory system (ILO, 2017).

The labour market protects poor people who are able to work and ensure their basic standards and rights (Barrientos, 2010). Labour market interventions are other forms or channels used to assist those in need (Browne, 2015). For instance, basic material assistance offered by the private sector and the government such as social support, subsidies, and other informal instruments may be established, such as savings accounts, insurance and livelihood securities, to provide social protection at a community level. Here, the government policies can be contributory or non-contributory, active or passive, and aim to counter unemployment, underemployment, diminishing real wages and informal employment (ILO, 2017; World Bank, 2018b).



2.4.2 Informal social protection

Informal social protection is an umbrella term that covers numerous informal mechanisms that are used by families and communities to protect their lives and standards of living. These arrangements rely mainly on the principle of reciprocity among relatives but can take numerous forms (Verpoorten & Verschraegen, 2008). Informal social protection can be divided into two main types, namely kinship-based and neighbourhood-based. The former relates to protection provided to blood relatives and the latter to mutual aid provided within a specific community.

Informal social protection is mainly characterised by social relations and the support and care that are provided to individuals, families, groups and the community through a range of mutual collaboration and assistance and social networks (Calder & Tanhchareun, 2014). Informal social protection can be described as informal cooperation and mutual assistance aiming at improving households' productivity and welfare. As Calder and Tanhchareun (2014) point out, informal social protection can be observed in different broad categories such as helping and sharing among groups and families, neighbours and close kin. These informal social protection activities can include providing small loans, paying school fees or financially contributing to solidarity events such as marriages, funerals, baptisms and ritual ceremonies, or any other caring action that might be contributed by people within a community. Community-based

activities in response to a disaster such as a flood or fire, and assisting people consequently at risk, also constitute informal social protection.

Informal social protection refers to “private support (e.g. remittances between extended family members) and traditional solidarity mechanisms (e.g. reciprocity between neighbours, or support from communities or kinship networks)” (Calder & Tanhchareun, 2014: 17). Community-based social protection systems or the private sector’s assistance could be more used in countries where communities can help in circumstances that might not need the full intervention of the government, where formal social protection systems might fail to intervene or in the presence of semi-formal social protection systems.

Devereux and Getu (2013: 52) describe *semi-formal social protection* as “institutions that operate outside of the government but have regulations and accountability mechanisms and are financed by members’ contributions (e.g. savings clubs or community-based health insurance)”. In other words, semi-formal and informal social protection systems build on the existing informal social safety nets and social networks, which might not be the case with formal or government-operated social protection systems (Devereux & Getu, 2013). In the case of migrants, people always suffer economically and face challenges such as vulnerability, discrimination, physical violence, unemployment and socio-economic deprivation and have limited access to the services and assets of the hosting country (Azam & Gubert, 2006). In these circumstances, churches and religious organisations can play a vital function in assisting people through informal or semi-formal social protection.

2.5 Theoretical perspectives on the role of religious organisations and social protection

A religion is a social-cultural system of designated behaviours, morals and ethics. Given that, the world has different religions which including Christian, Muslim, Jew, African traditional and Hindu and so forth. Whatever their differences in places of worship and their congregations, all religions encompass the bodies of beliefs, values and practices related to the sacred or spiritual concerns of their adherents. Many social scientists regard religion as the basis for progressive social solidarity (Candland, 2000). Religion has motivated people from different faith organisations to aid people in need, including migrants (Ager, 2011; Ferris, 2005; Pacitto & Fiddian-Qasmiyah, 2013; UNHCR, 2012). The role of religions as social institutions that can serve societal needs in social and economic ways has been taken examined across the spectrum of the social sciences and particularly in refugee studies.

‘Religion’ encompasses more than organisational affiliation. It also includes aspects of organisational practices, organisation rhetoric and organisation networks. Through religion, people gain valuable social and coping resources that contribute to their well-being. Religion can facilitate migrants in rebuilding social networks as well as finding support in the host country (Berger & Redding, 2010). Migrants who share the dominant religion of the new country can more easily find places of worship. Religion can facilitate the creation of a new community through religious practices and church activities where people have the opportunity to make new contacts and form relationships (Levitt, 2003). These can become connections to access places where migrants can find further support and activities.

Religion can be a source of support in situations when migrants are subjected to humiliation or discriminating practices, while a religion can itself be the reason to migrate (Frederiks & Nagy, 2016). Religious organisations’ involvement includes church attendance and active participation in religious activities that can lead to social protection. As mentioned, social protection refers to the assistance given to people at risk or in need. It concerns preventing and overcoming situations that affect the overall well-being of people through policies and programmes that reduce poverty and vulnerability, and enhance individuals’ capacity to manage social and economic risks caused by poverty, lack of income and economic shocks (Bradley et al., 2003). Social protection is arguably necessary to develop social support in church and religious organisations and to promote growth and social fairness by supporting people in the labour market to secure livelihoods and protecting those at risk by ensuring basic standards of living. Social protection facilitates investment in the human capital of the poor and enables people to diminish economic risks and promote social networking, solidarity and relationships. It enhances livelihood security and ensures continuity of access to basic needs.

As a response to the poor, vulnerable and marginalised, social protection also include people who are excluded or deprived of public services (Norton et al., 2001). Thus, the social support of refugee migrants through churches helps to support their employment and protect and assist those exposed to economic shocks and other risks. The church can assist its members in dealing with vulnerable, poor and excluded people, including those in its congregation.

2.6 Theoretical perspectives on migrants and informal social protection

While migration has become much more complex, it is not a new phenomenon. For a Christian, it is evident from the history of creation where Adam was driven out of the Garden of Eden to another location. Migration is as old as the existence of human beings (Oucho, 2006; UNESCO,

2017) and is a central, permanent and constant feature of modern human life. Additionally, migration is an integral part of the global development process (Beck, 2014; Davies, Basten & Frattini, 2009). Human beings are permanently on the move because of economic effects or social distress (Hynie, 2018).

People migrate because of many reasons, including economic shocks, joining families abroad, escaping war, persecution or insecurity and seeking a better standard of living or different lifestyle (Hagen-Zanker, 2010). Migration can be characterised as either domestic/national or international (Fauvelle-Aymar, 2014). Migration has been rapidly increasing in recent years. Martin (2013) found in 1980, that there were 103 million international migrants, which increased to 220 million by 2010. This is supported by the United Nations Department of Economic and Social Affairs (UNDESA, 2013) which estimated that the number had increased from 220 million in 2010 to 232 million in 2013. Illustrating the extent and gravity of the issue, the IOM (2014: 1) reported that “approximately one in seven people are migrating every day”. And, according to the United Nations Human Rights Council (UNHRC) (2016: 1), “the number of international migrants worldwide has continued to grow rapidly over the past fifteen years, reaching 244 million in 2015, up from 222 million in 2010 and 173 million in 2000”. These studies confirm a pervading upward trend in migration numbers globally.

Migration has also been particularly high in Africa, including Southern Africa and South Africa, where migration predates colonialism by many centuries (Dinbabo & Nyasulu, 2015). In the colonial era, many Europeans migrated permanently to the country, especially after the Europeans discovered diamonds (1867) and gold (1886) (Weiner, 1995). With the discovery of gold, cheap labour from neighbouring countries joined national migrant workers in the gold and diamond mines (Dinbabo & Nyasulu, 2015; Northcote, 2015). The general shortage of labour in the mid-19th century led to the migration of Indian workers to the sugar plantations in Natal.

International white migration to South Africa increased after the two world wars and the advent of apartheid in 1948 while later in the 20th century, the key suppliers of foreign mine labour (and hence black migrants) in 1970 were Lesotho, Mozambique and Malawi (Adepoju, 2003). South Africa is still a preferred major destination for international migrants, especially Africans, due to the size of its economy (Kalitanyi & Visser, 2010). During apartheid, there was no legal framework that could accommodate asylum-seekers and refugees. Migration policy was a naked instrument of racial dominion (Crush, 2008a, 2008b) until 1991, and

migrants had to be able to assimilate into the white population (Uwimpuhwe, 2015). Africans were not considered migrants but were allowed entry under temporary contract agreements with neighbouring countries and expected to return at the end of their contracts. South Africa did not recognise refugees until 1993 when, in the transition to democracy, it ratified the UN 1951 Refugee Convention and its 1967 Protocol. In 1994, South Africa signed the 1969 Organisation of African Unity (OAU) Convention regarding Specific Aspects of Refugees in Africa (De la Hunt, Handmaker & Klaaren, 2001). The South African Parliament passed the Refugees Act, Act 130 of 1998, which came into force in 2000.

In 1920, 2,9 million international migrants were estimated to be in South Africa (UNDESA, 2020). The South African Department of Home Affairs (DHA) confirmed that there were “108 711 foreign nationals whose temporary and permanent permit applications were approved in 2013” (Statistics South Africa, 2013: 49). Although there are no precise statistics on international migrants in the country for 2014, 2015 and 2016, the “2011 census found that there were 2,199,871 people living in South Africa who were born outside the country. They made up 4.2% of the population - which then stood at 51,770,560. Seventy-one percent of those born outside of South Africa were African” (Africa Check, 2015).

Lyck-Bowen and Owen (2019) indicated that, during 2017, the number of international migrants had risen to nearly 260 million, which includes almost 26 million refugees. International migrants have contributed to the economies of their host countries (Fauvelle-Aymar, 2014). Despite their positive impact on the new countries, many of them, particularly refugees, remain most vulnerable as they do not have full access to the government social security system nor the social protection offered to the native populations (Kapindu, 2011; Sabates-Wheeler & Waite, 2003; Serra Mingot & Mazzucato, 2018).

The increased movement of migrants poses various challenges, including the need for significant ways to engage in assisting marginalised people, including migrants. Since formal social protection services tend most often to cover citizens, most responses to migrants' problems could be expected in the informal sector (Verpoorten & Verschraegen, 2008). While there is no exact definition of informal social protection/security (Olivier, Kaseke & Mpedi, 2004), informal social security arrangements can be identified in two forms: private household-based or kinship-based; and member organisation-based or non-kinship-based informal coping strategies.

Informal social protection draws on traditional coping strategies, social capital and community-based actions (Twigg, 2015). Community-based forms of social protection are usually understood as an informal grouping of activities that protect community members from risks through local arrangements. In other words, informal social protection is provided by mutual arrangement and agreed through mutuality, kinships, relationships or other social networks. Such local arrangements are predicated on people's beliefs, norms and values (UNDP, 2016). These include burial societies, funeral assurance, credit groups and group savings schemes (e.g. stokvels). The group or community is often self-funded. Most of the time, informal social protection is instigated by a situation of need when it would benefit the group to assist each other, such as with funeral or marriage services (Pacífico, 2009).

Through the church, migrants can be assisted to create, or create their own, strategies to support themselves informally. Informal social protection can be distinguished as two types; namely kinship and neighbourhood (Oware, 2020). Kinship refers to social protection provided to individuals who are related. Neighbourhood refers to social protection derived from mutual aid arrangements formed by a community of people (Dekker, 2005). Migrants or refugees have a strong foundation through the churches on which, as church members, they can build a relationship of trust that leads them to support each other forming mutuality and reciprocity between themselves. As an independent institution, a church works voluntarily to create resources that can be used to assist or support the community. As such, the church acts as an institutional channel of social protection.

CHAPTER THREE: REVIEW OF THE EMPIRICAL LITERATURE

3.1 Introduction

Human migration movements vary and are influenced by numerous reasons (Fauvelle-Aymar, 2014; Oucho, 2006; Ramathetje & Mtapuri, 2014). Many researchers on migration movements note that people move from their home country with very high expectations of finding security and opportunities in terms of better socio-economic conditions (Akanle, Alemu & Adesina, 2016; Durand & Massey, 2010; Fachini, Mayda & Mendola, 2013; Rutherford, 2008). However, migrants still find themselves facing many challenges at their new destinations (Anjofui, 2018; Tati, 2010; Van Tonder & Soontiens, 2014).

For migrants to survive in a host country they have to adapt to the environment and develop strategies that can assist them to generate an income (Ngota et al., 2017). Researchers have highlighted that most migrants find or create work in the informal sectors (Crush, 2001; Durand & Messey, 2010; Fauvelle-Aymar, 2014; Kalitanyi & Visser, 2010; McDonald, 2008; Taal, 2012). Since there is an inherently high risk of instability and uncertainty in such employment, the informal social protection arrangements of religious organisations are increasingly seen as a means to enable migrants to overcome the challenges of responding to vulnerabilities and shocks (Barrientos & Hulme, 2009).

3.2 The socio-economic challenges encountered by migrants in host countries

Migrants encounter many challenges in terms of the lack of economic, social and legal protection in the new country (Schilling et al., 2017). Okyere (2018) states that migrants' main challenges include unemployment, lack of income, lack of identification documents, language barrier problems, labour market segregation as well as the various effects of poverty. Their difficulties range from securing living arrangements and general navigation of legal complications to understanding complex bureaucratic systems and social and cultural relations within the community. Migrants often face challenges long before their arrival in the new countries. A study by CARE Jordan (2013) on Syrian refugees showed that, before arrival in a refugee camp, Syrians who could escape the war had faced further risks such as the loss of livelihoods and limited access to basic human needs such as food, water, sanitation, housing, health care and education, which increased their poverty levels. The study also mentioned that Syrian refugees undergo severe hardships during the transit to a new country. They are exposed to gross human rights violations and abuses including murder, torture and enforced

disappearance (Hassan et al., 2016; UNHRC, 2016). During transit, women, children and men have frequently been victims of rape and sexual violence (UNHRC, 2016). Rather than escaping conflict, migrant children have sometimes been forced to engage in warfare and armed hostility (Hassan et al., 2016).

Language is one of the main problems on arrival for those who make it to the host country. A study by Adess et al. (2010) at the Georgetown Law Human Rights Institute found that refugees generally had difficulty with the English language, and language immediately impacts migrants on arrival at a new destination. Refugees experience adjustment problems with language causing disturbances within themselves, their communities and their families. Language difficulties often lead refugees to disappointment due to the lack of community support, financial resources and job opportunities.

Besides the drastic lifestyle changes since their arrival, migrants encounter new cultures that are different from their own and cause feelings of alienation in the new country in the absence of everything familiar. Migrants have been excluded in communities in Europe when trying to honour and practice their traditions and culture (Wimmer & Soehl, 2014). Cultural diversity instigates challenges in many countries that have resulted in violence and racism against migrant people on that continent (Wimmer & Soehl, 2014). Cultural differences cause difficulty when some hold to their values and social expectations that differ from those considered the norm in the host country (Isabella, Mazzon & Dimoka, 2015).

Migrants who tried to establish small businesses in the United States had difficulties due to the different economic environment and documentation procedures (Kim & Hurh, 1985). Crush and Tawodzera (2017) emphasised the challenges experienced by refugees in the USA in terms of the labour market that included discrimination, unrecognised education qualifications, language barriers and the absence of legal documentation that could facilitate employment. The study noted that these migrants do not even take safety precautions considered necessary in their new country, especially when they settle in urban parts of the country (Crush & Tawodzera, 2017). In neighbouring Canada, refugees in Toronto experienced challenges when they needed to enter the labour market (Danso, 2002) and refugees from Somalia and Ethiopia had the same experience elsewhere in Canada.

Not all migrants are warmly received by the host communities or are allowed to enjoy the privileges that members of the host communities enjoy. Migrants can become segregated from the host population and marginalised from economic activities (De Ferranti et al., 2000),

especially if they are refugees and asylum-seekers. An example of this was recorded in a study done in Russia during the 1990s where migrants from the republics of the former Union of the Soviet Socialist Republics were considered unwelcome and negatively treated by the Russian citizens (Lazareva, 2015). These migrants were considered outsiders and were excluded from sharing their identity and assistance opportunities with the citizens of Russia.

Many scholars in the South African context have noted the difficulty of the integration of migrants in this country (McDonald, Mashike & Golden, 1999). The studies of Kavuro (2015b), Polzer (2008) and Uwimpuhwe (2015) highlight that the integration of migrants in South Africa is based on self-settlement/ integration and self-sufficiency. South Africa does not offer any transit camps nor any material support or humanitarian relief to the newcomers that would prepare them to adapt to the South African lifestyle. Research also reveals that migrants in South Africa often experience xenophobia, which includes negative social attitudes, discrimination, racism, assaults and other physical violence (Bolzoni, 2009; Kalitanyi & Visser, 2010), and theft (Uwimpuhwe, 2015; Zodwa, 2007). This results in the violation of their rights and causes their exclusion from the privileges and amenities that South Africa accords its citizens (Kapindu, 2011; Kavuro, 2013). Along with this exclusion, migrants are also excluded from many job positions (Peberdy & Jara, 2011; Uwimpuhwe, 2015)

Exclusion is a serious problem and contributed to causing xenophobic attacks on migrants in South Africa in 2008 and again in 2015 (Hemson, 2006; Uwimpuhwe, 2015). Landau and Jacobsen (2004) studied a sample of refugees in Johannesburg and found that migrants experience problems when it comes to how they are treated in the workplace and even in the process of looking for a job. A particular problem related to difficulties when lodging an asylum-seeker document or the official documentation recognising their refugee status.

Refugees and migrants are harassed and treated as a burden in this country and are often blamed for or stigmatised as the root cause of crime, without substantiating evidence. Even migrants who are legally in South Africa face police harassment. “Even well-meaning police may feel that protecting foreigners is either too dangerous or risks alienating the South African community” (SACN, 2009: 34). Palmary (2002) noted confusion among some Western Cape political leaders about who should assist migrants. African migrants typically face physical violence and their cultures being cast in a negative light, in addition to settling and integrating into a different social segment and place (Harris, 2002; Hook & Eagle, 2002; Zodwa, 2007).

Black migrants are associated with poverty (Matsinhe, 2011) but white migrants do not encounter such problems and are generally considered as investors or tourists.

Since many migrants in South Africa are not able to access formal employment, mostly due to not possessing proper documentation, many resort to the informal sector to secure livelihoods (Northcote, 2015). The Department of Home Affairs is unable to access the legal documents from the home countries of migrants and this leads to difficulties where documentation is required, such as when accessing the banking system (Northcote, 2015). Religious organisations may assist migrants to devise strategies to earn an income in the informal sector.

3.3 Perspectives of informal social protection and religious organisations for migrants and refugees

People are aware of the power religion has in their societies. The responses of religious individuals' beliefs and organised religious institutions have been important and visible. These appear to be increasingly important in support of those arriving in Europe, the United States, Australia and Canada (Ensor, 2003; Gozdziak & Shandy, 2002; Kirmani, Khan & Palmer, 2009; May, 2011; Reale, 2010). Ellison found that "individuals with strong religious faith report higher levels of life satisfaction, greater personal happiness, and fewer negative psychosocial consequences of traumatic life events" (Ellison, 1991: 80). Okulicz-Kozaryn (2010), stated that the relationship between religion and happiness depends on the context of the country. He also found that a country with a high level of believers presents a more confident and supportive society in many ways, compared to other nations with lower levels of believers.

Other studies have also shown that religious beliefs have a positive influence on an individual's well-being (Lim & Putnam, 2010; Smith, McCullough & Poll, 2004). Additionally, it has been found that religion helps individuals to deal with feelings such as uncertainty and insecurity (Norris & Inglehart, 2004); that religion is a source of hope and help during difficult times (Newman & Pargament, 1990); it also reduces levels of stress (Ellison, 1991) and it allows individuals to feel accepted and part of a community (Bauman, 2001).

Since religious institutions are secure places for those in need, migrants tend to become more religious in their new countries compared to in their homelands, for them to get assistance. Warner (2000) reported that, while approximately 25% of the population of South Korea are Christians, and South Koreans who migrate to the USA are Christian in similar proportions, as they settle into US life, half of the remainder join Christian churches and the churches provide

them with basic needs and some cash. This results in 75% of immigrant Koreans becoming Christians in the US. A similar result was observed among the refugee youths from Burundi in Tanzania where the researcher (Sommers, 2001) found a high proportion of them were church members, mostly within the Pentecostal refugee churches where they received materials, training and emotional support. The missionaries from the Pentecost church association of Tanzania in Dar-es-Salaam reported that the number of Pentecostal refugees tripled in the mid-1970s and 1992. This report also stated that “every Burundi refugee youth interviewed, and nearly the entire Burundi refugee community in Dar es Salaam, attended Pentecostals churches” (Sommers, 2001: 362), where they are able to get support.

People in need, especially migrants, get assistance through religious affiliations, using informal coping schemes that foster informal social protection. Dekker (2010), referring to the form of social protection that constitutes survival strategies adopted by those who are excluded from the official social protection schemes, states that informal social protection forms identified as traditional arrangements rely on the principles of reciprocity and solidarity. It can be assumed that the kind of support and services can be unique to a particular group or society.

3.3.1 Developed country perspective

Social protection has long been a domestic concern of developed countries that have sophisticated developed arrangements through institutions that help to protect citizens against risk by providing them with assistance. The emphasis of social protection in developed countries is on income maintenance and living standards of people, especially workers (Barrientos & Hulme, 2009). Developed countries have in common complex and expensive programmes of social insurance and services and income maintenance, which were the foundation of the European welfare state (Wood, 2003). The existing formal social protection programmes were created in the period of colonialism (Bevan, 2004) and were usually restricted to the formal labour market. Given that only a small number of people are employed in the formal economy, most workers have low-level jobs or no jobs. Many turn to personal work using resources accessed through a social structure that involves kin, patrons and friends (Bevan, 2004).

Bevan (2004) noted that, through family networks, individuals and families adopt different strategies to make a living by using numerous types of labour that include the informal labour market, family work, peasant agriculture, outworking, petty trade, smuggling and self-employment. Verpoorten and Verschraegen (2008) argue that since political, economic and

social contexts differ compared to those in developing countries, the Western programme is not useful when devising programmes of social protection in poor or developing countries. However, religious institutions play a big role in social protection in both developed and developing countries.

Religion has been a prominent theme when refugees enter Europe and it is a source of hope for both believers and non-believers (Schmiedel & Smith 2018). For those seeking refuge in Europe, religion has become more important and has a positive effect on welfare in the host society (Buber-Ennser et al., 2016).

According to the United Nations in 2017, 258 million people were living in a country different from the one in which they were born, making up 3.4% of the world's population (UNDESA, 2017). This represented an increase of 49% compared to the year 2000. Migration has improved people's lives as "migrants from the poorest countries, on average, experienced a 15-fold increase in income, a doubling of school enrolment rates, and a 16-fold reduction in child mortality after moving to a developed country" (Ratha, Ozden & Plaza, 2016: 9).

People moving to and from specific countries report different results for their subjective well-being. Migrants moving from Sub-Saharan Africa to Western Europe, from the Commonwealth of Independent States to the Middle East and North Africa, and migrants moving within Southeast Asia report higher positive life evaluation outcomes. On the other hand, migrants moving from Western Europe to Central and Eastern Europe, migrants moving within South Asia, North America and Australia-New Zealand presented non-positive outcomes (Helliwell, Layard & Sachs, 2018). Other studies found similar results, such as one study from the IOM (2013) showed that migrants moving to developed countries presented an increase in their households' income, while those migrants moving to developing countries experienced socio-economic distress.

3.3.2 Developing country perspective

Since the 1990s, social protection has become very important to transformation, especially in the context of developing countries. For instance, a study on the financial crisis in Zambia shows the official poverty headcount rate estimated from household survey data was 76%, with a further 10% of the population above the line of poverty (Barrientos, 2010). Social protection in developing countries then has to address poverty, risks and vulnerability. De Haan (2000) and Barrientos and Hulme (2005) state that social protection has a strong focus on poverty reduction and supporting the poorest people. The extension of social protection in developing

countries has focused mainly on social assistance based on income transfers which allowed access to basic services that led to a reduced poverty rate and raised human development (Barrientos & Hulme, 2005). A recent study done by Oware (2020) on women self-help groups in Kenya, show that women received income, consumption as well as social assistance and insurance through informal social protection.

Social protection is crucial but limited, especially in developing countries (FAO, 2015; World Bank, 2015), where people live under poor conditions. Informal support mechanisms remain the principal means of survival strategies (Devereux & Getu, 2013). Countries engaging in informal programmes, such as in Southeast and East Asia, show a common reliance on family-based protection – such as the National Social Assistance Programmes in India or food support programmes in Pakistan focused on micro-finance and asset transfers supported NGOs – but with numerous ways of responding to social transformation (Barrientos, 2010, citing Lund & Srinivas, 2000). There were also many donor-financed activities such as the World Bank's Janasaviya Trust Fund that targeted the poor in Bangladesh (Barrientos, 2010).

Sub-Saharan countries have a legacy of deeply embedded informal systems especially in rural areas (World Bank, 2015). These informal systems are used to address vulnerability, risk and poverty across developing countries and low or middle-income countries where agriculture is still a major source of livelihood for the poor. The programmes looked at reducing poverty by including improved agriculture, managed risk and built-in assets. In other words, with limits on social production, traditional mechanisms may be the principal means of a way of survival in the low-income and poorest countries (Devereux & Getu, 2013).

People use the mechanism of sharing as a way of ensuring a guaranteed survival for every household in the community. In a case of insufficient or bad harvests, a study in India estimated a total output loss from sharecropping close to 25% (Deshpande, 2017). A similar study in Ethiopia (Addis & Assefa, 2013) described a practice where better-off members lend milking livestock to poor households. A traditional mechanism of exchange was reported by Platteau (1991) wherein the households without assets access work opportunities to ensure their survival.

People use reciprocity networks or gift exchange arrangements that include informal labour-sharing groups, mutual aid and gift exchanges and remittances. A study by Mekonnen, Dorfman and Fonsah (2013), using the Ethiopian Rural Household Survey data, estimated that labour-sharing practices increased productivity by around 20%. Evidence across the

developing countries shows the use of remittances as a source of income that can increase household well-being. Remittances equal almost one-fourth of the gross domestic product in Nepal and they assist households to import foods (Tuladhar, Sapkota & Adhikari, 2014). Remittances of migrants from the Pacific Islands are similarly used to buy needed food (Connell & Brown, 2005).

Another semi-informal mechanism of insurance is the burial society. The burial society type (iddirs) found in Ethiopia involves migrant support organisations formed in the early 20th century in Addis Ababa that spread rapidly in rural areas (Pankhurst & Mariam, 2000). Iddirs are traditional voluntary organisations that provide cash and in-kind assistance to their members at the time of funerals, and some also offer short-term loans to cover sickness, death of cattle, harvest problems or other costs without requiring a separate contribution (Aredo, 2010; Dercon et al., 2006; Dercon et al., 2008). Burial societies offer significant insurance coverage to their members, with the average pay-out corresponding to about 40% of total monthly household consumption in Ethiopia and about 60% in Tanzania (Dercon et al., 2006).

In developing countries, the normal existing social protection is mainly restricted to the formal sector (Beattie, 2000; Van Ginneken, 2007), and tends to serve privileged people rather than the needy or poor. Given that, people predominantly depend on their own efforts or on informal social protection to survive, as is also the case in South Africa.

3.3.3 South African perspective

In South Africa, social protection coverage is limited (Olivier & Kalula, 2004: 33) and only applies to South African citizens and documented migrants. Due to Covid 19, higher payment was made for six months on several grants which benefited local populations (Devereus, 2021). The author also show that unemployment insurance was provided to qualifying workers. Thus, in a country of high unemployment, unemployment or exhausted insurance benefits are for the select few, while those who do not qualify stay in poverty. In South Africa, the religious networks direct financial contributions to welfare, relief and development programmes (Louw & Koegelenberg, 2003). South African churches accommodate the different non-exhaustive factors, such as cultural beliefs (Bongmba, 2003; Kamara, 2000) and African traditional customs, which were seen as unChristian by Western churches and missionaries.

It is known that in South Africa, religious networks have been and remain instrumental in providing social protection to needy people. Direct financial contributions to religious welfare, development and relief programmes were estimated at R1 billion a year in 2003 (Louw &

Koegelenberg, 2003). Although South Africa has different religious groups (Bongmba, 2003; Rautenbach & Goolam, 2002), with the main ones being African traditionalists, Christians, Hindus, Muslims and Jews, the majority of Africans are guided by African traditional values such as respect and unity. Hence, they respect each other without hierarchy (Isizoh, 2003). The value of, and solidarity with, the practice of *ubuntu* is what is very important in South African culture.

It is interesting that the African churches combined African traditions and Christian principles. The church thus fulfilled African aspirations and met the physical and spiritual needs of African members. Reciprocity underlies interpersonal behaviours of the family to the wider community (Sudarkasa, 1980). It should be noted that, when viewed from the perspective of social security, African values underlie the individuals' participation in informal coping strategies that enhance social protection by migrants in South Africa. Kapindu (2011) found that money contributed through the Malawian migrants association in Johannesburg was used to support hospitalisation, rent and funeral services. Nzayabino (2005) reported findings on refugees in Johannesburg, that the church's members got assistance to pay rent, wedding expenses and medical fees. Nzayabino's (2005) study also shows that refugees at the WOLA church in Pretoria received food parcels and ran soup kitchen programmes to assist people in their areas. In addition, Nzayabino (2005) found that church fundraising enabled refugees in Pretoria, Johannesburg, Cape Town and Durban to get support to assist them to access education and training programmes and to deal with unemployment by starting up small businesses.

3.4 Migrants accessing informal social protection from religious organisations

Despite economic limitations and some laws, religious organisations provide significant support to the poor and vulnerable and have also operated as an informal social safety net for members in need (Norton et al., 2001). In conditions of widespread distress, religious groups connect the local community with external sources of support, as was the case with local churches tackling the impact of famine and drought in Sub-Saharan Africa through contacts with northern NGOs (Norton et al., 2001). Religion has a strong influence and its assistance may be linked to faith conditionality.

The evidence from numerous settings demonstrates the importance of material and spiritual support provided by religious organisations. In Southeast Asia, monks and Buddhists have traditionally offered food, temporary shelter and other forms of welfare to refugees (Canda &

Phaobtong, 1992). Similarly, Christian churches have welfare functions that provide cash and in-kind assistance. Research in the Pacific Islands revealed that people offer part of their remittances to support migrants, and they are also expected to contribute and show their support to the charity work done via the church (Connell & Brown, 2005).

Most religious groups in Eritrea participate in Christian saints group celebrations (Habtom & Ruys, 2007) and after the celebration, will bring people together to celebrate with them every month. During this celebration, food and cash are provided to support those in need. In Islamic settings, all mosques support people in need in line with the fundamental principle of *zakat* (Lischer, 2008), Zakat is the Arabic word for charity and every Muslim bears the moral responsibility to help the poor. Formally, Muslims are required to give 2.5% of their wealth and assets to the poor annually.

Churches in London, UK, support refugees in many ways (Brown, 2013). A social action survey undertaken by churches across UK denominations showed that the support level activities provided by the churches were very useful (Knott, 2014). The church-based activities included teaching English as a foreign language to refugees, one of the high-level church actions focused on assisting migrants and refugees. (Knott, 2014). It was also shown that the churches increased their involvement in action although the UK government cut off their welfare support. Church-based action increased expenditure by 36.5%, from £288m in 2010 to £393m in 2014 (Knott, 2014).

The census report of London churches showed that 23% of the congregants engaged in activities during weekdays to assist migrants (Brierley, 2013). The author also found that community activities hosted by London churches attracted an attendance of 71% per church. Religion has a role to play in refugees' lives, from facing conflict to escaping and accessing assistance.

3.4.1 The roles played by the church for refugee and migrant

Religion is crucial to migrants as they always need to connect with religious institutions as their most trustworthy places and people. Migrants need a place of belonging, where they can be united with people of the same belief or religion. This applies both to willing migrants and to forced migrants, refugees who flee their home countries because of fear of persecution, deprivation or violence (Uwimpuhwe, 2015).

According to various researchers (Brown, 2013; Crawley, Hemmings & Price, 2011; Knott, 2014), churches support refugees in different ways, from the provision of church buildings for

refugee centres to practical resources and language classes. Religion serves as the link that enables the religious members in the new place to maintain a close relationship with migrants (Levitt, 2003) that seek guidance and support from them. El-Khani et al. (2016) conducted interviews with 27 mothers from refugee camps in Turkey and Syria about their coping strategies. The study found that Islam had a positive influence on coping and that it helped them to accept their situations and related difficulties along with imparting a sense of hope that it would improve their lives. The Syrian women discussed how they surrendered their sense of control and responsibility about their current situation by placing their trust in God. For women in this study, the Muslim faith provided a sense of meaning and hope despite their difficult circumstances. This supports the findings of Hasan, Mitschke & Ravi (2018), who determined that Syrian women utilise the Quran as a guide and resource for coping, as well as a motivator toward perseverance.

Having a belief in God helps refugees cope with their experiences by facilitating the reacquisition of stability and constancy lost during migration and resettlement. Belief in a higher power is instrumental in helping refugees to deal with feelings of depression, loneliness and unhappiness (Cohen & Hill, 2007; Merino Rodas, 2019). Research among Muslim refugees from various countries, including Syria, showed they relied on their faith when they needed emotional support, and many reported that praying to God often provided them with that relief (Schwartz & Huismans, 1995).

Other studies have shown how churches provide a wide range of services to immigrants upon arrival in the host country. Guest (2003) recounts how churches in New York City's Chinatown have helped thousands of Chinese migrants by not only providing housing, food and even employment but also by giving them a meaningful migration experience while constructing their identities. Min (1992) reports that Korean Christian churches have important roles within the migrant community as they provide Korean migrants in the USA with social services (e.g. job referrals) and help them to maintain traditions (e.g. Korean language school programmes).

Despite the seemingly large number of advantages and positive effects, there are drawbacks in the association of migration with religion. Foner and Alba (2008) state that while religion in the USA can help migrants to integrate into society, it can have the opposite effect in more secular Western Europe where being religious can be viewed as more of a barrier than a bridge to integrating. According to the Pew Research Center (2012), migrants in the USA are mostly Christians (74%) followed by unaffiliated migrants (10%). In Europe, although Christians

(56%) outnumber other immigrants, there are nearly 13 million Muslim immigrants (27%). The share of Muslim immigrants in the European Union (39%) is closer to that of Christians (42%). Muslims migrating to Western Europe experience pressure and conflicts related to the way they practice their beliefs and many Europeans have tended to criticise the treatment and role of Muslim women in their community.

Migrants and refugees from both developed and developing countries have all experienced similar circumstances and deal with similar problems in their new places. They all face inequalities and discrimination with some public services, and all need social protection in their new ways of life to make connections and create helpful activities. Religion also helps their cultural adjustment and also to familiarise themselves with their new environment through social interaction and engagement in (informal) economic activities.

3.4.2 Types of informal social protection provided by migrants

Migrants have often experienced serious disruptions in different forms in terms of securing their livelihood (Msabah, 2016). In times of shocks, informal social arrangements are the only way to cope as they provide the necessary needs to each household, especially with migrants. The mechanisms which exist in the migrant communities are based on the rules or principles of trust and reciprocity. These include mutuality, gift-exchange arrangements, self-help groups, stokvels, family-based arrangements, money lenders and traders, savings and credit cooperatives and associations (Norton et al., 2001). Platteau (1991) and Verpoorten and Verschraegen (2010) did important work in separating the key informal social production in various ways and revealing the strategies used by migrants, comprises small business creation, employment, studies and local assistance channels and remittances.

Many migrants in South Africa have difficulty obtaining employment in the formal sector and most of them have to work in the informal sector (Msabah, 2019). Although some migrants in Cape Town have been employed in the formal sector, a large number of them earn their income from informal and insecure economic activities (Northcote, 2015). Those activities include entrepreneurial ventures like owning a *spaza* shop, trading at street markets, street-side enterprises such as tailoring, hair salons and braiding, and the sale of craft work. For migrants, the informal sector has become a survival strategy that enables them to secure livelihoods. “A 2010 South Africa survey on new Zimbabwean migrants in Cape Town and Johannesburg revealed that 20% were involved in the informal sector” (Crush, Chikanda & Tawodzera, 2015:

9). A study among Somalis by Jinnah (2010, cited in Crush, Chikanda & Skinner, 2015) revealed a high rate of participation in the informal sector.

Many refugees try to find their own way to be economically active (Msabah, 2017, 2018a, 2018b). Thus, the majority of them are self-employed in the informal sector. Refugees from the Great Lakes countries of DRC Congo, Rwanda and Burundi were mostly doing some kind of security work, car-guarding, repairing appliances and hairdressing Msabah (2016, 2017). Msabah found that most refugees in Cape Town have relatively strong societies, which increases their trust as well as their ability to work together and help each other. The research done by Msabah (2016, 2017) and Bowers-Du Toit (2017) confirm that, in most cases, contributions are made by refugees to assist those in need, mostly in cases like funeral cover, serious illness and to pay moneylenders. Their research further revealed that refugees who are in business will help compatriots to enter the same field.

Research done in the Bellville area in Cape Town described how some of the Congolese launched the Vision for Development of Fizi (VIDEFI) organisation that mobilises refugees in South Africa and helps them to find or invest in business projects by giving them advice on how to adapt to the new cultural environment as people living in the country (Msabah, 2019). The research showed that those who have become successful entrepreneurs have inspired and supported others who dream of starting a business. One refugee woman in the Bellville area mobilised volunteers to teach fellow refugees isiXhosa, one of the three official languages spoken in the province, so that they could empower themselves in their businesses by creating opportunities and creativities that brought them closer to the locals and making income in harmony (Msabah & Bowers-Du Toit, 2017).

Regarding the informal social protection provided to migrants, religious institutions offer the most support and activities. Religious beliefs and rituals help refugees to recover from trauma (Gozdziak & Shandy, 2000) and provide them with support and emotional benefits in the face of challenges. Religion promotes success, happiness, satisfaction and emotional security and wealth. Churches are well-placed to respond in the early stages of the settlement of forced migrants (Merino Rodas, 2019), because they are easily identifiable and more accessible than any other institution in the host community. The church is among the major sources of assistance in urban areas available to migrants (CASE, 2003).

Churches established by refugees are generally more supportive than local churches (Kapindu, 2011). Although they may belong to the same denomination, the refugee church is more

identifiable than the local counterpart and has familiar cultural practices that aid migrant integration. Thus, migrant churches are effective instruments in alleviating migrants' challenges as they offer support, not only in the spiritual sense but in the emotional sense, which assists in building a strong, supportive community (McMichael, 2000).



CHAPTER FOUR: METHODOLOGY

4.1 Introduction

In research, many approaches are used to examine an issue. The selection of an appropriate methodology is the key in empirical studies. Methodology is defined as a plan drawn up to answer a research question. It is also the process used in reaching the findings of your research and thus the process employed by the researcher to conduct the research. The overall aim of this research study was to examine the dynamics of informal social protection initiatives provided by churches to facilitate Rwandan refugees' lives. This chapter discusses the overall research methodology followed in the study, highlights the instruments used for data collection, covers the data collection process and presents the techniques used in analysing the data. Lastly, the chapter concludes by outlining the ethical considerations pertinent to the study.

4.2 The research design

In any study, the key strategic point of departure is choosing the methodology that the researcher will use (Mouton, 2001), and how the data will be presented and analysed. This involves decisions about methodology and design. Although methodology and design are used interchangeably in many cases, the two concepts form divergent dimensions as methodology concerns the research process and research design emphasises the research logic (Babbie & Mouton, 2001). Research design refers to the overall methods, strategies or techniques that a researcher can adopt and combine logically to be able to answer the research question and address the research problem (Marshall & Rossman, 1999). It provides an insight into how the researcher planned to conduct the research and the methodology to use. In other words, the design covers all the choices of methods relating to all aspects of the research, from data collection to data analysis (Flick, 2009).

There are many variations and strategies that can be used in the research design employed, but since this study is required to examine and evaluate the dynamics of social protection that facilitate refugees' lives, this research design is a case study integrating descriptive design. The adoption of descriptive design in a case study was primarily motivated by the fact that descriptive research describes phenomena through narration, classifies and measures relationships, and affords a scientific opportunity (Babbie & Mouton, 1998). A case study research design involves the study of social groups, their activities, relationships, roles, interventions and the ways of change in the community and society (Yin, 1984). Research

methodology refers to the procedures, methods and techniques that a person uses in the procedure of research planning (Creswell, 2014; Mouton, 2001).

4.3 Research methodology

Research methodology is defined as a way of scientifically resolving a problem that is under investigation (Kothari, 2004; Nzabamwita, 2021, citing Yin, 1984). Research methodology is also defined as the process through which the research is methodically conducted. Usually, the method clarifies and shows the type of problem. Its main aim is to formulate a context that needs to facilitate the techniques to investigate the problem, through specifically drawing up ways to develop a good method to design and generate data. Social science research has two main methodological approaches, namely qualitative research and quantitative research (Gerson & Horwitz, 2002; Mouton, 2001; Neuman, 2000). Qualitative research involves an exhaustive study of the research problem from the inside with the focus on understanding and describing the behaviour of people instead of explaining it (Babbie & Mouton, 2001). Quantitative research, on other hand, focuses on numerical data that is collected and analysed to make inferences (Garbarino & Holland, 2009). This approach places particular importance on measuring variables and also dealing with generalisation and the objectivity of the findings of the research.

The preferred choice of methodology depends on the objectives and nature of the research and the kinds of available data (Yin, 1984, 2003). In the context of this study, the researcher applied a mixed-methods approach, including qualitative and quantitative methodologies. Although quantitative data was used for demographics, the research was qualitative in nature. The study was conducted over two months in 2019. The quantitative method is used to deal with redefining concepts into the language of variables, and enables a researcher to see trends and draw relationships between variables. This method usually concerns numbers and variables that can be measured systematically to investigate certain phenomena (Creswell, 2003, 2009, 2014). The quantitative research approach is used to prove and respond to the questions about relationships between measurable variables. This is commonly used to analyse with the intention of explaining and controlling a specific phenomenon (Creswell, 2003).

A qualitative approach was selected to reinforce meaning within the interpretation of the research question (Austin & Sutton, 2014; FAO, 2016). The qualitative approach allows the researcher to study the problem in real ways of understanding and gain insight with a good judgment (Christensen et al., 2011). In this study, it allowed the researcher to gain insights into

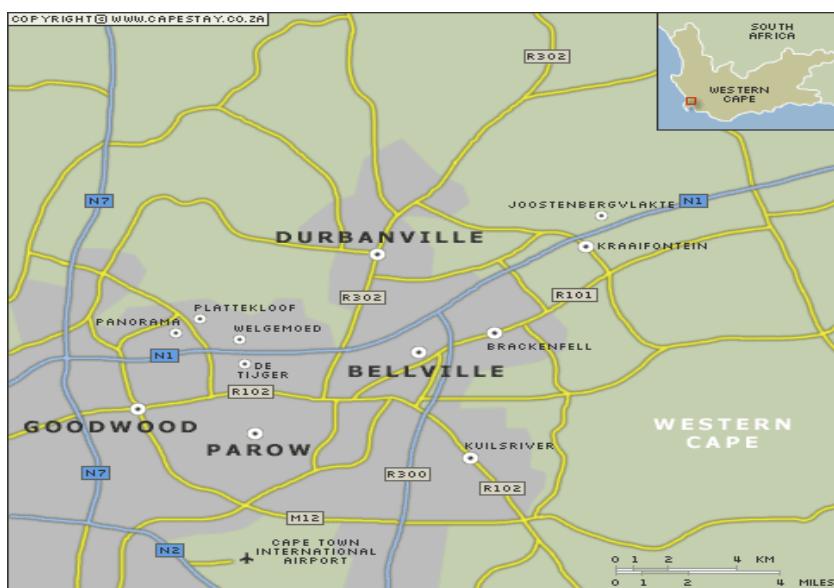
the different perspectives of informal social protection held by participants (FAO, 2016). The mixed method facilitates concurrent triangulation of objectivism and constructivism in complementary ways of merging qualitative and quantitative data results through analysis of the research problem.

The qualitative data was obtained through interviews and a focus group drawn from a sample population that corresponded to the objectives of the study.

4.4 Study areas

Refugees in South Africa face many challenges, including lack of legal documentation, social exclusion and xenophobia (Kavuro, 2015a), which contribute to lack of income and unemployment, negatively impact on everyday life. A case study of refugees' everyday life and use of social protection provided through the church in Cape Town was selected. This research was conducted in Cape Town, Western Cape, South Africa, specifically in the areas of Parow and Bellville that are known as the northern suburbs. Cape Town attracts thousands of migrants, refugees and asylum-seekers. The place is of interest and an appropriate site for this study because, despite its growing, transforming and improving economy, it largely excludes migrants and refugees (Ruiters et al., 2020). The Parow-Bellville area was selected because a significant proportion of Rwandan refugees live in this area. The researcher has personal knowledge of and a connection with the location as she is also a refugee who lives in this area. In addition, the location was considered appropriate due to the lack of financial means, its accessibility to the researcher and the limited time available for undertaking the research.

Figure 4: Parow and Bellville study area location, Western Cape



Source: Author's adaptation from graphic material at www.Captownmap.com.

The study area was divided into two areas that do not necessarily match with the boundaries. The population was selected intentionally according to the specific characters of inclusion that needed to meet the criterion of quality of valuable populations. The study had 20 participants and included those who attend different churches that were either local or foreign churches. The small sample size cannot be generalised to the whole population. The study further wanted to know if church affiliation was by choice and trust or if there were other socio-economic interests or any means of social assistance to support a household with a better living. Within each area, the whole population included Rwandan men and women who were at least 18 years old.

4.5 Sampling method

Researchers choose appropriate samples to maximise access. According to Babbie and Mouton (2001: 175) sampling “is the use of samples of units or population in an accurate way that their description portrays the parameters of the total population from which the elements were selected”. Two types of sampling, namely non-probability and probability sampling, are usually considered. Babbie and Mouton (2001) mention that non-probability sampling is mostly used if the researcher is not able to select the types of probability samples used in a large-scale survey. Probability sampling is used if all members of the population are identical in all pertinent aspects.

To reflect the group from which to draw the sample (Neuman, 2000), the study used non-probability sampling techniques. The researcher took decisions about the sample size based on factors such as availability of time, resources and point of precision. According to Babbie (2007), non-probability sampling usually offers a great opportunity to get rich qualitative data. This study selected a total sample of 20 male and female refugees and asylum-seekers from Rwanda, selected through the technique of non-probability sampling.

The researcher applied the purposive method to select the refugee sample, based on the nature of the research aim and her knowledge of the Rwandan refugee community, to reach suitable participants for the survey questionnaires. Purposive sampling, also known as selective sampling, was used because the researcher knew some of the refugees and asylum-seekers who were church members and worked in the informal sectors (De Vaus, 2002). As there was no sampling frame directing which participants had to be selected, the judgement of the researcher was applied to permit a selection that would achieve the objectives of the study.

4.6 Study sample

The 20 Rwandan refugees and asylum-seekers the researcher recruited all live in the Parow and Bellville suburbs of the city of Cape Town. All were above 18 years old and originally from Rwanda. The sample included males and females who attend church, since the research aimed to determine the impact that church activities have on Rwandan migrants living in Cape Town. The participants were evenly divided between attendees of migrant and local churches: 10 participants attended Rwandan/migrant churches while the remainder were attending local churches established by South Africans. Specifically, three females and seven males attended the Rwandan/migrant churches and six females and four males attended the local South African churches. Purposive selection ensured that all the participants were members of different families and different churches, whether local or migrant churches.

The purposive sampling consists of intentionally selecting the sample serving the study's interests based on meeting a number of specific criteria (Robson, 1993). In this research, the criteria were being Rwandan, a refugee/asylum-seeker, a member of a local or migrant church and a resident in Parow/ Bellville, Cape Town. The limitation of this method is that the sample is not properly representative since it is non-probability sampling. This means the results cannot be generalised.

4.7 Data collection

Social science research has many instruments or tools for collecting primary data or secondary data, including interviews, questionnaires, focus groups and observation. The demographic information used is classified as secondary data. Primary data was collected during November and December 2019. As instruments, the researcher utilised a questionnaire consisting of guided interview questions to collect the data and a key informant interview guide that explored some themes, socio-economic challenges, strategies adopted to survive, the role of the church and refugees' common activities. Participants' demographics were captured while ensuring the anonymity of the respondents. Each key informant interviewee was given a special code – Respondent A, Respondent B, etc. until Respondent T, the last of the 20 respondents. The interviews lasted between 30 minutes and an hour and were conducted in the workplaces or residences of the respondents. The key informant interview guide is attached as Appendix A.

The researcher used two focus group sessions and these were moderated using semi-structured discussion. The discussion was guided by the researcher to gain an understanding of the meaning of the information being shared on the themes explored by the study. The sessions focused on information on the challenges participants faced in South Africa, their socio-economic strategies, how they find networks and decide what church to attend. The sessions took place at two residences of participants. See Appendix B for the focus group discussion guide.

The questionnaire was designed to be used in face-to-face interviews with respondents. In the first phase of the study, three questionnaires were administered to three participants. The first two interviewees were requested to provide clarity on the types of challenges that the researcher was trying to get them to respond to and, following feedback received from the two participants, the researcher made improvements to the questionnaire to ensure that it elicited the type of focussed responses needed to answer the research questions. In the second phase of the study, all 20 participants received the improved questionnaire.

4.7.1 Questionnaire

In this study, data was collected using a questionnaire consisting of structured and non-structured questions. According to Babbie (2007), the questionnaire contains questions and other types of items designed to elicit information appropriate for analysis. To develop questions for this study, the researcher reviewed instruments used by other researchers exploring social protection and church-assisted refugee issues and formulated questions

informed by these instruments but also included questions considered to potentially provide the best answers to the research questions.

The questionnaire has two sections comprising demographical information of the participants (age, gender, occupation, type of identification documents, etc.) and a set of open-ended and/or closed-ended questions that served to address the objectives of the study. These questions covered themes such as socio-economic challenges, access to any social assistance, common activities and challenges. The researcher used open-ended questions so that the interviewees did not have to be limited in their responses. The semi-structured interviews allowed the researcher to gain insights and cast light on different issues and concerns that the questionnaire responses might not have addressed.

Participants were requested to write down the answers in the presence of the researcher as the interview occurred at the same time. This enabled interviewees to ask questions for clarification. The questionnaire was given to participants at their workplaces or residences and they were allowed enough time to respond adequately before handing them back to the researcher.

4.7.2 Focus group discussions

In addition to the above instruments, data was collected through focus group discussions. Guest, Namey and Mitchell (2013: 225) argue that “focus group discussions are a suitable method of collecting data on phenomena that are shared by a group of people”. Focus groups allow purposeful group discussions on specific themes (Guest et al., 2013). In this research, the focus group discussion was used to inform the evaluation of challenges, different activities and strategies adopted by Rwandan church groups to help its members and to reveal how those members perceive the arrangements as an opportunity to alleviate poverty. The researcher used two different groups from two different churches in the focus group discussions. The focus groups allowed the researcher to capture narratives and the views of the participants. Participants were selected according to their willingness to participate.

4.8 Data analysis

Data analysis is the process of bringing order, structure and meaning to the mass of collected data (Marshall & Rossman, 1999). The collected data was analysed using thematic analysis methods. Thematic data analysis involves the identification, analysis and reporting of the themes within the data (Braun & Clarke, 2006). In this research, the researcher first developed different themes or codes related to each research objective and the data was then grouped

accordingly. Given that the analysis of qualitative data from both key informal interviews and focus group sessions involves classifying and interpreting audio or visual data (e.g. typed data), the data was written, transcribed, regrouped according to different pre-determined codes or themes and then was analysed by objective according to the codes.

With regard to quantitative data, data analysis means ordering, categorising and summarising data to obtain answers to the research question. In this type of analysis, the data is examined, organised, coded and gathered, and patterns are identified (Caudle, 2004; Neuman, 2000). Quantitative analysis purposes to reduce data to a more comprehensible form that informs the investigation of the research problem. The data acquired in the first part of the survey questionnaires was captured, coded and entered into tables. Descriptive data derived according to the key demographic variables such as age, education level, type of documentation, occupation and arrival in South Africa were organised in tables.

There are six phases within thematic data analysis (Braun & Clarke, 2006), which begin with becoming *familiarised with the data*. This involves actively reading and re-reading the data while searching for patterns and meanings in the data. The process of conducting the interviews for this study allowed the researcher to familiarise herself with the data, aided by taking notes on interesting aspects. This was reinforced by listening and re-listening to the audio recordings in the process of transcribing them.

Secondly, *generating initial codes* involves the identification of codes in the data collected. The codes are the most basic elements of the data collection that can be meaningful in assessing the phenomena being studied. The coding process can either be theory-driven or data-driven. Data-driven coding derives codes that are dependent on the data while with theory-driven coding, the coding is done according to specific questions in the researcher's mind (Braun & Clarke, 2006). This study employed the latter as codes were developed based on pre-existing, specific questions.

The third phase involves *searching for themes* and this involves combining various codes into themes. In this study, the themes were known based on the data sets and their significance to the research question. The fourth phase requires *reviewing the themes*, which is the deeper level of generating themes. Here the theme is developed and checked against the coded excerpts to ensure that the themes developed are relevant to the research objectives. The fifth phase is *defining and naming the themes*, wherein the researcher provides clear names for the themes by identifying working definitions for those names. The themes identified in this research were

grouped according to the research questions posed to reveal the coherent story of the findings that met the objectives of the research. The last phase is *producing the report*. This involves the translation of the analysis into a narrative report that must go beyond mere description of the results but must be supported by analysis (Braun & Clarke, 2006). The draft of the report for this research was done in two phases; the first involved the descriptive report, the second being the analysis of the findings.

4.9 Scope and limitation of the study design

The target group of this study is Rwandan refugees and asylum-seekers in Cape Town. Because of constraints on resources and time, the researcher restricted the data collection to a small sample of Rwandans living in the areas of Parow and Bellville. Thus, the results may not be generalised to all church informal protection activities or those involving all Rwandan refugees and asylum-seekers in Cape Town. The researcher also encountered difficulty with some participants being unwilling to divulge information about their immigration status and satisfaction with social assistance. The researcher was able to partially address these challenges by explaining the importance of this study to the respondents and its potential to assist in establishing new strategies that could benefit them. Lastly, some of the participants were not fluent in English. While the researcher was able to translate the questions into their mother tongue, there was a risk of losing nuances of meaning.

4.10 Ethical consideration

The researcher carried out the study after obtaining approval from the University of the Western Cape's Economic and Management Sciences (EMS) Faculty's Postgraduate Research Board, and the Senate Research Committee. Permission was obtained from the participants who were assured that participation was voluntary, that they could withdraw at any time and that the anonymity of all the information gathered from the participants would be ensured by the researcher and all information kept strictly confidential and securely stored. They were also informed that they could decline to answer any question. The participants and researcher signed a consent form that bound them to adhere to the agreed ethical conditions. The participants were sufficiently informed of the purpose of the research, and that privacy and confidentiality would be respected and their personal information would not be exposed to anyone nor be used in the study nor published in any reports by the researcher. The anonymity of the participants was assured as the information recorded would only be used for the research purpose. In addition, the survey questionnaires were safely stored and could only be accessed by the

researcher. In sum, the conduct of the research did not cause any harm to anyone involved in the study. Finally, as her commitment to academic integrity, the author strived to ensure that all the literature used in this study was correctly acknowledged and reflected in a comprehensive list of references.



CHAPTER FIVE: PRESENTATION, ANALYSIS AND DISCUSSION OF FINDINGS

5.1 Introduction

This chapter discusses the findings from the data collected in the process of conducting this study. The chapter discusses the main socio-economic challenges and strategies adopted by Rwandan refugees and the role played by the church in assisting refugees in their everyday life in Cape Town. After presenting an analysis of the demographic characteristics of the sample from which data was collected, the research findings are discussed in relation to the objectives of the study. The chapter concludes with a summary of the research and findings.

5.2 Demographic characteristics of the research

The findings of this study regarding the demographic characteristics of the participants are summarised in the table below.

Table 1: Summary of key demographic variables

Key variables	Percentage
Gender	
Male	45%
Female	55%
Age	
18 to 24	5%
25 to 34	30%
35 to 44	55%
45 and above	10%
Documentation	
Status	50%
Asylum	40%
None	10%
Educational level	
Primary	40%
Matric	30%
Tertiary	30%
Occupation	

Key variables	Percentage
Employed	45% informal & 15% formal
Self-employed	30%
None	10%
Household size	
1–4	50%
5–8	50%
Year of arrival in South Africa	
2000–2007	30%
2008– 2015	50%
2016 to present	20%

Source: Author's own data based on the interviews.

5.2.1 Description of the key variables and their demographic characteristics

The data presented in this study were collected from the 20 male and female respondents who participated. The sample comprised males and females who were members of different churches. Most of the participants (75%) were employed and self-employed in the informal sector, 15% of participants were employed in the formal sector and the other 10% participants were unemployed. All respondents considered themselves to be belonging to a church, with 50% attending a South African local church, and the other 50% attending migrant churches.

Almost half (45%) of the respondents were female and 55% were male. Their ages ranged from 18 years to 45 years and above. The majority of the respondents (55%) were within the 35–44 year age range, 30% were aged between 25–34, 10% were 45 years of age and above, while only 5% of the respondents were aged 18–24 years old. Thus, the vast majority were relatively young adults under 45 years of age.

With regards to documentation, the results indicated an even split between those afforded legal residence and those still in the process of obtaining full documentation: 50% of the respondents had refugee status, 40% of the respondents were asylum-seekers and 10% of the respondents had no identification documents. The majority of respondents had been in the country for several years by the time of the study: 30% had arrived in South Africa in the 2000–2007 period, while 50% had come between 2008 and 2015. Only 20% of the participants were relative newcomers, having arrived in South Africa from 2016. Further, most of the respondents had families and a small number were single.

The researcher considers that important information can safely be interpreted from the above demographic data that have implications for the research question, including:

- Most of the respondents had arrived in South Africa through legal ports of entry and therefore should be able to obtain full documentation as legal migrants.
- Most of the respondents have been in the country long enough to have started a family and built a life separate from the life they had lived in their home country. Aside from contributing to the economy, they would have been accessing some of the public services that go along with residency, such as access to schooling, basic health care, transport, entertainment and sports facilities, civic amenities like water, sewerage and street lighting.
- None had acquired the full benefits of citizenship, including the right to vote.

5.3 Research findings and discussion

The study aimed to empirically examine and explore the dynamics of informal social protection initiatives provided by church activities that facilitate Rwandan refugee migrants' everyday life in Cape Town. To meet this objective, the study set the following objectives:

- Ascertain the main socio-economic challenges that Rwandan refugees/asylum-seekers living in Cape Town face;
- Examine the strategies adopted by Rwandan refugees/asylum-seekers to survive during times of need and to socio-economically integrate themselves;
- Ascertain the role played by South African churches in the Rwandan refugee economy in Cape Town;
- Analyse the activities and strategies adopted by Rwandan church groups to help their members and how those members perceive the arrangements as an opportunity to alleviate poverty;
- Explore the organisation and activities of Rwandan church groups and how the Rwandans perceive their membership in these groups helping to prevent socio-economic problems and risks in their households.

5.3.1 Challenges encountered by refugee migrants and strategies adopted

This section represents the findings and analysis related to the first two objectives, based on the answers provided by the respondents. In this study, socio-economic challenges concern the

different challenges that migrants face in their livelihood and integration as members of the community.

5.3.1.1 The challenges that Rwandan refugees face in South Africa

Refugees tend to face challenges in the host country, including unemployment, lack of documents and income, language barriers and segregation. All these shocks can cause individuals to be driven into poverty (Ludi & Bird, 2007). The study identified the following challenges and shocks experienced by Rwandan refugees and their households in Cape Town.

a) Unemployment and underemployment, lack of income and poverty

Many respondents highlighted high unemployment and poor working conditions as their main daily challenges in South Africa. Unemployment and underemployment were the main causes of income insecurity among Rwandan refugees in Parow and Bellville. Some of the respondents claimed to have no source of income and were dependent on friends and others for survival.

The fact that refugees struggle to get jobs in hosting countries does not only affect their income, but also their welfare and social integration. Of the respondents who indicated unemployment as a challenge, two worked in the informal sector, one worked as a car guard and another (Participant A) was a metered taxi driver despite having university degrees.

Participant A:



Even working as a taxi driver with a master's degree in law is already a big challenge. You know how painful it is to apply for more than ten times without being given any opportunity?

(Rwandan refugee, between 35-44 years old, male).

As indicated in the above response, this participant had tried many times to apply for jobs without any positive result. The participant's frustration or despondency reveals not only the sense of hopelessness common among long-term job-seekers, but it is not uncommon among Rwandan refugees to find someone working in the informal sector who is highly educated. This supports the research findings of Msabah (2016), who stated that higher educated refugees do not earn wages that correspond to their level of education and qualifications.

Given the lack of formal employment, many of the participants work in the informal sector and earn small incomes. The following is a response of a participant who works as a car guard

Participant B:

“Car guard not a job. U now no job no money no life bcoz there is no salary. As a car guard u wait customers parking, some gives u small change, other does not want. U see I go to home wiv nating, tomoro ma supavaiza wants money to site and no money to supavaiza no job twoday”

[Being a car guard is not a job. You know that no one can have money and a standard of life when there is no job that brings you a salary or earnings. As a car guard, you wait for customers in the parking, some give you small change while others do not. You see, I sometimes go home with nothing and the next day my supervisor wants money for the site. So, when you do not pay the supervisor you cannot work.]

(Rwandan refugee, between 35–44 years old, male)

As is evident in the above statement, Rwandan refugees who work as car guards do not have a fixed amount that they earn for a certain period; their earnings depend on whether the users of the parking area choose to give them a gratuity for their informal, unsolicited service. This shows how the lack of access to formal employment leads Rwandan refugee migrants to attempt to create informal employment where there are no predetermined salaries and no contracts. The findings of this study support the views of Msabah (2017, 2018a, 2018b) and Msabah and Bowers-Du Toit (2017) who argued that most refugees were self-employed in the informal sector, including working as car guards and hairdressers.

Since unemployment was one of their major challenges, it follows that many Rwanda refugees experience a lack of income. With no income and no employment alternative to low-paying informal sector jobs, many refugees are forced to attempt self-employment by operating small businesses. This is confirmed in the study, where fully 30% of the participants described themselves as self-employed.

The findings also demonstrate that even those refugees with jobs, predominantly in the informal sectors, do not earn a proper income. The majority of the respondents who worked in the informal sectors indicated that they had similar issues of income insecurity. Some unemployed Rwandan refugees were exposed to vulnerability and poverty situations and stated that they depended substantially on friends, family members and church support for money and other necessities.

Participant C:

“Nta kintu na kimwe ninjiza. Icyakora mfashwa n’inshuti ndetse n’abantu bo mu muryango. Nibo bampa ibyo kurya no kwambara”

[“You know, I have no income, I had to wait for my family members and friends for groceries, clothing, etc.”]

Almost all the participants indicated that income insecurity was the main challenge in their everyday lives, and prolonged joblessness led to poverty among the Rwandan refugees in the Parow/ Bellville area. Another factor causing poverty among the Rwandan refugees was the absence of social protection. The findings confirm that Rwandan refugees and asylum-seekers were excluded from different socio-economic activities and services implemented by the government. This supports findings reported by Crush and Skinner (2017), Kavuro (2013, 2015a) and Maltou (2001), that the South African government has failed to provide refugees and asylum-seekers with primary assistance or made socio-economic arrangements for them.

Two participants mentioned that the cost of living in the city was very high. Here, the study by Uwimpuhwe (2015) is relevant, as he found that migrants and refugees' vulnerability was linked to the issues of integration in South Africa, specifically the fact that, as government refugee policy assumes individual integration will take place, there are no camps or transit facilities providing free or subsidised basic assistance to newcomers.

b) Lack of identification documents

Lack of identification documents was also found to be a major challenge and risk among the respondents. The lack of such documents deprives refugees of employment and results in exclusion in the formal labour market and an increase in socio-economic exclusion. Both those with refugee status and asylum-seekers who have problems of access to these documents are hindered from accessing different services and finding formal work.

Even for citizens, South Africa's entire social system is based on possession of a valid identification document, which is required to register births, deaths, marriages, purchase property, acquire a passport, etc. in addition to accessing the social protection net guaranteed by the South African constitution, of social grants, public healthcare, basic education, subsidised housing and free basic water. Rwandan refugees' lack of identification documents also means exclusion from or difficulty accessing certain economic services, such as accessing loans, opening bank accounts, purchasing insurance and renting accommodation. Further, without documentation to authenticate qualifications, some educated Rwandan refugees are unable to access jobs they are qualified for, and resort to survivalist activities or depending on family and friends in a desperate attempt to stave off poverty.

Participant C:

I am an educated person, but since I got here, I had no job. I been applying for job several times but with no document no chance, I just depend on my family.

Msabah (2016), in his research on the health and well-being of refugee migrants, pointed out that proper documentation is essential for refugees to settle and pursue improved livelihoods as job-seekers.

Some of the respondents mentioned that traffic officers, banks and employers do not acknowledge those with an asylum-seeker permit and refugee status. Participant D, who works as a metered taxi driver in Rondebosch stated:

The question of document affects me negatively, because with the normal paper size temporary permit, no employment, even refugee status and those who given ID, no professional job. That is why I do not find professional job.

(Rwandan refugee, between 24–35 years old, male).

Refugee documents are often rejected by prospective employers, who require South African ID documents despite the refugee documents explicitly stating that the holder of the permit can work or study in South Africa (DHA, 2022).

Accessing documentation is already difficult but, given that both refugee status and asylum documents expire and have to be renewed, every refugee in the study has had to engage with the Department of Home Affairs (DHA) and reflected on its lack of service delivery. In this study, respondents who did not have any documents accused the DHA of being responsible for all the problems that Rwandan refugees face.

Participant E:

Home Affairs never considers the appointment nor the consequences of not having a paper, we are always in trouble because of those people. It is difficult to get the paper, whenever I have an appointment I have to sleep at the Home Affairs office. I am already there at 3 am, waiting in the queue. But their answer is always the same, “come back the next day”.

(Rwandan refugee, between 34–35 years old, male).

One of the participants says that she lost an opportunity for employment because it took more than two months to renew her documents.

Participant F:

It is difficult to meet the people in charge, someone had to fight to get a paper. You know I had an appointment to start the job, everything was finished but because of the document I had missed that opportunity.

Some of the refugees alleged that refugees resorted to bribing officials of the DHA to be assisted and get their documents renewed. This echoes the findings of Amit (2015) who found that refugees claimed to have to pay bribes just to enter the reception area of the DHA building.

One sensitive issue not raised by respondents was the problem of illegal migrants who, having entered the country illegally, lack the proper documentation to be able to exit by normal means and therefore may never be able to return home.

c) Xenophobia and discrimination

Discrimination and xenophobia, especially in the informal sector, were found to be a major challenge and risk affecting Rwandan refugees in Cape Town and their households in Parow and Bellville. Discrimination and xenophobia affected both male and female Rwandan refugees, especially those engaging in economic activities or the workplace. According to Schippers (2015), xenophobia involves a heightening of negative sentiments toward migrants and foreigners, based on economic reasons. Due to the high level of economic deprivation experienced by poor South Africans, they easily fall prey to xenophobia and participate in attacks on foreigners and migrants (Booysen, 2011).

In this study, discrimination is also linked to refugees being rejected or denied some services and assistance because they are not nationals (Amisi, 2006). Migrants can be discriminated against or abused just because they are foreigners. Participants also mentioned being discriminated against in their workplaces by clients, co-workers or their employers. They have even experienced xenophobic attitudes in their neighbourhoods.

Respondent G said:

South African's are racist and xenophobic. They do not like us...another day, one of my colleague tells me, "you guys come to take our jobs, you must go back home you makwerekwere."

(Rwandan refugee, 24 years old, female)

Most participants indicated that xenophobia is experienced from other black Africans. The participants who have been in South Africa since 2000 recalled the incidents of May–June 2008 that led to thousands of refugees being displaced and many others murdered across South Africa. This confirms Msabah and Bowers-Du Toit's (2017: 127) findings where one of the respondents indicated that "living in South Africa is difficult because the local population don't like foreigners".

d) Language barriers

Lack of a common language has direct consequences for individual participants even at the household level. Adjusting to a new community with no direct means of communication is very difficult. Some Rwandan refugees stated that they had to make an appointment with their friends to learn how to greet and buy food. A language barrier prevents people from speaking to or understanding each other through verbal communication, causing confusion, mistrust and sometimes hostility.

The majority of respondents indicated that they had experienced the language barrier since arriving in South Africa. The respondents indicated that they had been in situations where they felt they required an interpreter but had slowly adjusted. Such situations were connected with employment, xenophobia and discrimination. Unlike other countries, there are no organised opportunities provided for refugees in South Africa to learn the local languages, which makes them feel isolated, anti-social and discriminated against by their new community.

5.3.1.2 Survival strategies adopted by Rwandan refugee migrants

The respondents indicated that they used some strategies to diminish the socio-economic and social challenges encountered in this country. The findings reveal that Rwandan refugees exploit numerous available strategic options, including creating *stokvels* and working extra shifts. Participants implement such strategies to improve their well-being and enhance their livelihoods. As indicated by Msabah & Bowers du Toit (2017), the majority of Rwandan refugees in Cape Town work in customer care. One participant stated that refugees from Rwanda normally work as car guards or metered taxi drivers.

Respondent H:

Most Rwandan refugees in Cape Town, we work as car guards or taxi meter drivers. It is not easy to find another thing to do here in South Africa. I now work as taxi meter driver, a friend helped me to enter this. We work for the whole week, Monday to Sunday, there is no rest or holiday for us.

(Rwandan refugee, 25–34 years old, male).

Research done on foreigners and refugees living in South Africa indicate that the majority work in the informal sector of the economy of this country. Most African migrants, whether refugees or other foreigners, whether documented or undocumented, have difficulty in finding a formal job and end up in the informal sector (Kavuro, 2015c; Msabah, 2016). It is also in some ways easier to begin to establish and rebuild their shattered lives and thereby become self-reliant by

engaging in work in the informal sector, which has less onerous requirements in terms of documentation or contractual obligations. In addition, some refugees look to friends, relatives, churches or sometimes non-governmental organisations for support (Hutchinson & Dorsett, 2012; Msabah, 2016).

a) Creating a stokvel

According to NASASA (2020: 1), a stokvel is “a type of credit in which a group of people enters into an agreement to contribute a fixed amount of money for a common fixed time.” There are different types of stokvels but their social construct and money collection mechanisms are common (Debt Rescue, 2020). Stokvels have been adopted as a channel used by Rwandan refugees to support themselves. All members make regular, equal contributions that are banked or held by a trusted member. Members take turns to receive the accumulated lump sum on a rotational basis. Some respondents who are members of migrant churches indicated that they participated in stokvels in different groups. One respondent mentioned that they met every two weeks to contribute the collective amount which was given to one person each time.

Respondent E:

I always wait for my turn to be able to sort out the big issues of my family. I just beg my group to put me at the end month so that I can even use the money for rent.

(Rwandan refugee, 33 years old, male)

The study thus confirmed that Rwandan refugees from migrant churches were using stokvels as a way to improve their livelihoods. This supports previous research (Msabah, 2016; Potts, 2011) that indicated that refugees engaged in such activities in certain circumstances to improve their livelihoods in the absence of support from the country’s authorities.

b) Working extra shifts

Working overtime or working extra shifts refers to any hours worked that exceed the standard work hours or working day. In this study, working overtime refers to working extra shift time. A large majority of the respondents indicated that they were prepared to earn low salaries from various places to support themselves and their families. Msabah (2016) argues that refugees are ordinary people facing extraordinary challenges who need to be courageous with strong desires to improve their livelihoods. In their quest for improvement of their livelihoods, they supported the notion that Rwandan refugees will accept working for insufficient payment while

they strive to find employment that might secure them more money than required for their mere continued existence (Msabah, 2019).

5.3.1.3 Government assistance and social insurance

Public or government assistance involves government programmes that provide aid or income support to needy people living in poverty. This can be through direct cash transfers like child grants or take a different form. Social insurance is any means of protection provided against financial loss; it is a form of risk management used to hedge against the risk of an uncertain loss.

Respondents were asked whether they had any insurance, assistance or allowance from the South African government. It was found that no respondents had access to any governmental assistance designed to mitigate the impact of poverty or any circumstances of insurance in South Africa. Due to their lack of documents, Rwandan refugees would have difficulty accessing insurance, even if they could afford to pay monthly premiums.

5.3.2 The role of the church in the social protection of refugees

5.3.2.1 The role of churches in the livelihoods of Rwandan refugee migrants

The church is an independent institution regarded as a pillar of support for those who are weak and vulnerable in the community. The researcher was interested in determining the role of the church in assisting its members, beyond its common role where it is seen as a refuge, kind, trustable, friendly and an open environment to community members, foreigners and anyone in need. The findings show that the church played a vital role in supporting Rwandan refugees and asylum-seekers that include monetary, basic essential assistance, training and moral support.

Table 2: Role of the church

Role of the church	Frequency rate
Monetary support	14
Basic essential assistance	15
Training	7
Moral support	17
Total	53

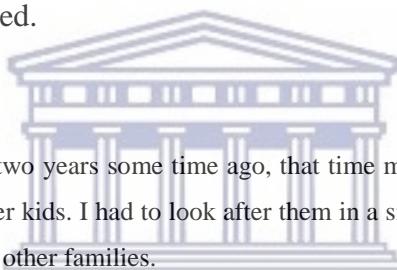
Source: Author, from the research findings.

a) Monetary support

The above table shows that more than half of the respondents, 14 out of 20 respondents, indicated that churches and other religious organisations provided monetary support in their times of need in some cases. In this study, monetary support means informal cash grants or the mechanism of financing someone to meet his/her financial requirements. Monetary support is one of the ways churches and other religious organisations use to help their members and assist low-income people in need. Because Rwandan refugees and asylum-seekers struggle financially, this clearly shows that the church plays a big role in providing financial assistance, particularly during times of distress.

Six respondents who did not mention monetary assistance said that they only go to church to worship but sometimes support the church by making donations. Of those who indicated that the church provided monetary assistance, Respondents I, J and K explained some of the ways the church helped in times of need.

Respondent I:



The church paid my rent for two years some time ago, that time my husband had no job and I had a small baby and two other kids. I had to look after them in a small space (a room) because we were sharing a house with other families.

The above statement shows that the church is a financial supporter of Rwandan refugees and asylum-seekers when they require immediate assistance to improve their well-being. This demonstrates the socio-economic role of the church in supporting the vulnerable and the poor through informal church activities such as paying rent and financially contributing to different actions of caring within a community. The church was also reported to cover other expenses related to developing or improving human capital.

Respondent J:

“You see, I had to do an English course, because my diploma was in a different language. I had a French background. The church assisted in paying for my English course and I was able to communicate and find something to do.”

In this case, the church assisted refugee development and empowered the migrant through human capital. Through the church, the individual made an investment in education that could enhance potential future income. It was mentioned that refugees sometimes get other socio-economic assistance from the church while training.

Assistance from religious organisations may include help other than from their own church. One participant, a Christian, had received help from an institution of another religion.

Participant K:

I will never forget the time I was distressed because of fees, then one of my friends told me that at the Mosque they also assisting people who are in need of fees. I went there and I had an interview on Saturday, but as a keeper of the Sabbath, I could not attend it but fortunately I still received the financial assistance.

The above experience shows that the primary concern of the church and religious organisations is assisting struggling humanity. Churches and religious organisations engage in socio-economic activities that are meant to help and support people in need.

b) Basic essential assistance

The church has a moral imperative that includes helping church members and the vulnerable and assisting them with basic essential needs that are necessary to sustain life, such as food, shelter, clothing, household equipment and furniture (Nzayabino, 2005). Most of the participants emphasised that the church has become a defence against a wide range of problems that affect them. Focus group participants said that contributions and donations from church members, in turn, contribute to assisting those among them who are in need.

It is noteworthy that 13 out of 20 respondents (Table 2) declared having occasionally received material assistance and support from a church. The remaining seven respondents had not received assistance from the church because they managed to find the resources they needed on their own or through the support of family members and relatives. They acknowledged receiving training support through their religious affiliation.

c) Training

Some churches organised training for their members beyond the Word of God. This involved the teaching of skills to members to enable them to economically support themselves. Seven of the participants indicated that training programmes were hosted at their churches.

The skills training enabled the refugees to create informal jobs and self-employment and to get a small income. Two of the seven participants mentioned being trained at their church in baking. One of these women said that she now bakes birthday cakes for sale. Coleman (1988) states that human capital can be created with social capital as seen here where the church encouraged and developed people so that they could be empowered to earn some income and support their families.

Participant L:

With my degree, I could not make a living for myself in this country, and it was my only hope, but today, with the skills given to me I can make some sort of income and living. It's incredible!

The findings indicate that the churches safeguard the lives of Rwandan refugees through skills training and that training was one visible and practical way that the church could organise to support people.

d) Moral support

A key function of a church is to provide moral support. Very often, religion is the key to enabling refugees to overcome their trauma, make sense of their loss and rebuild their lives. Moral support is the act of giving support and encouragement to people based on shared values. At church, migrants form relationships with other people and learn to trust them and each other. In this study, moral support refers to the trust and support among the church members that help people who are in difficult situations to find peace of mind. Almost all the participants (17) indicated that they receive moral support from their churches in the form of networking, relationships and counselling, and this helped them feel a sense of belonging to the church as a place of comfort where everyone feels free and welcomed. It is a safe space where people can make new friends and connections or meet with relatives and family members.

One respondent stated that he felt welcomed because some of the church members asked him to stay for lunch weekly before they became friends. Some months later, they accommodated him at their home. This highlighted the role the church and congregants play in the well-being of Rwandan refugees. This result supports Ferris's (2005) finding that the churches have been involved in the material relief of people in need, and morally of their members and other vulnerable groups.

5.3.2.2 Integration of Rwandan refugee migrants

The findings show that Rwandan refugees stay in the urban areas and use local channels to survive, in the process of integrating and securing their livelihoods in South Africa. These channels include religion acting as a coping mechanism in communities and persuading people to consider refugees simply as people to be welcomed. The data collected in this study was collected from a total of 20 interviewees, half of whom attended local churches and half belonged to migrant churches. The study examined, based on the answers provided by the respondents, why some Rwandan refugees chose to worship in South African local churches instead of migrant churches and vice versa.

a) South Africa local churches

Throughout this study, references to ‘local church’ means the indigenous religious bodies of all denominations. As a house of worship, the Christian church is an open space for any individual or family wanting to worship. Of the 10 respondents who belong to South African churches, some indicated that they went to church to worship God and give thanks. Two respondents indicated that, even though they attend the local church, they felt isolated there as only the pastor was very friendly towards them and spoke to them. The rest of the church members were not that kind.

Participant M:

I got to know the pastor because of my kids who liked to go to Sunday school and other programmes during the week. At the end I become a security at the same church.

People are increasingly aware of the role and involvement of the church as a social protection actor in their community and Participant M was able to gain some income through the church. Some Rwandan refugee migrants agree that they ‘became more religious’ in this country because the churches assisted them, such as by helping them acquire some sort of identification document and qualifications that might allow them to access formal employment. The findings confirm that Rwandan refugees make connections and network through church members, and even find friends outside their community who might facilitate different opportunities that change their socio-economic situations.

When asked what churches do to support them, one participant said that, with local churches, there was no clear programme to support refugees. The churches supported the senior vulnerable members and the participant said she was too shy to register as ‘vulnerable’. Another respondent indicated that because of their church’s large congregation, there was no chance of being identified as foreigners. A participant indicated that some of his fellow church members from other countries, who had been unemployed like him, found employment and were able to assist him to get a job and a small income.

Participant N:

I had friends from church, as we got to know each other, they connected me and get a job of cleaning at one home twice a week, later they took me to other friend and I got two more days to work. I survived from small money of four days a week.

The relationship that exists between these people allowed them to take action with a positive result. Since people can build friendships as social capital and, from there, receive different

opportunities (Burt, 1992), refugees who are church members can connect with other members as a group and build beneficial relationships.

b) Migrant churches

Migrant or refugee churches are those churches created by foreigners/migrants to assist their community and provide a place to worship together, usually in their mother tongue. The migrant churches were established alongside South African local churches, with largely similar beliefs and church practices and co-exist peacefully.

When the ten participants who attend migrant churches were asked to explain their choice, the majority mentioned the limitation associated with existing relationships, expectations from local South African churches and language barriers. During the focus group discussion, the respondents also mentioned that they considered what the churches do for them. Most of these participants indicated that they felt more comfortable at migrant churches as the congregants shared common issues and had similar socio-economic challenges in South Africa. The findings highlighted that church members in need receive the churches' support because the church members frequently contribute to cover the expenses of their colleagues. This supports Msabah's (2019) finding that most refugees in Cape Town have relatively strong societies, which increases their trust as well as their ability to work together and help each other. Church members contribute to cover the expenses of the churches and the more members they have, the more money there is to fund assistance to members.

One respondent indicated the lack of integration with the local South African churches as another reason why migrant churches exist alongside local churches. The Rwandan refugees grouped together as they share common values, cultures, languages and lifestyles. This supports Eyber's (2004: 74) contention that migrants mainly seek integration with other members of the forced migrant group with whom they may share common values, languages and lifestyles.

Among the major reasons that respondents offered for leaving the local churches to attend migrant churches were language barriers, distrust and discrimination. Almost all of the respondents who did not attend local churches were those who had had some contacts with members or friends attending migrant churches in South Africa. These people built a strong network and solidarity and multiplied their connections to give them access to assistance within the group. Through trust and collective actions, individuals or groups can expand their capacity and thereby address their socio-economic needs.

5.3.3 The socio-economic protection received by refugees as church members

Social economics is primarily concerned with the interplay between social processes and economic activity within a society (Tarver, 2021). This part of the study discusses the participants' responses to the question of how Rwandan migrants in Cape Town access economic opportunities through church membership.

The setting of the church as a social protector gives refugees comfort away from their respective homes. Through informal social protection, the church voluntarily contributes to and supports those in need. The majority of respondents indicated that they were supported by the church during various times of need, through working at the church and getting some support from church members' contributions. Some respondents indicated that they occasionally served as security guards or cleaners for the church or worked for one of the congregants when they had events or outreach activities. The church shows transparency in assisting its church members while it helps refugees to improve their livelihoods. The church provides a form of social protection through informal social assistance fitting the description of informal social security (Calder & Tanhchareun, 2014; Devereux & Getu, 2013). The mutuality, relationships and unity between church members and their leaders allow them to work together, make contributions or take from the church when it helps those in need.

Respondent P said:

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"You see, if we noticed one of the members to be struggling financially, we take their problem as our own. We just report the matter to the leaders, then as members we contribute money dependent on how one can".

It is important that relationships form between church members, due to the irreversible migration phenomenon, whereby most refugees are unlikely to ever return to their home country. The church can assist church members because of the trust and relationships between them and the church. The church members themselves participate in supporting their people, showing the need for building the relationships through which people understand themselves and each other within the group. Through the medium of the church, Rwandan refugees unite to support one another and contribute when an event or crisis requires action.

One participant indicated that members had created a group within their church that provides people with loans to create a small business or do anything to support themselves. The church has thus empowered community members to run a micro-finance facility within the church. The objective of the micro-finance project is to encourage entrepreneurship to create small

businesses within the community that boost employment. The project assists community members who cannot get any finance or loans from banks. The participants indicated that they supported creating this project because they do not meet the criteria for getting a loan from a bank but, through their own contributions and other donations given to the church, the church assists them directly to access its own loan scheme.

5.3.3.1 Social networks

Social networks refer to ties and kinship that provide social and financial support to facilitate the social development of the members (El-Abed, 2003). Responses from the interviews and focus group discussion participants revealed that social networks play a crucial role in Rwandan refugees' lives and diminish the effects of the exclusion they experience in some churches and outside their communities. Social networks are dynamic and link Rwandan refugees to their relatives and family members across churches. As indicated in the findings, some Rwandan refugees prefer migrant church groups while others prefer South Africa local churches. Participants in this study insisted that whenever Rwandan refugees arrive in South Africa, their first survival instinct is to locate people from their home country who then direct them to the churches.

From the above, it is clear that social networks play a powerful role in assisting refugees' survival, especially newcomers who need urgent emergency assistance. Participants said networking assists them to meet people from the home country and, particularly, groups who are in a position to cooperate under the church banner to assist people out of vulnerable situations.

5.3.3.2 Refugee church participation and trust

The trust built between church members can result in them getting assistance for themselves and their households. Trust between church members improved the chances of Rwandan refugees and asylum-seekers obtaining access to opportunities such as credit from church micro-finance facilities. As some refugees indicated, the churches made investments that facilitated access to credit to enable members to start small businesses and meet commitments like paying rent and school fees.

Some participants explained that, in the environment of trust created in the church, it was easy to notice when members were struggling and needed assistance through the church. Trust brings reciprocity and strong connections of society engagement (Collard, 1989; Putnam, 1995); hence, trust creates reciprocity between members of a group, and reciprocity strengthens

and reinforces trust (Putnam, 1995). The findings showed that many beneficial activities were undertaken within groups of Rwandan refugees through mutual agreement. Trust manifests itself in a high level of cooperation, strong reciprocity, mutual activity and collective well-being (Putnam, 1995). Voluntary associations influence the social interaction and cooperation of people in many ways (Putnam, 1995). These views are supported by the findings of this study, wherein the participants confirmed the value of collective action. The more Rwandan refugees meet together, as they do in the church, the greater the potential for them to foster reciprocity, facilitate communication and improve trustworthiness between individuals and networks.

5.3.4 Church support groups' support to Rwandan refugee migrants

The study sought to ascertain whether the respondents were aware of the arrangements, operations and activities of Rwandan church groups in Cape Town and how the respondents, as members of a church group, perceive their membership in the group helping to prevent socio-economic problems and risks in their households. The activities arranged by churches to support refugees depended on the needs of the individual and family members. Based on answers provided by the respondents, only migrant churches engaged in these actions. The 10 participants who attend migrant churches all indicated that, through their churches' elders or pastors, fundraising was organised to prepare a response for every different situation. For example, the church called on and encouraged its members to support members experiencing a shock, such as a funeral. Besides relatives and friends establishing connections, the church facilitates contacts between church members for additional support. Participants explained that Rwandan refugees come together as a community and contribute with funerals as well, because supporting each other in times of mourning is part of Rwandan culture. In these activities, the people use their social capital because they rely on their relationships that are built on trust and take action to support others.

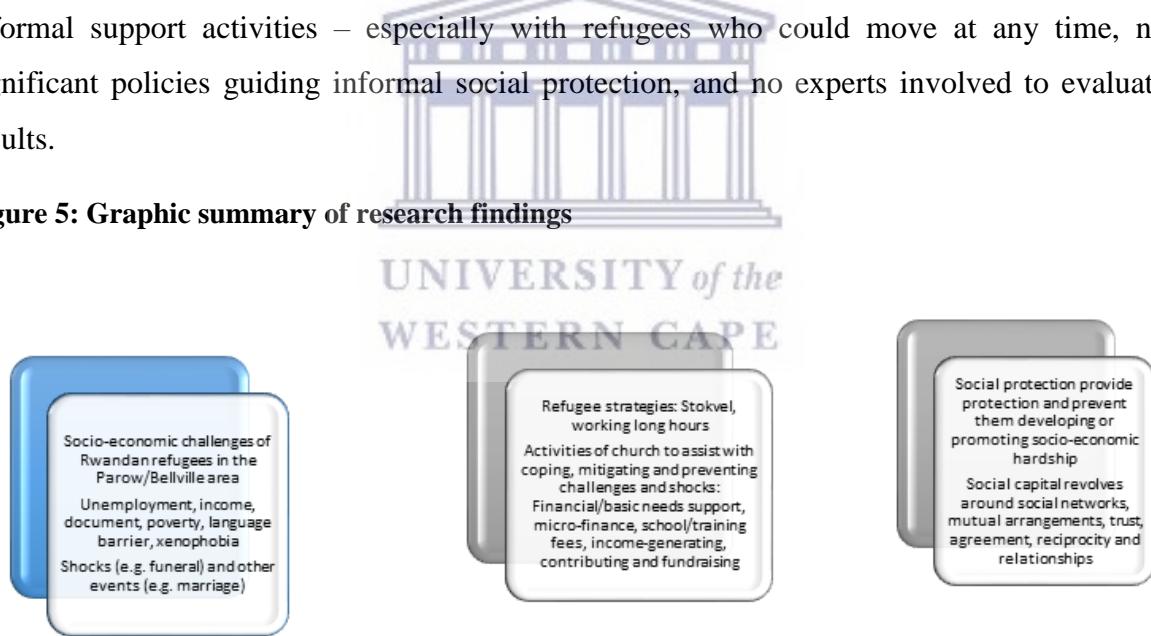
The participants declared that they were happy and active in supporting church financial activities as long as they remained focused on assisting people in different situations. The people support the churches but in return the church also supported them. The participants mentioned that fundraising was even organised for marriage ceremonies, except that contributions to a marriage only involved church members and close friends providing support, rather than the community as a whole. This shows that the church plays a direct and central role in activities of community benefit (Wilson & Ramphelé, 1989).

5.3.4.1 Informal church mechanisms' contribution to development of Rwandan refugees

Various informal mechanisms are used by families, churches and communities to protect their livelihoods and to guarantee their standards of living. These mechanisms rely mainly on the principle of reciprocity between relatives, friends and group members but these reciprocal relationships can take different forms.

The findings show that participants belonging to local South African churches and those from migrant churches all confirmed the role of the church in assisting refugees, although the migrants' churches appeared more active in this regard. Rwandan refugees agreed that they received different opportunities through the church, but the findings revealed that those who belonged to migrant churches are more active in informal assistance than those at local churches. When a church engaged in activities that drew people together, more opportunities were provided to develop individuals and the community as a whole. However, despite the churches' arrangements and involvement in assisting refugees, there were no guarantees of informal support activities – especially with refugees who could move at any time, no significant policies guiding informal social protection, and no experts involved to evaluate results.

Figure 5: Graphic summary of research findings



To conclude, this study found that the main challenges and shocks affecting Rwandan refugees and asylum-seekers in the Parow and Bellville suburbs of Cape Town were unemployment, lack of documentation and income, poverty, language barriers and xenophobia. Rwandan refugees and asylum-seekers undertook different economic activities that helped them to either mitigate, cope with or prevent shocks and challenges and these included stokvels, working long hours, fundraising, training, micro-finance, income-generating activities and serving financial and basic needs with the assistance of church support programmes. These church programmes

enhanced social protection and provided social capital that revolves around and promotes social networks, trust and mutually supportive arrangements.



CHAPTER SIX: SUMMARY, CONCLUSION AND RECOMMENDATIONS

6.1 Introduction

This research set out to examine and explore the dynamics of informal social protection initiatives provided by church activities to facilitate Rwandan refugees and asylum-seekers' everyday lives in Cape Town. To achieve the objectives, qualitative data was collected from Rwandan refugees and asylum-seekers who regularly attended different churches. The study interviewed 10 migrant church members and 10 members of local South African churches. There were also two focus groups convened, one with the local church grouping and the other with the migrant church grouping.

This chapter provides a summary of the major findings of the study and the results of the analysis that was generated from the data collected. In determining the extent to which the aims and objectives of the study were attained, the chapter also presents the limitations that were encountered as complications. The conclusions and recommendations on social protection measures that can be implemented to aid the well-being of the refugees and mitigate the challenges they encounter follow, concluding the study.

6.2 Summary of the main findings

6.2.1 Challenges and results of strategies

The research findings summarised below reveal to what extent every objective has been achieved. With respect to the objective, the researcher aimed at analysing the challenges and strategies resulting from the findings. The findings reveal that unemployment, underemployment and lack of income are the main factors behind the socio-economic and vulnerability challenges of Rwandan refugees and asylum-seekers in Cape Town. The struggle of Rwandan refugees to find employment does not only affect their income but also their welfare and their social integration. Finding it hard to cope with the different cultural lifestyles of the South African community, Rwandan refugees feel they have to depend on their friends, relatives and churches.

The lack of identification documents and language barriers were also identified as socio-economic challenges that lead to vulnerability for the Rwandan refugees in South Africa. Most of the refugees stated that not having identification documents contributes to being unable to access jobs or public assistance. Those who hold refugee or asylum-seeker status found that

these documents hold no weight with prospective employers, traffic officers and bank officials, even though their status, literally on paper, allows them to work and study in South Africa. Lack of documentation also contributes to increasing socio-economic exclusion, without access to basic services. The poor and sometimes corrupt performance of the Department of Home Affairs exacerbates their problems, especially the delays experienced when renewing or applying for documents.

Rwandans in the study also report widespread xenophobia and discrimination directed towards them by South Africans. These socio-economic challenges are interconnected and conspire to drive refugee migrants into vulnerability and finally poverty.

The study revealed that Rwandan refugees and asylum seekers in Cape Town adopt various strategies to negotiate the challenges, including concentrating their work seeking in the informal sector, where they tend to work as traders, car guards and metered taxi drivers. Lacking access to formal finance, refugees use stokvels, workings long hours and accepting different short-term employment at lower pay as coping strategies. The study revealed how social capital is attained through the social networks of these refugees. Social networks link people together, enabling them to share information and resources and assist each other to find support. Rwandan refugees have adapted and adopted the South African customary saving mechanism of the stokvel, which they use to provide members with ready access to funding contributed by the group. Such cooperation is based on trust and mutuality of shared cultural values.

Similar strategies of mutuality are deployed within church networks and churches have taken on the role of providing or facilitating social protection in the community. The study confirmed, with respect to the refugees having access to social insurance or government social spending, that none of them had any access to any allowance from the government nor any other form of insurance which rendered them even more vulnerable.

6.2.2 Church institutions as mechanisms of social protection

The study adopted Devereux and Sabates-Wheeler's (2004) understanding of social protection, which says that the initiative should provide an income and protect the vulnerable by enhancing the overall objective through reducing the economic and social vulnerability of the poor, vulnerable and marginalised groups. This study found conclusively that churches contributed significantly to reducing the socio-economic challenges and vulnerabilities of the Rwandan refugees and asylum-seekers who were church members. Churches were also found to

contribute to the reduction of refugees' exposure to a lack of income by serving their needs, including providing monetary, basic essential needs, training and moral support. Church support to the refugees was particularly important because, as a voluntary faith-based association, it welcomed participation by anyone, even undocumented migrants. Churches provided a range of social protection services, contributed to financing expensive events like a funeral, paying for skills training, and facilitating networking that resulted in finding employment for refugees. Rwandan refugees do not only receive direct help from their churches but, through social capital such as social networking, relationships and friendships, access assistance from other members of the church and even other churches. However, although all churches were welcoming and provided assistance, refugees reported that migrant churches were more active in assisting them compared to some local South African churches, where refugees occasionally felt congregants were unwelcoming.

The study found that social networking resulted in invaluable connections being made between refugees and between refugees and other church members. Many of these social networks thrived because of embedded reciprocity or mutual aid arrangements wherein members were assisted to counter vulnerability and shocks and deal with events such as funerals and weddings or to obtain funding assistance for rent, medical fees and other expenses.

Churches were found to meet Devereux and Sabates-Wheeler's (2004) identified dimension of protective and promotive social protection. The church mainly contributed in terms of the protective dimension of protection. Providing cash relief, funding training and facilitating access to resources are some protective examples cited by the study participants. In this research, churches were also found to contribute to promoting social protection by expanding the economic opportunities of their members. Churches used member contributions to make investments that facilitated access to credit for church members, enabling some participants to improve their economic status.

The study also determined that churches were effective in expanding the social and economic capital of their members. By creating an enabling environment based on trust and shared values the church managed and fostered networks of human relationships that gathered social capital that offered individuals and groups many opportunities to enhance their well-being and livelihoods.

Rwandan refugees were found to safeguard themselves from financial risks and economic shocks by pursuing strategies that included increasingly forming strong connections with each other. This was especially evident in the migrant church.

6.2.3 Limitations of church institutions as mechanisms of social protection

Informal social protection is not without limitation. Failure of reciprocity, fraud claims, contributions with no payment and the limits of burial society effectiveness were found elsewhere to limit informal social protection (Thompson & Posel, 2002). With regard to the findings of the present study, it was clearly shown that the church as an institution could play such a big role in social protection because the church members mostly included friends, families and relatives. The churches simply formed an overarching network over these pre-existing networks and channelled their resources towards collective arrangements about which there was considerable consensus (in this study, arrangements included fundraising, funding events, training, offerings of cash, etc.), and that acted as a form of insurance against the impact of different types of shocks and vulnerability. Notwithstanding these strengths, the efficacy of the church's role in social protection was limited and difficult to quantify. For example, while effective in gathering limited resources to address an individual need, the congregation and the church's networks can do little about the general problem of poverty in the Rwandan refugee community or its vulnerability to bureaucratic incompetence and South African xenophobia. Further, evidence of the success of social protection by the church is largely anecdotal since actions are not guided by policy nor is there significant monitoring or analysis of the results achieved.

In a sense, the strength of the church's social protection as reported by the study participants are also its weakness. Since the church is a voluntary organisation and its congregants and leaders' decisions on social protection are driven by goodwill towards church members, there is a general disincentive to support non-members or non-migrants and decisions to support can be overturned or withdrawn at will.

Again, a strength of the migrant church's role in social protection is that its mutuality is driven by a sense of common purpose founded on the similarity of its members, being foreign, Rwandan and refugee migrants. However, unless their members' numbers and economic positions constantly improve, the church's focus on the community of Rwandan refugee migrants is self-limiting and impacts negatively on its long-term prospects of expanding social protection. This is exacerbated by the transient nature of the migrant community, whereby

people move at any time for a variety of reasons, such as relocation to cheaper accommodation, moving closer to a workplace or even returning to the home country. As shown in this study, some migrants may also be lost to the migrant church by opting to attend local churches in the hopes of gaining acceptance or integration.

6.2 Conclusion

The study has met its objectives and the research question has been answered. The study cast light on the main socio-economic challenges experienced by Rwandan refugees in Cape Town and highlighted the strategies they adopt individually and in collectives to survive challenges that threaten to deepen their poverty and vulnerability. Based on trust and shared values, the refugees have developed various social protection measures that enable them to access – within their own community – some of the resources denied them by their status as refugees. For example, when lack of documentation prevents access to banks, some refugees can access finance through the church or stokvels. Similarly, lack of documentation means the formal sector of the labour market is less accessible, but refugees are willing to work extra hours and accept lower rates of pay in the informal sector to earn an income.

Both South African churches and migrant churches play a large protective role in supporting refugees to reduce socio-economic challenges and vulnerabilities by improving mutuality arrangements, social networks, connections, reciprocity and relationships which provide activities that assist Rwandan refugees. However, the church's attempts to provide social insurance and broader social protection to its members and community are limited by the lack of resources of the members and the networks the church participates in. While churches have proved effective in expanding the social and economic capital of their members, given the scale of challenges faced, the extent of poverty and deprivation among migrants and the lack of support from the government and its agencies, Rwandan refugees, like most migrants anywhere, are largely left to safeguard themselves from economic shocks and vulnerability.

6.3 Policy recommendations

Based on the study's findings, the following are policy recommendations suggested for the South African government to consider regarding refugees and asylum-seekers.

- The government should review its commitment to protect refugees and asylum-seekers as expressed in the Refugees Act of 1998 as well as the international and African conventions to which South Africa is a signatory. An honest evaluation will show that

very little has been done to give effect to these commitments from a human rights perspective.

- While refugees are not harassed or attacked by the authorities or subjected to enforced confinement in camps as in other countries, the government neither promotes repatriation/relocation nor integration. This leaves refugees in limbo and excluded from government social welfare assistance.
- In such cases, refugees should raise awareness about their specific protection needs and rights and try to enhance cooperation with agencies and institutions that engaged in human rights (like UNHCR) to enlarge the protection space available in the country or even resettlement opportunities.
- Many refugees have skills or academic qualifications that are not recognised and therefore not available to the South African economy. As both countries enjoy full diplomatic relations and cooperate in various African institutions, it should not be difficult to establish a mechanism of verifying qualifications obtained in the home country.
- As shown in this study, Rwandans are hardworking, entrepreneurial and resourceful. Many have been resident in South Africa for more than a decade with no prospect of repatriation. The government should draw these refugees into the formal economy through funding, training and investment support to allow them to contribute more to economic growth and job creation in the country. Formalising their employment and businesses will also draw them into the tax base and contribute directly to government revenue, possibly offsetting the costs of support.
- The rules and procedures for obtaining residency and the bureaucratic fumbling of the DHA should both be urgently overhauled. It would also be helpful for DHA officials to be assessed and, where required, to undergo cultural sensitivity training to reduce prejudice and discrimination that lead to bureaucratic delays, poor service, hostility, bribery and corruption.
- Lastly, local and migrant churches have performed invaluable services to refugees and helped to reduce the impact of poverty. As institutions that are trusted and seen as part of the community, and that understand the development and organising challenges of working with migrant populations, the government should consider using churches and credible non-governmental organisations as implementing agencies to deliver training and welfare programmes to migrants.

6.3 Recommendations for further research

As the study was qualitative, it employed a small sample of 20 participants drawn from part of Cape Town and was further restricted to Rwandan refugees. While the method allowed the collection of rich data, it would be difficult or risky to draw wider inferences. Refugee studies is a fairly small field in terms of the existing body of literature and especially small considering the estimated size of the refugee population of South Africa. As an important global phenomenon, the refugee problem deserves wider study. The nature of the study did not allow the researcher to delve into the economy of the refugee community and the study could not make conclusions about the economic impact of migrants in South Africa. These are aspects deserving of further study. It is sobering to think that the country has more than two million such guests and no idea of what their current contribution to the economy is nor what it potentially might be, with appropriate support.



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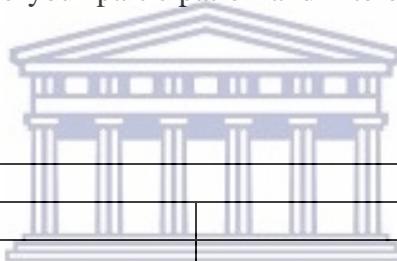
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APPENDICES

Appendix A: The role of the church as social protection actor research questionnaire

Dear participant,

My name is Clementine Mukafuku. I am conducting a research for the purpose of my master's degree at the University of the Western Cape (UWC). The objective of this study is *to examine and explore the role of the church as social protection actor in helping and alleviating poverty in refugee migrants*. I would therefore like to ask if you would please kindly complete the following questionnaire. Tick the boxes with the appropriate answers and any other information on the spaces provided. Participation is completely voluntary. The information provided will be confidential and anonymous. No promise for any remuneration for your participation. However, I do highly appreciate your participation and interest in this study. Thank you so much for your time.



I. Identification

1. Gender	
Male	
Female	

2. Age			
18-24	25-34	35-44	45 and above

3. Documentation	
Status	
Asylum	
None	

4. Educational level	
Primary	
Matric	
Tertiary education	

5. Occupation	
Employed	
Self-employed	
None	

6. Household size	
1-4	
5-8	

7. Arrival in South Africa	
2000-2007	
2008-2015	
2016 up to now	

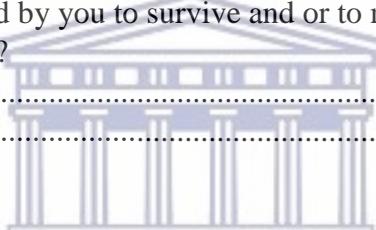
II. Research questions

8. What are the limitations or the socio-economic challenges that you meet here in South Africa?

.....
.....

9. What are the strategies adopted by you to survive and or to meet your needs? And does your income meet all your needs?

.....
.....



10. Which of the following insurance policies do you have? (Please tick)

Life cover	Funeral cover	Legal insurance	Medical aid	Home insurance	None

If none, why?

.....
.....

If yes, how does the insurance policy assist in solving your socio-economic problems?

.....
.....

11. Besides having an insurance policy, do you get any allowance given by the South Africa government? (Social grants, children grant or any other SASSA grant)

.....

12. What church do you belong to?

South African local church	
Migrant churches	

13. Why did you choose such a church group? And how do you know the church?

.....
.....

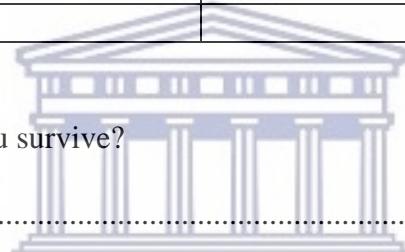
14. What is the role or contribution of the church in your well-being? And does your church contribute to socio-economic?

.....
.....

15. Do you have a support group within your church that can assist you in resolving your challenges?

Yes

No



If not, why not, and how do you survive?

.....
.....

If yes, why did you join the group? (Because of trust, reciprocity, honesty, cooperation, support, counselling, etc.) And what do you gain from that support group?

.....
.....

16. Which activities does your self-help group or church do to support each other?

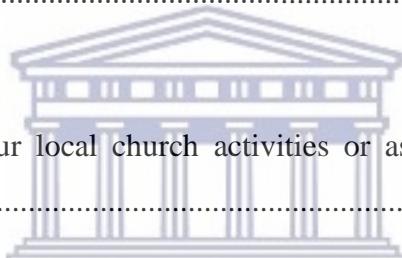
.....
.....

17. Besides the church, are there other support groups or associations that assist you in any way, as a migrant, please share briefly with us about how you economically support each other?

18. Which common activities does your group or your community do to support each other?.....

19. How do people tend to assist? And in what circumstance does this common assistance and or activities take place?

20. Are you satisfied with your local church activities or assistance? Please give a brief explanation?.....



21. Are you satisfied with your migrant church activities or assistance? Please give a brief explanation?.....

THANK YOU FOR ANSWERING THIS QUESTIONNAIRE

Appendix 2: Focus group discussion guide

Thank you for agreeing to participate in this research and study. This study is going to be conducted as part of the course requirements for the master's degree in Development Studies. This research's aim intends to determine the effectiveness of the informal social protection approach in helping and alleviating poverty in migrants and refugees living in Cape Town, Parow and Bellville areas.

Wrap-up question: Firstly, I would like everybody to introduce him/herself. Please tell us your name?

You will be going to have a couple of minutes to think about your experience living in this country (Cape Town, South Africa) as a refugee and or asylum-seeker. As individuals, what do you consider to be a good life?

1. What are the challenges do you meet in this country as refugees and asylum seekers that prevent you to generate income??
2. What strategies do you use to create or increase an income?
3. Do you get social assistance or any government support?
4. Which church do you attend and how do you connect to the church?
5. Are you a member of any group? Why and how do get in there? And what activities do you do in the group?
6. What is the benefit of being a church member?
7. Does the church contribute to your well-being? How does it assist you in challenging times or shock?
8. What are the common activities?
9. At what different public/private events do groups come together? How often does the meeting occur?
10. What are the important events, significant to change in the helping of well-being, that have affected the community?
11. How familiar are members of the group or network with one another?
12. Do patterns of mistrust and suspicion exist between households or among groups?