

My internship in the Democratic Republic of Congo lasted from June 1st to August 12th 2004. I was attached to the Jesuit Refugee Services. Owing to the civil unrest that have besieged the Congo, I was stranded in Europe from 1st to 9th June and therefore did not arrive in Kinshasa until June 9th 2004. Fearing the outbreak of more hostilities I made an attempt to conduct my interviews speedily.

Overview of work done by JRS

In Kinshasa there are three IDPs camps that are home to some 4000 internally displaced persons that the Jesuit Refugee Service take charge of since 2000.¹ One camp is in the urban city area and the two others are in the rural area. In the city camp (Bralima) income-generating farming and husbandry is not possible as in the two rural camps, Sicotra and N'Ganda Mosolo.

JRS remains the only NGO working with the IDPs; their assistance includes a Micro-finance income generation program, nutrition and pre- school education program.

As explained by the director of JRS, Alchemy Project since 2000 provides 3.5 percent of their budget. Without this funding they would not have been able to provide the income generating and income reinforcing programmes. The programs are coordinated in each site by the JRS administrators. My survey was conducted in two camps, Sicotra and Nganda Mosolo. There is no general meeting to inform the refugees about the loans programs. As JRS have only capital for a very small amount there is no point in alerting everyone. Meetings are held with only a small group of persons to inform of the availability of loans. However words spread quickly through the camps and JRS has been accused by some refugees as being unfair. There are two types of recipients, those wishing to start an income generating activity and those who are already engaged in an activity and have expressed the desire to have it reinforced or expanded. If there are two persons meeting this criteria, JRS has no scientific method of selecting, the capital the loan is halved allowing each person to receive. There are approximately 20 recipients in each program. The micro credit program operates in 4-month intervals. Loans range from

¹ They are housed in three sites in three sites Sicotra, Nganda Mosolo and Bralima.

\$10 to \$100. Loans are given on an individual basis, each person determines the terms of repayment. There is no interest rate, as they are considered a vulnerable population. At the end of the period those who have increased their productivity are given a loan again along with others wishing to enter the program. Again, the recipients are chosen based on the income generating activities that they have already or the feasibility of the program proposed. It was also explained that the money given and the profits made from their businesses was not sufficient to permit to IDPs to leave the camps for other locales, however I observed that it did give them at least a boost in morale in that they had a viable start towards carving out their own economic viability.

According to the Director the micro credit program is not intended to continue indefinitely. It is hoped that by 2005 the IDPs would all have been able to engage in an income generating activity so profitable that they are able to move out of the camp and rent or purchase their own homes. This being the case he would, for example prefer instead of receiving \$5000 annually for a three year period from Alchemy, prefer to receiving \$15 000 in one instance. This would increase their lending capacity, by lending a greater sum of money thus making the income generating activities more viable.

JRS has no means by which to enforce repayment of the loans. There have been occasions where the IDPs have defaulted and have not even repaid one installment. In cases such as this nothing is done. It is not anticipated that anything will be done to regulate this problem. It was noticed however that women were more likely to repay loans and therefore the camp administrators prefer to give the loans to women.

It was noted that there was no coordination with the provisions for the IDPs among the JRS Staff. For example there were differences in the answers garnered from the director and the administrator that I interviewed. For example one camp administrator said that the micro credit program is intended to be sustainable and that at the moment JRS is on a trial and error basis, testing its viability in terms of whether the IDPs will repay or not. However the Director took a more long term view in that he eventually want to lift the

IDPs out of the camp, out of dependency, which is why he would prefer a single infusion of money as opposed to a little over a long period of time.

Focus Group Interviews

The focus group interviews were conducted in both the Nganda Mosolo Camp and the Sicoitra Camp. I spoke to a group of five in each camp.

The focus groups interviews cemented what I had already garnered from the JRS administrators who ran the camps. It was not necessary to ask the questions pertaining to the displacement of IDPs in the community. The camps were isolated from other communities and therefore everyone knew their plight.

There were no problems of crime or of security in either of the camps. What was reported, were petty theft and the perpetrators were most likely other IDPs.

Respondents in both sites reported that it was difficult to access credit in the camp. In Nganda Mosolo, the respondents said that credit can be had in one of three ways, if the person works, the money he gains can start an income generating activity. Secondly, if a sponsoring organization visits the camp and leaves money such as JRS or perhaps thirdly the refugee can borrow money from a friend. In the case of the latter, the refugee has to repay. Thirdly there is in the camp a system of rotating credit among the IDPs. They form groups among themselves and each week one person gets money. Each in turn repays each week. It was explained that to be a part of this 'ristourne' as it is called, the person would have had to have already an income generating activity or a garden, in this way the rest of the group knows for sure that he has the means by which to repay his credit.

In the camp Sicoitra the respondents explained that credit was also difficult to acquire, and in most cases can only be had if an organization donates money, or even as a gift from a family member. When given money in this way they keep a part of it to begin an income generating activity. Everyone, it was explained has equal chance of getting credit but success is dependent on the person's intelligence and determination to look for ways to acquire credit.

The IDPs in both camps claim they sometimes find themselves in circumstances where there is not enough money to send the children to school, or go to health services and to

start a business, however they come up with innovative ways in attempts to surmount this problem. For example in the Sicotra camp the respondents sell personal things of value use a portion of the money to pay for expenses and keep the rest to start an income generating activity. Or they would speak to the doctor in question, leave something of value with him and when they are able to pay, reclaim their possessions from him. In the Nganda Mosolo camp the respondents claimed that in addition to selling their personal things they would find a job for the day such as carrying bricks for a mason in order to meet expenses. It was also explained that the Government pays for primary and secondary education and JRS provides kindergarten so they do not have much of a problem in this regard. However they also said that in some instances the children do not go to school if there is no money to buy food. At such times they assist the parents with their 'days work' because instead of one parent working there is two or three if the children join in. Some of the respondents claimed that in some instances unless someone gives them money they stay without medical help.

Both sets of respondents did not know about the Alchemy program, however they knew about the micro- finance program that JRS offers and they knew about the workings of it from others who did receive the loans. As regards the fairness of the program in the Sicotra Camp, one respondent said that at first she thought that the loans were for those IDPs who were also employed by JRS, however afterwards she saw others who were not employees receiving she realized that anyone could get this loan. In the Nganda Mosolo camp the respondents felt the program was a fair one and they particularly liked the fact that the loans were interest free.

All the respondents in both camps said that they felt jealous when others were selected for the loans before them. In the Nganda Mosolo camp, although they were glad to see their neighbors getting help they could not help but feel a certain animosity towards the JRS for helping others and not themselves. In the Sicotra Camp one respondent said she was quite unhappy and thought that she was overlooked because she was advanced in age. Another was sorry that she was not selected. She explained that they (IDPs) were all suffering under the same conditions and she felt she too should have been given a loan.

The money gained was not so extravagant as to allow the IDPs to move out of the camp because life in Kinshasa was quite expensive in relation to other parts of the DRC. The respondents however, all noticed that the IDPs who received the loans prospered in that they acquired more effects such as clothes for their children and personal effects. They all agreed however that the person's capacity to improve their conditions depended on their intelligence and their ability to manage money. The respondents agreed that although they did not receive loans they benefited as well as other non-recipients. In the Nganda Mosolo Camp, the respondents said that there was such a spirit of brotherhood that when one gained, if his neighbor was in need he would provide, if he had the means. Therefore the IDPs who benefited from the loan would in turn provide for their neighbors. The respondents from the Sicoira Camp mentioned that the persons who were vendors also bought food items to resell, as a result more things were available for sale in the camps and thus the non recipients no longer had to travel far for certain things. In addition more foodstuff were for sale in the camps so the IDPs could vary their diets.

It was mentioned that from December 2003 to February 2004, The Protestant Church in Kinshasa facilitated voluntary repatriation to those IDPs wanting to return to their homes and some took advantage of this offer.

Bralima

In the city of Kinshasa there is the Bralima Site, an abandoned car warehouse and since 1999 is home to some 1020 widows and orphans of the military who live in squalor and promiscuity.

According to the administrator of the Bralima Site, the micro credit funding has caused the IDPs, to be able to generate income earning activities for themselves, however some of the problems that they face are in a wider problem of location, for example hygiene, the provision of medical care, in some cases books for children. The income generating activities aided by the micro credit program is not sufficient to lift the IDPS to such a financial level that they are able to support themselves outside of the camps.

A problem faced is the prevalence of teenagers who although not head of family are not inclined to engage in any income generating activity.

In 2003 JRS, with the funds from Alchemy has enabled 8 persons to establish a restaurant at the site, the profits from which partly help to feed malnourished children at the site. They have also bought a popcorn and an ice cream machine to further generate income.

The persons living in the Bralima Site are not 'displaced' in the context used by humanitarian workers. By this, they did not flee their home because of a complex emergency as did those persons living in Nganda Mosolo and Sicotra. They were poor widows that the government took responsibility for because their spouses were killed in war. I therefore confined my survey to the N'Ganda Mosolo and Sicotra Site.

Nganda Mosolo

Nganda Mosolo located some 70km away from Kinshasa is home to 1200 persons. In this site besides the educational and health program JRS, sponsors an embroidery and knitting and crochet program, in this way the ladies learn to make handbags and household items. At first the women at the site N'Ganda Mosolo were a bit hostile especially as it concerns the questions about the personal possessions and how often they were able to eat meat ect. One respondent tried to lie about her owing a cell phone. The perception was probably that I had come to give money and therefore the poorer they appeared the money I would be inclined to give. The locale here also did not engender privacy. It was a general meeting room where other activities such as embroidery were simultaneously taking place. As such the other women were listening in and also commenting which also added to the cynical manner in which made the respondents answer with in this same manner.

It was observed that over 90% of the recipients of the micro credit loans were women. This is because the administrators reported that the women were more reliable to repay the loans than the men.

Since 2001 JRS has provided a farm and all material, which enable 45 persons to farm and to gain the profits.

Sicotra

35km away from Kinshasa is the Sicotra, site, which used to be a big farm is home to approximately 1600 displaced persons including repatriates who fled to Sudan in the 1960s when the Mulele War broke out. In this camp JRS has an embroidery, sewing and secretarial training program.

I was generally well received in this Camp and the responses I got were quite similar to those in Nganda Mosolo. It appeared that the respondent in this camp were a little better off than those in Nganda Mosolo based on the frequency with which they ate meat and more of them had money saved. The IDPs were all interested in getting more money to expand their income generating activities. They also wanted more aid and asked if I were in a position to give money. Again here the overwhelming majority of those who received the loans were women, because it was noted that women were more likely to repay.

In 2003, with the funds from Alchemy JRS has established a bakery at this site. Approximately twenty women operate the bakery. There is rotation among the women, participants are selected based on desire and ability to provide capital. They sell the bread and each keep 20% of the profits made. The remaining 80% goes back into production.

General Observations

It must be mentioned that in the previous report by Omekongo Dibinga it was suggested that the funds be used to start a restaurant, farm sewing, teaching of secretarial skills, sewing and embroidery. These are all activities that JRS has realized by the time of my internship.

I administered a questionnaire to a total of 19 displaced persons. In the Nganda Mosolo Camp there were a total of 10 persons who had received the Micro credit loan and I was

able to speak with 9, the other person was one who had absconded was nowhere to be found. In the Sicotra Camp a total of 11 persons received the micro credit loan and I was able to speak to 10, the other person was one who decided to live in the place where he had his income generating activity. I was therefore unable to reach him. In addition to the 19 I had a control group of 10 persons, 5 from each camp. These were persons who had not received the loans. JRS was present at each interview.

In general, I found the Alchemy Program to be progressively successful. The returns that the IDPs made was too small to lift them out of the camp setting but it did give them a start and boost their waning morale. By and large the attitude of the IDPs were all geared towards self sufficiency, all said if they had more money they would put it towards creating a new business venture, however they all said that they would like to receive more aid from agencies. Most also wanted to know if I was able to give them more money after the survey.

In both camps the IDPs felt neglected by the government and were cognizant that JRS was the only remaining Organization willing to work with them. This went a long way in facilitating the ease with which the IDPs were willing to cooperate with me.

I noted that JRS operates in the macro context of the Democratic Republic of Congo and therefore unless the government took the necessary intervention JRS on its own would not have the wherewithal to lift the IDPs out of the camps and into their own dwellings.