

FIFC Working Papers from R&FMP and Alchemy Program, 2002-2004

**Sarah Bailey. “Is Legal Status Enough? Legal status and livelihood obstacles for urban refugees.” MALD Thesis, The Fletcher School, Tufts University. May, 2004.**

Faced with limited or non-existent assistance, most urban refugees throughout the Global South must use their own resources to meet basic needs of food, shelter and livelihood. However, some host governments allow refugees to reside in urban areas while others do not, thereby creating a system of legal and illegal urban refugees. This thesis examines the extent to which refugees living legally in urban areas face the same livelihood challenges as refugees without legal status. The first chapter takes a legal human rights perspective in order to establish the different protection frameworks facing refugees with and without legal status. It analyzes the legal obligations of the host governments and the link between legal status and refugee rights in order to show that some rights are guaranteed only to “legal” refugees. The second chapter examines whether the livelihood obstacles facing urban refugees with and without legal status flow from differences in their rights as determined by their legal status. The paper concludes with an assessment of the relative importance of legal status in promoting the livelihoods of urban refugees.

**Fonseca, Jodie. “Durable Solution? Third Country Resettlement of the Sudanese ‘Lost Boys’”, MALD Thesis, The Fletcher School, Tufts University. May, 2003.**

This thesis examines the resettlement experience in the US of the group of Sudanese refugees popularly known as the “lost boys”. It explores the factors explaining successful local integration, including [...]. It highlights successes and suggests improvements to the resettlement process of this group and others like it, with particular attention to the guidelines and policies of the various governmental and non-governmental agencies involved. The writer concludes that the resettlement of the Sudanese youth has been largely successful, but that there is room for improvement, particularly in modifying guidelines to be more flexible and appropriate to the distinct features of each group. The thesis presents the lessons learned from the Sudanese youth as important tools in creating appropriate resettlement programs for the next wave of African refugees to arrive, the Somali Bantu.

**Stacy Michelle Heen. “Microfinance And Conflict: Toward A Conflict-Sensitive Approach,” MALD Thesis, The Fletcher School, Tufts University. May, 2004.**

Increasing research on how to do microfinance in post-armed conflict environments has occurred in the ensuing eight years, but little writing links this work to broader discourses on the development-conflict nexus and conflict-sensitive programming. The predominant focus for microfinance researchers is on how conflict impacts microfinance; no writing seems to address how microfinance impacts conflict. This thesis attempts to bridge this gap by proposing three ways in which the mobilization of microcredit could, in itself, dampen conflict tensions and reduce the potential for escalation toward open violence. These three mechanisms, termed “direct”, “indirect”, and “process” mitigation, evolved out of field research instigated at the request of a small credit union in rural Cameroon to

examine the links between credit and conflict. These mechanisms, or typology, form the conceptual heart of this thesis.

**Isen, Jeffrey. "FCC's Community Group-Lending: Relieving the Constraint Placed on the Institution's Poverty Alleviation Impact by Program Design Weakness," MALD Thesis, The Fletcher School, Tufts University. May, 2004.**

Fundo de Crédito Comunitário (FCC) is one of the largest microfinance providers in Mozambique. About 85% of its client portfolio is engaged in their community group-lending program, but many intra-group delinquencies are occurring, leaving clients to select between two costly coping strategies. First, non-delinquent clients use profits or savings to cover the repayments of delinquent group members; this constrains the net benefit that they are able to realize from borrowing. Second, non-delinquent clients resort to forcefully confiscating the personal possessions of delinquent group members in order to cover their repayment. This leaves the latter clients worse off for having borrowed credits from FCC.

This thesis provides two possible explanations for the sub-optimal performance of FCC's poverty alleviation impact. First, FCC's community borrowing group structure is not always effective in taking advantage of group-lending mechanisms like information sharing, peer-monitoring/pressure, and informal insurance. This inhibits clients' ability to mitigate the costs of borrower delinquency. Second, data gathered during a market research campaign (July-August 2003) suggests that the loan terms are too onerous for borrowers, causing delinquencies that force other clients to adopt costly coping strategies. Policy reform recommendations are offered to help FCC overcome these problems.

**Katherine D. Robinson. "Understanding How Highly Skilled Immigrants, Refugees, and Asylees Achieve Professional Success in the United States and Canada," MALD Thesis, The Fletcher School, Tufts University. May, 2004.**

Skilled immigrants, refugees, and asylees face numerous challenges in attaining meaningful professional employment in their new host countries. In this paper, I evaluate three primary determinants for this population's *success* in finding employment in their area of professional training and expertise: education level, the recognition of his/her credentials, and his/her level of fluency in the host country's native language. To inform my analysis, I reviewed the relevant literature and conducted a set of interviews both with skilled immigrants and with staff members of organizations that work with them to discern how these factors play out in skilled immigrants' quest for professional *success*. I then suggest policy options that governments might implement to better leverage the contributions that highly skilled immigrants make to their host societies and to enable these migrants to gain personal satisfaction through employment in their professions.

**David D. Sussman. “The Impact of Remitting Upon the Self-Sufficiency of Immigrants in Boston,” MALD Thesis, The Fletcher School, Tufts University. May, 2004.**

This research paper studies the existence of a link between the remitting behavior and self-sufficiency of immigrants living in Boston. The subject is of particular importance given the high levels of migration to the United States and the difficulty that many migrants have in improving their educational and economic wellbeing. The researcher conducted qualitative interviews between January and March 2004 and spoke to over thirty persons from Latin American and Somalia. While it is not possible to make a direct correlation, the data and analysis showed that there appears to be a relation between sending remittances and an immigrant’s ability to attain self-sufficiency: those who sent remittances were less likely to be self-sufficient, as defined by their economic and educational attainment.