



THE NEW AMERICANS: FACTORS AFFECTING ECONOMIC INTEGRATION AMONG AFRICAN
REFUGEES IN NEW HAMPSHIRE

by

UTIANG P. UGBE

A DISSERTATION SUBMITTED TO
THE SCHOOL OF COMMUNITY ECONOMIC DEVELOPMENT
OF SOUTHERN NEW HAMPSHIRE UNIVERSITY IN PARTIAL FULFILLMENT OF THE
REQUIREMENTS FOR THE DEGREE OF
DOCTOR OF PHILOSOPHY IN COMMUNITY ECONOMIC DEVELOPMENT

I certify that I have read this dissertation and that, in my opinion, it is fully adequate in
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By

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Master of Science
Southern New Hampshire University, 2002

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DEDICATION

This is dedicated to my wife Sintiki, our lovely daughter Kisha, and the following special friends: Mama and Papa, Akwasi Aidoo, Adhiambo Odaga, Babatunde Ahonsi, Crispin Gregoire, Nosa Orobato, Bill Pardy, Guy & Dee Lessard, Don & Donna Plumpton, Sanjeev Sharma, and my Unknown Helpers.

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I ABSTRACT

Since 1983, 6000 refugees have resettled in New Hampshire from countries around the world, under the auspices of the U.S. Office of Refugee Resettlement in collaboration with the United Nations High Commissioner for Refugees. About 1300 (22%) of these came from African countries, 95% of them since the year 2000. Secondary migration (from within America) has increased the number of African refugees in New Hampshire to an estimated 2500. Their presence in New Hampshire raises the need for their economic, social, cultural, and political integration; economic integration is of particular importance because it facilitates access to the social, cultural and political spheres of society.

The study utilizes mixed methods data to address human capital, situational dispositional theoretic elements on the factors affecting labor market activities, as well as current and potential microentrepreneurial activities among the African refugees in New Hampshire. The New Hampshire state government and Lutheran Social Services supplied the secondary data for the study, complemented by primary data from a researcher-administered survey of 110 cases, phenomenological interviews with 44 African refugees, and triangulation of these with six community-based resource persons who work with African refugees.

Key findings include varying degrees of a statistical association between human capital and situational indicators (such as gender, age, education, country of origin, and length of stay in the USA) and the participants' wage income; a downward occupational mobility for refugees with educational or professional qualifications; systemic barriers to the transfer, recognition, retraining, credentialing and licensing of occupational skills that the refugees bring from their countries of origin; illiteracy and lack of English language

proficiency; cultural disconnectedness and lack of familiarity with the American workplace etiquette; and creative uses of the welfare state by refugees as coping strategies in combination with wage income or informal microentrepreneurial activities. Due to combined effects of these factors, 24% of the study participants are unemployed, while those employed concentrate in unskilled, entry-level jobs in the manufacturing sector, which places them among the so-called working poor in America. The study discusses these findings relative to other immigrant groups, and recommends policies, programs and self-help interventions for promoting economic integration among the refugees.

II INTRODUCTION

Since the first batch of fifty-six African refugees arrived in New Hampshire in 1998, twelve hundred more have been resettled in the state up to 2005, and another two hundred are expected to arrive in 2006¹. The historical trend of refugees coming out of Africa is attributable to the political instability or civil wars in countries which include Algeria, Burundi, the Congo, DR Congo, Ethiopia, Liberia, Nigeria, Rwanda, Sierra Leone, Somalia, and Sudan. The conflicts have resulted in the death of millions of people, the maiming of millions of combatants and civilians, and the displacement of tens of millions more.

At the end of 2004, for example, the African refugee population under the mandate of the United Nations High Commission for Refugees (UNHCR) alone, excluding several hundreds of thousands of other undocumented displaced persons, was about two and a half million. Over thirty per cent of that 2.5 million (or 730,600), was produced by Sudan; slightly over twenty per cent (or 485,800) by Burundi; about nineteen per cent (or 462,200) by the Democratic Republic of Congo; sixteen per cent (or 389,300) by Somalia; and about fourteen per cent (or 335,500) by Liberia (UNHCR, 2005).

The 1952 Geneva Convention on Refugees defines a refugee as “any person who is outside [her/his] country of nationality due to a well-founded fear of being persecuted for reasons of race, religion, nationality, membership of a particular social group, or political opinion”. The Convention, which is ratified by most countries in the world, obligates member-countries to admit and resettle refugees and displaced persons, either

under the auspices of the United Nations High Commission for Refugees (UNHCR) or bilaterally. Between 1983 and 2002, approximately 1.9 million refugees from countries around the world were admitted and resettled in the United States – an annual average refugee intake of approximately 93,000.

Of the total number admitted by the United States, approximately 6000 (or 0.3%) resettled in New Hampshire between 1983 and 2004 from twenty-three countries around the world. Twenty-two percent (about 1300) of this New Hampshire intake came from countries in Africa². However, the number of African refugees residing in the state appears to be much higher than 1300, due to two main factors: family reunification (i.e. the immigration of family members and relatives from Africa to the state) and in-country secondary migration of some of the African refugees who were initially resettled in other parts of the United States.

Hundreds of African refugee families have moved into New Hampshire as secondary migrants since the year 2000³, and the trend is still continuing. Although there were some reported cases of out-migration⁴, the in-migration numbers appear to be much higher. In order to understand the reason why the refugees relocated to New Hampshire, twelve African refugees were interviewed on the issue. The reasons they offered included (1) the need to be near other refugees from their country or ethnic group who live in the state; (2) a perceived availability of higher-paying jobs in the state, relative to their previous place of domicile; (3) the perception that New Hampshire is a safer place,

¹ The projected number of African refugees expected in New Hampshire in 2006 was given by Ms. Barbara Seebart, the NH Refugee Coordinator during an interview, January 17, 2006.

² Sources: (1) US Office of Refugee Resettlement: 2002 Annual Report to US Congress; and (2) Ms. Barbara Seebart, the State Refugee Coordinator, Office of Energy and Planning in the State of New Hampshire.

³ There were 3 sources for this information: (1) Kout Mayar, a Sudanese community activist; (2) Ramadan Aligo, a Sudanese refugee who relocated to New Hampshire from Maryland; and Nasir Arush of the Somali Development Center; and All three of them were also field assistants to this study.

relative to the part of America where they previously lived; (4) a perception that house rent is more affordable in the state; and (5) most importantly, a perceived easier access to various private (nonprofit) or publicly-funded welfare services in the state. All the secondary migrants interviewed said that they considered New Hampshire an overall better place to live in, relative to the part of the country where they previously lived.

The official figure does not seem to account for all the African refugees in the state. For example, while official data shows that there are 577 Sudanese in New Hampshire, a Sudanese man who described himself as one of the leaders of the Dinka ethnic community in the state claimed that there were more than one thousand (1000) names on the Dinka community register, and this did not include members of the other Sudanese linguistic groups such as Kakwa, Nuer, Dafour, Nubia, and Arab who also live in New Hampshire. On the basis of the foregoing, this study assumes a conservative estimate of 2500 – instead of the official figure of 1306 – as the population of African refugees in New Hampshire. Most of the African refugees reside in Southern New Hampshire (notably Manchester, Concord, Laconia, and Nashua). The growing numbers of mostly low-income African refugees in the state, and the fact that many of them depend on a variety of welfare services, has further heightened the welfare budget concerns of cities like Manchester, where most of the refugees reside.

1. Rationale for the Study

There are six justifications for this study. They include (1) a need for researched knowledge on the economic problems facing African refugees in Western countries in general and in the United States and New Hampshire in particular; (2) the fact that the

⁴ Information provided by Nasir Arush and Kout Mayar, and confirmed by the New Hampshire Refugee Coordinator Ms. Barbara Seebart.

educational background and occupational skills and experiences of African refugees vary sharply from those of Eastern European (i.e. Bosnians, Ukrainians, Chechnyans) and Asiatic refugees; (3) a need to find an explanation for the seeming lack of progress toward economic self-reliance among the African refugees; (4) a need to find out why low-income African refugees who had previous microenterprise experience appear not to be utilizing the poverty alleviation and microenterprise development services offered by nonprofit organizations such as MicroCredit-NH and other similar programs in New Hampshire; (5) a desire by the African refugees for an understanding of how to attain economic self-reliance and prosperity in New Hampshire; and (6) a need to fill the knowledge gap on the factors affecting employment and microentrepreneurial activities among the African refugees in New Hampshire.

A African Refugees in Western Countries

The resettlement of African refugees in the industrialized Western countries has not received adequate attention in social and policy research, partly because only since the 1990s has there been a huge upsurge in the number of African refugees resettling in the developed Western countries. Consequently, researched knowledge on the cultural, social, economic and political ramifications their settlement in the West is still nascent. Policymakers and community economic development practitioners and scholars will find such knowledge useful, and the refugees themselves will benefit from more responsive and effective policies and community-based self-help services aimed at promoting their economic self-reliance.

B African Refugees Are Unique

African refugees differ from their Eastern European (i.e. Bosnian and Ukrainian) counterparts because the latter are more accustomed to life in an industrialized society than the former. Although both African and Eastern European economies are sometimes described as ‘emerging markets’ relative to the more developed Western economies, the economic mainstay of most people in African countries is subsistence agriculture in the informal sector, while most economies in the Eastern European are industrialized, although they have historically been command economies. Unlike the African refugees whose previous occupational skills and experiences in the rural agricultural sector are not transferable to the developed Western labor markets, many of the industrial occupational skills of Eastern Europeans refugees (such as plumbing, electrical maintenance, ironworks, and construction) are transferable because of some technological similarities between Eastern Europe and the Western societies as well as the United States,

African refugees also differ from their Asiatic counterparts in the sense that the Asians have been here for several decades and established strong ethnic enclaves which provide a critical mass for ethnic microenterprises to thrive, and enable newcomers to more easily find jobs, language support, and cultural affinity. African refugees, on the other hand, do not have a well-developed social support network because the refugees are dissimilar to both the so-called brain-drain Africans and the AfricanAmericans. As a result, their numerical strength in some parts of the United States such as New Hampshire is not yet sufficient to yield the social, economic and political advantages of large ethnic enclaves. There is therefore a need to study the labor market and microentrepreneurial activities of the African refugees in New Hampshire to find out factors affecting such activities.

C Refugee Resettlement Policy in the US

Refugee resettlement in the United States is essentially a federal program under the auspices of the Office of Refugee Resettlement (ORR), but is implemented by voluntary agencies under a Refugee Coordinator in each state. In New Hampshire, the contractual obligations of the participating voluntary agencies to refugees are mostly limited to the initial resettlement activities covering the first ninety days from the date of arrival. The ORR expects the refugees to find employment and be weaned off by the voluntary agencies within the three months.

However, the researcher had observed from living in the city center in proximity to many refugees, that that most of the African refugees in New Hampshire were economically poor, and did not appear to have progressed toward economic self-reliance as quickly as envisaged by the resettlement plan, even after being in the country for more than three years. Most of the African refugees still lean heavily on publicly-funded welfare assistance for their housing, heating, healthcare, food, and childcare, thereby posing a serious budgetary challenge for cities like Manchester and Concord, where most of the African refugees live. As a result of rampant unemployment and engagement in low-paying jobs, many of the African refugees in New Hampshire are still heavily dependent on the welfare state. Furthermore, hundreds of other African refugees have relocated to New Hampshire as secondary migrants from other parts of America where they were initially resettled. Although the exact numbers of the secondary in-migration and out-migration was not ascertained by this study, informed opinions agree that the secondary in-migration far exceeds the out-migration among African refugees⁵. The

⁵ As mentioned in earlier, there were 3 sources for this information: (1) Kout Mayar, a Sudanese community activist; (2) Ramadan Aligo, a Sudanese refugee who relocated to New Hampshire from Maryland; and Nasir Arush of the Somali Development Center; and All three of them were also field assistants to this study.

various reasons for the secondary in-migration to New Hampshire have been reported in this chapter on pages fifteen and sixteen.

The big difference between the expected and actual performance of the African refugees implies that more resources are being committed to their welfare and maintenance than previously planned. Consequently, the Manchester City Welfare Commissioner expressed interest and support for this research, in the hope that it would inform social policy to promote sustainable economic self-reliance among the African refugees who currently constitute a significant proportion of the number of Manchester residents in need of welfare services⁶.

D Unutilized Poverty-Alleviation Opportunities in New Hampshire

Despite the rampant poverty among the African refugees in New Hampshire, and despite the fact that many of the African refugees had previously been engaged in microentrepreneurial self-employment prior to becoming displaced from their countries of origin, the refugees have not availed themselves of the microenterprise development opportunities being offered by the MicroCredit-NH, a community development financial institution (CDFI). The MicroCredit-NH organization explored ways of targeting its program opportunities more effectively to the African population by funding a workshop to train and mobilize the low-income African refugees – and the workshop was conducted by a local nonprofit organization led by an African immigrant – but the mobilization effort did not lead to an increase in the number of African joining the MicroCredit-NH program⁷. Therefore, part of the intended outcome of this study was to examine and explain why the low-income African refugees have not availed themselves

⁶ Meeting with Mr. Paul R. R. Martineau, Manchester City Welfare Commissioner; June 13, 2005.

⁷ Information provided by Mr. Rob Riley, Executive Director of MicroCredit-NH, on May 26, 2005.

of the opportunities offered by such poverty-alleviation and enterprise development programs.

E Knowledge Gap and Recommendations

The sixth justification also constitutes the two functional objectives of the study which are (1) to fill a knowledge gap currently existing on the employment and microentrepreneurial activities among African refugees in New Hampshire; and (2) to recommend, on the basis of the findings, actionable and effective policies, programs, and self-help interventions which will promote sustainable economic self-reliance among the study population. It was expected that the findings from this study would also be beneficial to other public or nonprofit programs concerned with the resettlement of refugees both in New Hampshire and other parts of the United States.

2. Method of Study

The study used both quantitative and qualitative data obtained from primary and secondary sources, and conducted statistical and theoretical analyses to derive its findings and conclusions. The sources of the quantitative secondary data included the Lutheran Social Services of New England (LSS-NE), the New Hampshire Office for Energy and Planning (NHOEP) and the Somali Development Center of New Hampshire (SDC-NH), a community-based organization which works with Somali refugees in the state. Furthermore, the study conducted a researcher-administered survey which produced supplementary quantitative primary data on one hundred and ten (110) cases, and in-depth personal interviews which produced qualitative data on forty-four (44) of the survey participants. The study triangulated these primary and secondary data by interviewing six community-based resource persons who were working with the study

population in a variety of capacities, and six other individuals who worked as field assistants on the study.

The secondary and survey data included a refugee's country of origin, gender, age, education, previous occupation (in her/his native country prior to becoming a refugee), year of arrival in the USA, current occupation, and current hourly wage rate. The dataset omitted person names in order to protect individual confidentiality.

The study adapted a blend of research techniques, among which were those used in substantive grounded theory research in which a theory is discovered or discerned from data, as well as a more traditional logico-deductive approach in which the researcher proceeds from theory to data (Strauss & Corbin, 1990). The researcher started by observing the economic conditions of African refugees in New Hampshire, and the various coping mechanisms that the refugees were using to address the conditions. The process created acquaintances with a number of the refugees, and enabled the researcher to collect useful information on their economic conditions as well as what factors the individuals perceived as affecting their economic well being, particularly their employment and microentrepreneurial activities in New Hampshire. The researcher used theoretical literature to place the preliminary information into the perspective of the strand of citizenship theory dealing with immigrants and refugees in industrialized Western societies. This theoretical context then served in articulating the theoretical propositions and research questions for the study. The next stage in the research process involved the collection of secondary and primary data for analysis and theory testing, as reported in the fourth chapter.

3. Purpose and Focus of the Study

Two of the functional objectives of the study are to fill a knowledge gap and contribute to the academic literature on refugee studies, and also offer useful recommendations for refugee resettlement policies in New Hampshire. Other objectives include providing researched information for the development and implementation of effective programs and self-help interventions aimed at promoting sustainable economic self-reliance and integration among low-income African refugees or similar demographic groups in New Hampshire and elsewhere. The study focuses on the factors affecting employment and microentrepreneurial activities because these are key aspects the economic role of persons in society. One's economic role in society is a major part of his/her self-identity as well as society's perception of the person (Valtonen, 2004). Furthermore, economic roles are instrumental because they serve as inroads to the social, cultural and political spheres of the society (Sen, 1999; France and Wiles, 1997; Wrench, Rea & Ouali, 1999).

In the context of this study, economic integration refers to the inputs, processes and outputs related to addressing the economic conditions of refugees who are economically disadvantaged relative to a more affluent mainstream population. The inputs may include social policies, non-profit programs or self-help interventions that seek to address the identified community economic problems; the processes are the ways and approaches of delivering the inputs, and these are sometimes participatory and sometimes top-down; lastly, outputs refer to the various indicators which enable a comparison between the economic well being of the disadvantaged group relative to the mainstream or other similar groups. Documenting and studying such output indicators

periodically can reveal whether the community economic problems of the disadvantaged group are diminishing, increasing or changing across time.

The overall research question was: what are the factors affecting economic integration among African refugees in New Hampshire? The investigation focused on the labor market participation and microentrepreneurial self-employment among the study population. Within the scope of this general question, the study aimed to accomplish the following four tasks:

- 1) Examine whether/how human capital variables such as education, gender, age, as well as country of origin and the length of stay in America, had an effect on the wage incomes of the research participants.
- 2) Investigate and document the refugees' personal experiences, as well as the institutional conditions, which the refugees perceived as either incentives or impediments to labor market participation.
- 3) Explore and document the perceived experiences of the refugees engaged in wage-employment or entrepreneurial ventures in New Hampshire, and the factors contributing to the manifestation of such experiences.
- 4) Probe and document the formal and informal entrepreneurial activities that some of the refugees engage in, the issues relating to such activities, and the territorial scope of such entrepreneurial activities (i.e. whether the activities are taking place wholly within New Hampshire or involve transnational operations).

4. Identification and Analysis of the Research Problem

Generally, most refugees are displaced persons who may have suffered the loss of a home, occupation, and regular source of income – and are exiled from their country of origin. Refugees are usually produced by human-made causes, such as political turmoil

or civil wars which in some cases build up over a long time or erupt suddenly in countries where the culture and institutions of democratic governance have not yet been firmly entrenched. Over the past four decades, civil wars and various forms of political persecution have caused the displacement of millions of people from their countries of origin in Europe, Asia, and the Middle East and, since the 1990s, Africa.

The origin, concentration, composition, and location of refugee populations around the world continue to change as the causes of displacement change from time to time and place to place. Although the global refugee population has dropped by 24 per cent since 2000, the 2004 total was 9.2 million, down from 9.6 million in 2003 (UNHCR, 2005). In terms of continental distribution, Africa produced the highest number of refugees and internally displaced persons (IDPs), followed by Central Asia, South West Asia, North Africa and Middle East – CASWANAME⁸, Europe, and Asia and the Pacific (see Table 1 below). As of May 2006, twenty-five of the sixty countries regarded as ‘failed states’ were in Africa⁹. Worsening conditions in these failed states, coupled with an increase in the number of failed states on the African continent since the mid-1980s has helped to raise the number of internally displaced persons and refugees to its current proportion (30%) of global total.

In terms of receiving and resettling refugees under the auspices of UNHCR, as well as bilaterally, the USA led 15 other countries by admitting 52,900 during 2004, followed by Australia (16,000) and Canada (10,500). Some European countries, notably Sweden, Norway, Finland, and Denmark also admitted and resettled substantial numbers of refugees (UNHCR, 2005).

⁸ CASWANEME stands for Central Asia, South West Asia, North Africa and Middle East

⁹ According to the US-based Foreign Policy Magazine, 11 African countries are among the top 20 of the 60 failed states worldwide. Twenty-five (or 42%) of the 60 failed states are in Africa. For a full report on the Failed Countries Index Ranking (2006), see the online copy of the FPM:
URL: http://www.foreignpolicy.com/story/cms.php?story_id=3420&page=1

In some situations, the initial phase of the often long and complex process of refugee resettlement involves years of stay by the refugees in temporary shelters or camps where international humanitarian organizations can more easily target and administer assistance to the refugees. This approach is usually the most feasible if the cause of displacement is still ongoing and the influx is still occurring in large numbers. One of the longer-term approaches used by the UNHCR involves collaborating with the developed Western countries, including the United States, to have the refugees resettled there permanently. The other long-term resettlement option, and perhaps the most feasible one for the vast majority of the refugees in temporary asylum, involves assisting the displaced persons living in refugee camps in neighboring countries to eventually return to their home countries and begin a new life.

Table 1: Global Distribution of Refugee Populations

| Regional Distribution Of Global Refugee Population | | |
|--|--|------------------------|
| Region | Refugee population at end of 2004 | % of 2004 total |
| Central Africa and the Great Lakes | 1,267,700 | 13.7 |
| East Africa and the Horn | 770,500 | 8.3 |
| Southern Africa | 245,100 | 2.7 |
| West Africa | 465,100 | 5.0 |
| TOTAL AFRICA (excluding North Africa) | 2,748,400 | 29.8 |
| CASWANAME* | 2,735,200 | 29.6 |
| Americas | 598,400 | 6.5 |
| Asia and Pacific | 836,700 | 9.1 |
| Europe | 2,317,800 | 25.1 |
| GLOBAL TOTAL | 9,236,500 | 100 |
| *Central Asia, South West Asia, North Africa and Middle East | | |

Source: UNHCR, 2004 Global Refugee Trends

The refugees processed into the Western countries under the auspices of UNHCR have the opportunity to reside permanently and progress toward citizenship of the receiving country. Permanent residency brings up the need for economic integration in order to enable the receiving society benefit from the occupational skills and experience of the refugees, and also enable the refugees become economically self-reliant and have a sense of belonging and fulfillment. This study aims to illuminate the factors affecting employment and entrepreneurial activities among the African refugees, and the effective ways of assisting them to overcome or mitigate the barriers to their economic integration in New Hampshire.

Typically, some refugees arrive in the United States with little, if any, personal assets other than the clothes on their back and a strong desire and hope to start (or restart) their lives. In order to enable the refugees to rebuild their economic lives, the US Office of Refugee Resettlement (ORR) provides funding to state agencies and selected voluntary nonprofit organizations to implement resettlement programs for the refugees. The ORR program menu includes (1) the Matching Grant Program, (2) the Wilson/Fish Alternative Program, and (3) the Microenterprise Development Program (US Office of Refugee Resettlement, 2002).

The stated objectives of these programs are (1) to increase the refugees' economic self-sufficiency within four months after arrival, without access to public cash assistance; (2) to promote the avoidance of welfare dependency by the refugees; and (3) to increase the coordination of resettlement involving various service providers and resettlement agencies. According to the ORR, the key elements of these programs include:

- 1) A "front-loaded" service system which provides intensive services to refugees in the early months after arrival with an emphasis on early employment;
- 2) An integration of case management, cash assistance, and employment services generally under a single agency that is equipped to work with refugees;

- 3) An ORR matching grant of 2:1, or a 20% cash and in-kind contribution by a participating nonprofit organization;
- 4) The provision of food and housing, language training, and medical assistance to newly arrived refugees through participating agencies; and
- 5) The provision of training on microentrepreneurship or microenterprise development, and funding opportunities for newly-arrived refugees who want to embark on microenterprises, but lack the technical assistance, business skills, start-up capital, personal assets for collateral, and a credit history to meet commercial lending requirements in the US¹⁰.

However, the services provided by the participating voluntary agencies in New Hampshire are mainly limited to arrival services (i.e. the first four points listed above), but not much in terms of long-term community economic development intervention has been available in New Hampshire. For example, the New Hampshire Refugee Coordinator disclosed the ORR's Microenterprise Development Fund has never been accessed by the state because the institutional capacities of the voluntary agencies involved are for the initial arrival services rather than long-term economic development intervention. As a result, many of the African refugees in New Hampshire are still very poor after three or more years in the state. Such refugees are not financially solvent and self-reliant, and continue to depend on a mix of publicly-funded assistance programs for housing, healthcare, food, and childcare. There are also issues such as the lack of English language skills, illiteracy, lack of childcare, and lack of personal means of transportation – as affecting their workforce participation. Some of the female refugees had never lived in an urban center before, and never owned an automobile, much less operate one. Therefore they were either too scared to learn how to drive a car or could not pass the written driving test due to illiteracy. The lack of personal transport limited their ability to access jobs in the Greater Manchester and the outlying areas Concord and Laconia where

¹⁰ Source: US Office of Refugee Resettlement, 2001 Annual Report to Congress.

most factories and other business employers were located. The limited public transportation system in New Hampshire adds to the challenge of commuting to and from places of work for persons who have no reliable personal means of transportation.

Furthermore, a combination of both human-capital factors (i.e. the education and occupational skills and experiences of the refugees), situational factors (such as bureaucratic and legal requirements) and dispositional factors (such as the refugees' cultural or religious beliefs) appeared to constitute barriers to the economic integration of the African refugees in the state. Consequently, although most of the refugees came from countries where the informal microenterprise sector is the biggest employer of labor, such individuals had not stepped forward to access the available microenterprise development and poverty-alleviation services offered by organizations such as MicroCredit-NH¹¹. These and other related issues were investigated in this study.

5. Research Questions

The research addresses four broad and overlapping questions. The first question seeks to find out whether there is a relationship between the participants' wage income and their human capital (i.e. education, age, gender, and occupational skills and experiences) of the study participants. Studies on immigrants and refugees (notably Portes & Bach, 1980; McManus 1990; Borjas, 2003; and Valtonen, 2004) have shown that the human capital that immigrants and refugees bring to a country constitutes an important factor in the process of economic integration. Therefore, under this broad question on human capital and wage income are the following specific questions:

Research Question #1: Is there a correlation between the participants' educational qualification and their wage income?

¹¹ According to Rob Riley, the Executive Director of MicroCredit-NH, the organization attempted to mobilize the African community to participate in its poverty alleviation programs, but the mobilization effort was not successful in the sense that the African community did not respond to the invitation.

Research Question #2: Is there a correlation between the participants' age and their wage income?

Research Question #3: Is there a correlation between the participants' gender and their wage income?

Research Question #4: (a) How have education and English language proficiency impacted on employment and entrepreneurial activities among the participants in New Hampshire? (b) How have the participants addressed the perceived impacts?

Research Question #5: Is there a correlation between the participants' level of formal education and their current job categories?

Research Question #6: (a) What are the perceived experiences of the female participants in comparison to their male counterparts, in their pursuit of employment and entrepreneurial activities in New Hampshire? (b) How have the female participants dealt with these experiences?

The second broad question examines the effect of situational factors (such as the transferability of the participants' educational qualifications and occupational skills and experiences to the New Hampshire context, the availability of supportive institutions and bureaucratic infrastructure, and the length of stay in America. Lofland and Lofland (1995, pp. 140-141)¹² define situational factors as “*current arrangements*, social circumstances, or situations . . . accounting for the practices, meanings, or whatever [the researcher is observing].” In the context of this study, there is overlap between the situational factors and human capital factors. Hence, situational factors may include illiteracy, the length of stay in America, participants' country of origin, the lack of English language skills, non-recognition of foreign occupational skills and experiences, and inadequate public transportation in New Hampshire. Other factors may include the demand for ethnic goods and services produced by the occupational skills of the respondents in New Hampshire, and; the feasibility of respondents accessing income

¹² Lofland, J. and Lyn H. Lofland (1995). *Analyzing Social Settings: A Guide to Qualitative Observation and Analysis*. Belmont, CA: Wadworth Publishing Co.

from alternative sources (e.g. welfare payouts) other than wage-employment and entrepreneurial activities. These are all examples of situational factors in the context of this study, but some are also related to the human capital of the participants. The following specific questions are posed under this broad question on situational factors:

Research Question #7: Are the wage incomes of participants related to their country of origin?

Research Question #8: Is there a correlation between the participants' wage incomes and the participants' length of abode in America?

Research Question #9: (a) What are the perceived experiences of the participants in relation to the transferability of their occupational skills and expertise from their countries of origin to New Hampshire? (b) What are the coping strategies of the participants in dealing with the experiences?

Research Question #10: (a) What are the potential alternative sources, other than wage-employment or entrepreneurial self-employment, from which the participants can access cash or in-kind resources for meeting their basic human needs? (b) What are the practices of the respondents in the use of these sources?

The third broad question focuses on what Lofland and Lofland (1995) refer to as dispositional factors (i.e. attitudes, practices or decisions that are attributable to psychological, cultural, religious tenets which make persons to act the way they do in a given situation). The study examines the effect of (1) cultural disconnectedness; (2) religious beliefs; and (3) the perceived social status of wage-employment relative to entrepreneurial self-employment, on the economic activities of the participants. The specific questions under this broad question are:

Research Question #11: (a) What is the perceived social status of wage-employment relative to entrepreneurial self-employment among the participants? (b) How have the perceptions affected the economic strategies of the participants?

Research Question #12: (a) What cultural issues are affecting the respondents' participation in the labor market or microentrepreneurial

ventures in New Hampshire? (b) How have the respondents dealt with the issues?

The fourth broad question explores the current and potential microentrepreneurial activities among the participants, and the opportunities and constraints perceived by the participants about engaging in the identified microenterprise activities. The three-pronged question is as follows:

Research Question #13: **(a) What are the current or potential (formal or informal) entrepreneurial activities within the African refugee communities in New Hampshire? (b) What is the perceived potential commercial viability of microenterprises involving these activities? (c) What are the perceived potential constraints against such microenterprise development?**

Taken together, the four broad questions posed and discussed above cover a range of topics dealing with the theme of the study, which seeks to examine the factors affecting economic integration among African refugees in New Hampshire.

6. The Study Population

The study population consisted of African refugees living in New Hampshire. According to Article 1A, Subsection 2 of the International Convention on Refugees, a refugee is “. . . any person with a well-founded fear of being persecuted for reasons of race, religion, nationality, membership of a particular social group or political opinion . . .”

The study population included all the African refugees resettled and still residing in New Hampshire since 1983 to date. This included refugees from the African countries of Algeria, Burundi, Congo, Ethiopia, Egypt Eritrea, Liberia, Nigeria, Rwanda, Sierra Leone, Somalia, Sudan, Togo, and Zimbabwe. Historically, the inflow of African refugees to the United States was very scanty and consisted mainly of persons from Ethiopia, Eritrea, and South Africa. But since the 1990s, there has been an upsurge in the numbers due to the political instability and civil wars across the African continent. The

study obtained official records from the State of New Hampshire, but these contained the data only for the years 1996–2004. The data showed that 1306 African refugees were resettled in New Hampshire during those years¹³, representing about twenty-two percent (22%) of the total of approximately 6000 refugees from around the world who resettled in the state between 1983 and 2004¹⁴. Furthermore, data from the federal Office of Refugee Resettlement shows that the federal government admitted about 1.8 million refugees into the country during the 1983-2004 period, therefore the 6000 resettled in New Hampshire represents only 0.33% of this 22-year cumulative total. Table 2 below shows the number of refugees resettled in New Hampshire from all countries between 1996 and 2004.

¹³ Source: State of New Hampshire, Office of Energy and Planning, Concord, NH.

¹⁴ Source: US Office of Refugee Resettlement: 2002 Annual Report to US Congress

Table 2: Refugee Arrivals to New Hampshire, by Country of Origin (1996-2004)

| Country | 1996 – 2000 | 2000 - 2004 | Totals | Percentage of Totals |
|-------------------------------|--------------------|--------------------|---------------|-----------------------------|
| AFRICA TOTAL | 450 | 856 | 1,306 | 32 |
| Algeria | 23 | | 23 | 1 |
| Burundi | 5 | | 5 | |
| Ethiopia | 3 | | 3 | |
| Liberia | 36 | 174 | 210 | 5 |
| Nigeria | 53 | | 53 | 1 |
| Rwanda | 32 | 44 | 76 | 2 |
| Sierra Leone | 18 | 38 | 56 | 1 |
| Somalia | 31 | 242 | 273 | 7 |
| Sudan | 219 | 358 | 577 | 14 |
| Togo | 30 | | 30 | 1 |
| EUROPE & FSU TOTAL | 1,445 | 947 | 2,392 | 59 |
| Bosnia | 1,155 | 785 | 1,940 | 48 |
| Croatia | 143 | 101 | 244 | 6 |
| Kosovo | 51 | | 51 | 1 |
| Russia | 30 | 17 | 47 | 1 |
| Latvia | | 2 | 2 | |
| Serbia | 3 | 4 | 7 | |
| Ukraine | 63 | 38 | 101 | 2 |
| MIDDLE EAST TOTAL | 67 | 168 | 235 | 6 |
| Afghanistan | 4 | 88 | 92 | 2 |
| Armenia | | 1 | 1 | |
| Azerbaijan | | 5 | 5 | |
| Iraq | 59 | 59 | 118 | 3 |
| Iran | 4 | 15 | 19 | |
| ASIA TOTAL | 130 | 9 | 139 | 3 |
| Vietnam | 130 | 9 | 139 | |
| GRAND TOTAL | 2,092 | 1,980 | 4,072 | |

Source: State of New Hampshire, Office of Energy and Planning, Concord, NH.

NOTE: The 1983-1995 data were not supplied by this source, and are not included in the above table. If the 1983-1995 data obtained from the federal Office of Refugee Resettlement are included, the African refugees make up 22% (instead of the 32% shown in Table 2 above).

Although the data in Table 2 above shows that only 1306 African refugees resettled in the state during 1996-2004, the study assumed that the actual number is higher because hundreds of additional African refugees have relocated to the state as secondary migrants from other parts of the United States where they were initially

resettled. The researcher lived in a part of the city where many of the African refugees lived, and had conversations with some of them for several years prior to initiating the study. In general, the secondary migrants came to New Hampshire because (1) they wanted to be near other refugees from their country or ethnic group who lived in the state; (2) they New Hampshire had higher-paying jobs relative to their previous place of residence; (3) they feel safer in New Hampshire; (4) they think housing is more affordable in the state relative to their previous places; and (5) they easier access to both private (nonprofit) or publicly-funded welfare programs in New Hampshire.

Furthermore, family reunification, through immigration from Africa, had brought many relatives of the initial refugees to the state. The researcher found that spouses, siblings, parents, grandparents, uncles, aunts, and cousins of some of the initial refugees had immigrated to the state from Africa. In many of the cases, the new incoming relatives lived with the in-state relatives and constituted part of one household, at least temporarily. Considering these additional numbers from family reunification and secondary migrants, the study adopted a conservative estimate of 2500 as the number of African refugees in New Hampshire.

The words *refugee* and *immigrant* are sometimes used interchangeably in some of the literature. While there is overlap in the experiences of both in the United States, refugees constitute a distinct group from immigrants, and some of the differences between the two groups are identified and briefly discussed in the next section below.

Refugees versus Immigrants

The purpose of this section is to differentiate between refugees and immigrants in order to make clear the justification for focusing on refugees in this study. Kunz (1981a,) distinguishes between refugees and immigrants by pointing out that refugees are

people “pushed out of”, while immigrants are “pulled away from”, their countries of origin. However, Cohon (1981) points out that such a generalized, straight-line distinction amounts to an over-simplification of the complex realities that make people to be outside of their home countries, and consequently to acquire the status of ‘refugees’ or ‘immigrants’. Furthermore, many experiences and issues do actually overlap to both groups, and therefore, the distinction is more for conceptual convenience.

The blurry line notwithstanding, the commonsense distinction is that immigrants are people who left their countries primarily due to a motivation for economic advancement or a better life elsewhere, while refugees are usually people who were forced into exile, often by life-threatening conditions such as genocide or war. Hence, there is a general postulation that immigrants are generally more prepared than refugees, in terms of education and motivation, to develop coping strategies for integrating into their new societies (Chiswick, 1979).

Refugees arrive in the receiving country with the “baggage” of trauma from the experiences that led to their flight and exile, and because their relocation is forced rather than voluntary, their human capital characteristics such as formal education and occupational skills and experience, as well as psychological preparedness for facing challenges in the new society may vary significantly from that of immigrants (Duleep, Regets, & Sanders, 2001).

Another distinguishing indicator of refugees relative to immigrants is that refugees normally arrive in the United States under the auspices of a structured resettlement plan, offering the new comers a soft landing in the form of access to a variety of institutional support systems during the initial period after arrival. Such institutional support systems are normally not available to immigrants during the initial period after arrival in America. Furthermore, the planned landing of refugees implies

that the refugees have no choice as to where they resettle, at least during the initial period after arrival.

A typical immigrant, on the other hand would project a plan detailing their landing location, and the key persons or groups to contact for support during the initial period in the United States. Naturally for immigrants, such key persons would include relatives or ethnic social resources, whereas, refugees normally would not have such plans. In fact, refugees who are processed by the United Nations High Commission for Refugees (UNHCR) normally do not know which country they are going to, until the last minute. This is because the country that a refugee ends up in depends on the country that accepts UNHCR's request for resettlement. There have been cases where relatives have been separated because one person is accepted for resettlement in, say, Australia while the other is accepted by, say, Canada. Therefore, from a theoretical perspective, the documented experiences of immigrants in other parts of the United States where large immigrant or ethnic enclaves have historically existed may not be wholly generalized to the New Hampshire context because historically the state has, relative to say Massachusetts, been racially and ethnically less diverse. Although Asiatic (i.e. Cambodian and Vietnamese) and East European (i.e. Bosnian) refugees arrived in the state before the African refugees, the racial, cultural, educational and occupational skills and experiences of the African cohort vary from the Asiatic and European cohorts. Consequently, the resettlement of African refugees in New Hampshire represents a new experience to the host society, the voluntary agencies working the refugees, and refugees themselves. Given this scenario, there is even more inexperience and uncertainty when it comes to anticipating and addressing the long-term cultural, social and economic integration of the African refugee cohort.

However, despite any differences that might exist between refugees and immigrants, there are areas of overlap in the perceived experiences of, and the issues faced by, the two groups. In terms of conducting research on refugees and immigrants, it is realistic to expect more available and reliable data on refugees than on immigrants. It is also realistic to expect that undocumented immigrants, or aliens who have overstayed their visas, would be generally inclined to shy away from acquaintances or interviews with researchers, news-reporters, or law-enforcement personnel so as to not draw attention to themselves. For this reason, undocumented aliens are also likely to be more cautious and tight-lipped on the type of information they would provide in an interview situation, whereas refugees need not harbor such fears. The following chapter reviews the strand of the literature on citizenship theory which applies to refugee resettlement and economic integration; based on the discourse in that section, the study presents and discusses a number of theoretical propositions for this research.

III LITERATURE REVIEW AND THEORETICAL PROPOSITIONS

This chapter is organized into three sections. In the first section, the chapter reviews the relevant literature on what is sometimes referred to as cosmetic citizenship versus substantive citizenship in relation to the economic integration of refugees and immigrants into advanced Western societies. The discourse focuses on the issues related to the economic role of newly arrived refugees as they seek to become an integral part of the cultural, social, political and economic fabric of the receiving society.

Specifically, the second section of the chapter briefly reviews the literature on the history of the microenterprise sector in the United States, the role of immigrants and refugees in the development of the sector, and the opportunities and constraints

experienced by low-income populations, minorities, immigrants and refugees in engaging in microentrepreneurial ventures in the United States. The third part of the chapter then applies the relevant concepts from the literature to the African refugees in New Hampshire, in the form of theoretical constructs for this study.

1. Citizenship and Economic Assimilation of Refugees

There is a large body of literature on the assimilation process for refugees and other immigrant populations from less developed countries in the United States. Studies, for example Portes (1982), have captured the various strategies and coping mechanisms adopted by immigrant or refugee populations, as well as some of the policy adjustments that have been made in some contexts to enhance the integration of refugees and immigrants into the economic, social, cultural and political spheres of the host country. The focus in this study is on the factors affecting employment and entrepreneurial activities among African refugees in New Hampshire.

Employment and entrepreneurial activities are key indicators of a person's economic role in society, and one's economic role can impact on her/his access to, or the ability to function in, the social, cultural, and political spheres as well – all of these spheres constituting the essential elements of substantive citizenship (Barnes, 2001; Bottomore, 1992; Castles, 1997; Castles & Davidson, 2000). Access to labor market and entrepreneurial opportunities facilitate integration into the economic fabric of a society. Integration here is defined as the capacity of settling refugees to fully and effectively participate in a societal sphere. Generally, some writers on refugee/immigrant socioeconomic activities (Borjas, 2003; Breton, 1992) define integration as assimilation of newcomers into the existing dominant cultural, economic, social, and political mainstream. Others, notably Valtonen (2004: 74) hold the view that settling persons can,

and should “participate fully in [the host society] without having to relinquish [their] own distinct ethno-cultural identity and culture.”

In reality, however, true integration is neither exclusively one way nor the other, but rather a process by which both the individual and the society adjust to each other culturally, economically, socially, and institutionally. Such a two-way mutual adjustment would enable refugees coming from countries whose cultural, social, economic and political environments are different from that of the United States, to find helpful and responsive institutional support. Otherwise, the refugees will acquire formal citizenship – defined as nominal or notional membership of a society – without attaining substantive citizenship.

According to Sen (1999), substantive citizenship (which he calls “substantive freedom”) is about persons having full political freedoms, full access to economic facilities, unhindered social opportunities, transparency guarantees, and protective security in a society. Since these various spheres of society are interlinked, constraints to integration in one sphere can produce corollary constraints to access in other spheres. For example, the effect of joblessness is not only economic but also social, as pointed by Valtonen (2004:76):

. . . unemployment circumscribes the participatory opportunities and circles of citizens, and can be a major causal factor predisposing people to social exclusion. The exclusion, according to Sen (1997) applies not only to economic opportunities, such as earnings-based insurance, pensions and medical entitlements, but also to social activity, particularly in the life of the community which may be problematic for jobless people.

In discussing the difference between nominal citizenship and ideal citizenship, Valtonen (2004:75) further makes the following argument:

Although equality of citizenship right can be taken as a starting point, this legal equality does not necessarily lead to equality of respect,

resources, opportunities or welfare. Bader (1997: 184) states that there has been a shift in [refugee] settlement, from mere symbolic and legal issues towards material economic, social and political issues. Policies in the larger [refugee] receiving countries have been moving away from 'politics of recognition' to 'politics of equality of economic, social, cultural and political chances'.

However, substantive citizenship cannot exist in isolation of human agency. The availability of formal rights to full integration will translate into substantive rights only if human agency actually claims and uses such rights. This is essentially why, in studying economic and entrepreneurial activities among African refugees in New Hampshire, this study examined the institutional as well as human capital factors which are affecting these activities. The economic roles of African refugees in New Hampshire members is crucial to an understanding of the quality of their citizenship, since the connection between individuals and social systems is the roles that they occupy or perform (Longress, 1990; Parsons, 1937, 1951).

While roles in all spheres of society are important, the pivotal position of economic roles in a capitalist society like America cannot be overemphasized. The reality is that a secure access to the economic sphere can facilitate access to the other spheres of a capitalist society. Since the economic role of a person in society reflects the extent to which that person is integrated into the economic fabric, understanding the factors affecting wage-employment and entrepreneurial self-employment among African refugees in New Hampshire would enable the development of appropriate and effective policies, programs, and self-help interventions for promoting genuine integration.

Furthermore, some studies (for example, Valtonen 2001, 2004) have shown that the desire for employment is a top priority among working-age resettled refugee populations. It is also a top priority of the U.S. Office of Refugee Resettlement which

calls for “a ‘front-loaded’ service system which provides intensive services to newly-arrived refugees with an emphasis on early employment.”¹⁵

The high priority on employment by both the refugees and the policymakers underlines the importance of access to economic roles in a society. Paid employment is not merely a means of generating income for maintaining a living standard, but also an opportunity for making inroads to social networking, cultural education, and political contact with the wider society – these constituting the hallmark of substantive citizenship (France & Wiles, 1997; Jahoda, 1982; Valtonen, 2004; Wrench, Rea, & Ouali, 1999). In this sense, employment is an instrumental resource which enables and empowers persons to access other instrumental resources (Sen, 1999), and a means for attaining “a respected and robust role” in society (Valtonen, 1998). As Valtonen (2004:76) further puts it:

To be a worker or a wage earner is seen as an essential part of the modern project. Employment is valued as a form of interdependence with the society of settlement. Social interdependence in the public sphere is strongly identified with citizens’ relations to the labour market.

Focusing this study on employment and entrepreneurial activities among African refugees is another way of contributing to the discourse on economic integration, since, as pointed out in the statements above, the economic role of a person in society is a crucial link to the other spheres of the society.

Furthermore, as pointed out by Borjas (2003: 4) the economic wellbeing of an individual or group is also beneficial to the larger society. In other words, the potential benefits to New Hampshire of economic self-reliance among African refugees in the state would include (1) a reduction in spending on social programs; (2) a reduction in the chances of the immigrant or refugee population and their progeny becoming an

¹⁵ US Office of Refugee Resettlement, 2002 Annual Report to Congress

underclass and a potential source of social disorder and embarrassment to the state; and (3) a new consumer market niche opportunity for businesses in the state, who also stand to gain from the supply of relatively cheap labor which the refugees bring. This perspective underlines the definition of integration in this study as a two-way process in which both sides give something, and both sides win something.

The view that the economic sphere is central to the other spheres is vindicated by historical evidence. To illustrate this point, research shows that one of the strategies of the US foreign policy programs to fast-track the political participation of Cuban exiles and thereby enabling them to play effective roles in bringing about a regime change in Cuba in the 1960s, involved covert funding in support of starting or growing enclave and ethnic businesses. The strategy was based on the understanding that economic power would facilitate the Cuban exiles' access to social and political power as well, and thereby to enable them be more effective in opposing the leftist Castro regime (Portes & Rumbaut, 1996).

Given the crucial place of economic integration in the attainment of substantive citizenship, and the fact that job category or type of economic activity engaged in are important defining characteristics of one's economic role in society, this study examined the workforce experiences and entrepreneurial activities of survey and interview participants. The study also probed and documented the various microentrepreneurial activities that the refugees were engaging in, the issues around such activities, and the extent to which the refugees were integrating into the New Hampshire economic fabric. Since microentrepreneurial activities are part of the focus of the study, the following section discusses microenterprises in the United States, and how the African refugees in New Hampshire fit into the microenterprise discourse.

2. Microenterprise in the United States

A microenterprise can be defined by the number of employees, size of initial capital, or mission. In the United States, it usually defined as a business enterprise that (1) has no more than five employees; (2) does not have access to the mainstream commercial financial services because its initial capital needs are too small (typically less than \$15,000); and (3) is usually a sole-proprietorship offering artisan services or a small corner shop owned by ‘pop and mom’ (Australian Bureau of Statistics, 2002b; Clark, Huston, & Meister, 1994; Edgecomb, Klien, & Clark, 1996; Schaper & Savery, 2004).

In Australia, a microfirm is an entrepreneurial entity that employs less than five persons; a small firm is one that has between five and nineteen workers; a medium-sized firm is one with between 20 and 199 employees, while a large firm is one having more than 200 workers (Australian Bureau of Statistics, 2002b). In most sub-Saharan African countries, microenterprise refers to a wide variety of formal and informal income-generating activities, typically involving very small amounts in cash transactions (Bauer, 2000).

Microenterprise promotion programs are those which seek to enhance the proliferation and growth of microenterprises, and they can also be defined by the type of mission they pursue, which usually involve “job creation, business and community development, poverty alleviation, and economic self-sufficiency” (Coastal Enterprises Inc., 1994). Therefore the key elements of a typology of microenterprise programs include (1) organizational mission; (2) characteristics of client population; (3) type of financial (lending) services; and (4) training services (Johnson, 1998). The other elements include the source and scale of the start-up and operational capital. An example of a microenterprise program in New Hampshire is the MicroCredit-NH (a program of

the New Hampshire Community Loan Fund) which provides training, technical assistance, business advice, small-size loans, and a networking platform for microenterprises in the state¹⁶.

There has been an unprecedented upsurge in the number of microenterprises in the United States during the last two decades, thereby boosting the self-employment sector for racial and ethnic minorities, women, and the poor (Johnson, 1998). More than two-thirds of businesses in the United States start with less than \$10,000 (National Womens Business Council, 1994). According to Johnson (1998), the demonstrable positive economic and social impact of microenterprises in the US has made many more development practitioners and politicians to have a positive view of the sector. Politicians who want to eliminate the welfare entitlements to the poor now view microenterprise as a way to move the economically disadvantaged inner city populations from public aid dependency toward self-employment and self-reliance. As Johnson puts it, the thinking of such politicians is that “economic problems of disadvantaged populations in neglected neighborhoods often seem intractable. One problem is lack of jobs, so why not create them? . . . Starting your own business satisfies the ideology of the work ethic and the emphasis on self-help (i.e. pull up your bootstraps). Moreover, credit is not a handout; it must be paid back.”

The unprecedented growth in the microenterprise sector in the US has been brought about by both macro and micro social, political and economic forces. At the macro level, the devolution, deinstitutionalization, and privatization processes that have occurred in the American public bureaucracy since the Reagan administration have spawned varieties of local revitalization efforts in communities across the country (De Leonardis & Mauri,

¹⁶ MicroCredit-NH Business Group Member Manual; URL: www.microcreditnh.org

1992; Else & Raheim, 1992; Ramsey, 1998; Riposa, 1996; Wallace, 1999). From the micro perspective and concurrent with the macro processes, there has been a rise in community activism among neighborhood residents in seeking to affect policy by voicing the concerns and interests of the working poor, the unemployed, women, demographic minorities, peace and justice, social inclusiveness, and the environment (Halpern, 1995; Rabrenovic, 1996; Ramsey, 1998; Wallace, 1999; Wiewel, Tietz, & Giloth, 1993).

According the Association for Enterprise Opportunity (AEO)¹⁷, the microenterprise sector is an important part of the American economy because it accounts for over 20 million microbusinesses and “represents 16.6% of all private (non-farm) employment” in the nation, thereby enabling many such workers to be self-employed entrepreneurs. Furthermore, it contributes to community-based social, cultural, athletic, political, and civic events through cash or in-kind contributions representing acts of social responsibility and philanthropy (Schaper & Savery, 2004). In other words, microenterprises perform and fulfill a range of economic, social, cultural and collective objectives in their localities, thereby adding up to the greater good of the society.

Microenterprise and the African Refugees

The informal microenterprise sector employs the majority of the populations in sub-Saharan African countries, although the exact proportion would vary country by country (United Nations Development Program, 2002; World Bank, 2004). Microenterprise activities in most African countries can be categorized into agricultural and non-agricultural activities. The former involves mostly subsistence agriculture which denotes small, labor-intensive and peasant-owned plots of food crops; post-harvest

¹⁷ Association for Enterprise Opportunity (AEO) Rural Microenterprise Fact Sheet.
Website URL: <http://www.microenterpriseworks.org/about/factsheets/2004RuralFactSheet2.26.pdf>

entrepreneurial ventures such as agro-processing, preservation, storage, transportation, and marketing; and dependence on the small farms for household food supply and occasional cash income.

Non-agricultural microenterprise activities include petty trade in manufactured consumer goods, artisan services such as hairdressing, handicrafts, tailoring, shoe-repair, watch-repair, water hawking, catering, hunting, and the gathering, processing and sale of forest and other natural products targeting urban or rural markets. Unlike in the American context where the microenterprise activities are relatively more formalized, informality and lack of regulation are key characteristics of microentrepreneurship in the sub-Saharan African context. Other key features of microenterprise in the African context include sole-ownership structure, one or no employee beside the owner, and a very small operational scale.

Many of the African refugees resettling in industrialized Western countries come from agricultural communities, and were previously engaged in one or a combination of microentrepreneurial activities. Some of the occupational or artisan skills acquired from such previous microenterprise activities are applicable and transferable to the industrialized Western context, while others are not. The transferable skills would include hairdressing, tailoring/dressmaking, catering, and handicrafts, and the entrepreneurial spirit itself. For example, the various forms of transnational microenterprise activities among immigrant populations, as identified by Portes (2000) equally apply to African refugees. On the contrary, some of the microenterprise skills of the African refugees do not appear to be relevant to a Western context. Such occupational skills include labor-intensive subsistence agriculture, manual agricultural processing activities such as rice winnowing, artisan skills such as traditional midwifery, and itinerant petty mercantilism such as water-hawking.

Irrespective of whether the skills are relevant and transferable to the New Hampshire context, the entrepreneurial spirit is. Consequently, previous experience in microentrepreneurial ventures would be a useful asset for African refugees who aspire to become microentrepreneurs in the state. Research has shown that there are nonprofit microenterprise programs across the United States looking to partner with, and support microenterprise initiatives. MicroCredit-NH is one of such programs in New Hampshire; the organization has been exploring ways of increasing the participation of the African refugees and immigrants in its poverty alleviation and enterprise promotion program activities such as Individual Development Accounts (IDA) and peer lending.

Furthermore, the federal Office of Refugee Resettlement (ORR) provides funding support for microenterprise projects for newly arrived refugees across the United States, but this funding has never been extended to New Hampshire because the voluntary agencies responsible for refugee resettlement in the state say they are not institutionally equipped with the staffing and expertise to operate microenterprise programs.¹⁸ However, as pointed out in the recommendations in the fifth chapter, microenterprise development programs in New Hampshire may access ORR funding to implement such a program, and there is potential for business incubators and other resource organizations to partner on initiatives targeted at the African refugees.

The success of microenterprises among refugees and immigrants within the context of large ethnic enclaves in various parts of the United States has been well documented. Among the large enclaves with successful microenterprises are the Japanese community in California (Bonaicich & Modell, 1980), the Cubans in Florida (Portes & Bach, 1985),

¹⁸ This information was provided by Barbara Seebart, Refugee Coordinator for New Hampshire; Concord, NH; January 17, 2006

the Korean enclave in Atlanta (Min, 1988), the Chinese enclave in New York (Zhou, 1992), and the immigrant clusters in Miami (Portes & Stepick, 1993).

These and other studies provide useful insights to scholars and practitioners (Else & Clay-Thompson, 1998) for possible application in new contexts, among different populations, and under different macroeconomic, social, and political environments. The number of African refugees in New Hampshire is still relatively small but it is growing. The success stories in the cases enumerated above will be useful for developing microentrepreneurial initiatives among the increasing number of African refugees looking to enhance their economic assimilation and self-reliance in New Hampshire. In the next section, the theoretical constructs of this study are presented and discussed in the light of the literature review and the researcher's familiarity with some of the cultural and historical contexts of the refugees.

3. Theoretical Propositions

The study was designed in the tradition of grounded, substantive theory. A substantive theory is one that is developed for a substantive or empirical area of inquiry, in contradistinction to a formal theory which is developed for a formal or conceptual area of inquiry (Glaser & Strauss, 1999). Glaser and Strauss (*ibid*, pp. 32-33) further point out that although both substantive and formal theories are considered to be *middle-range* (i.e. “the fall between ‘minor working hypotheses’ of everyday life and the ‘all-inclusive’ grand theories”, the two have “distinguishable levels of generality”.

According to Strauss and Corbin (1990, pp.175-178), it is not appropriate for researchers to think they can leap from substantive to formal theory, because “it is not the level of conditions that makes the difference between substantive and formal theories, but the variety of situations studied”. In other words, the accumulation of knowledge

through many substantive theory research efforts can contribute to the eventual emergence of a formal theory in an area of inquiry. It is in this context that this study was conceived as a contribution of substantive knowledge on the factors affecting employment and entrepreneurial activities among African refugees in New Hampshire. The study was envisaged as small contribution to the international literature on refugee studies in general and economic adjustment among African refugees in particular.

The overarching theoretical construct of this study is employment and microentrepreneurial activities among African refugees are affected by three groups of factors, namely human capital factors, situational or systemic factors, and dispositional factors. The human capital factors include the participants' age, education, English language proficiency, occupational skills and experience. According to Lofland and Lofland (1995, p. 140-141)¹⁹, situationalist approach in social analysis involves "looking first (if not foremost and only) to *current arrangements*, social circumstances, or situations in accounting for the practices, meanings, or whatever. The social situationalist approach is thus *now-oriented*." In the context of this study, the situational factors overlap in some way with the human capital factors, and hence include illiteracy, lack of English language skills, lack of personal transportation, non-recognition of the refugees' previous occupational skills and experiences in the New Hampshire context, and non-availability of employment opportunities due to macroeconomic conditions.

On the other hand, the dispositionalist approach attempts to interpret the observed practices and meanings as a consequence of psychological or supernatural factors. This study applies the dispositionalist approach in interpreting culture as a part of the

¹⁹ Lofland, J. and Lyn H. Lofland (1995). *Analyzing Social Settings: A Guide to Qualitative Observation and Analysis*. Belmont, CA: Wadworth Publishing Co.

psychological personality and core values and world view of the refugees and their choices and decisions relating to employment and microentrepreneurial activities.

Therefore, the overarching theoretical construct of the study is that employment and microentrepreneurial activities among African refugees in New Hampshire are influenced by a number of human capital and structural (i.e. cultural, institutional and other systemic) factors. The factors include the refugees' formal educational attainment, occupational experience and skills, age, duration of stay in America, and country of origin. Other factors include (1) The transferability of the refugees' occupational qualifications, skills and experience to the New Hampshire context; (2) The education and English language proficiency of the affected persons; (3) The impact of gender relations on the human and social capital of the female refugees; (4) Demand for the related goods and services produced by the occupational skills of the refugees; (5) The feasibility of the affected persons to access income from alternative sources; (6) Ability of the refugees to assimilate into the basic work culture of an industrialized, capitalist society and; (7) Individual preferences and motivation to obtain wage-employment or engage in entrepreneurial activities. These theoretical constructs are now presented and discussed in the sections following.

A Transferability of Occupational Skills and Experience

The economies of African countries are markedly different in character and institutional arrangements from that of the United States. In sub-Saharan Africa, most of the populations are engaged in the rural sector of the economy which involves (i) subsistence agriculture; (ii) labor-intensive processing of agricultural harvests; (iii) hunting, gathering and processing of forest products; (iv) micro-trading in consumer goods; and (v) a range of unregulated occupational activities such as catering services,

hair-styling, tailoring/dress-making, shoemaking, shoe-shining, water-hawking and other roadside businesses. These and numerous other entrepreneurial self-employment activities constitute the economic mainstay of rural sub-Saharan African countries, and a means of employment for the majority of the populations (United Nations Development Program, 2002; World Bank, 2004).

Furthermore, rural life in Africa is very different from the American scenario, one of the key differences being the small or non-existent volume of cash that is circulating in the African countryside. Trade by barter is still prevalent in many rural African communities, while retail trade in both rural and urban communities is still characterized by bulk-breaking of retail quantities of merchandize into further minuscule quantities, and involving transactions in tiny amounts of money. Bauer (2000, p. 9), a respected development economist with expertise on Africa, makes the following observation on retail trade in Sub-Saharan African countries:

. . . matches arrive in consignments of several hundred cases, each case containing hundreds or thousands of boxes. The ultimate consumer may buy only part of a box. The sale of one box is at times a wholesale transaction; the buyer resells the contents in little bundles of ten matches, together with a part of the striking surface of a box. Cheap imported scent arrives in large consignments: the ultimate consumer often does not buy even a small bottle but only two or three drops at a time, perhaps a dab on each shoulder of the garment. In some African countries, smokers buy single cigarettes, or even a single inhaled drag of a cigarette.

Furthermore, most micro-trading ventures tend to be tailored toward serving family members, relatives and next-door neighbors, and often operate out of the living room, with customers having the freedom to come and go at almost anytime of the day or night. The lack of legal prohibition of such practices enables such micro-trading activities to thrive. Consequently, entrepreneurs emerging from this context will need considerable reorientation – through technical assistance and training, in order to adjust

to the way the microenterprise sector works in America. It is also to be expected that people, whose long-practiced occupational skills and economic experiences have been adapted to the life in primarily rural and agricultural societies, should have considerable difficulty in adapting to the occupational skills required in an industrialized society.

The transferability of the refugees' previous occupational skills and experience to the American context is therefore crucial to accessing labor market opportunities. Some refugees are unable to fulfill the prescribed licensing requirements for the occupations that they desire. Some occupations, such as hair-styling, barbing, nail-dressing, and catering are literally unregulated, road-side entrepreneurial activities in many African countries, but are bureaucratically regulated occupations in New Hampshire.

Most practitioners of these occupations in African countries are either completely illiterate or have had no formal education at all. Contrary to the African experience, persons aspiring to enter these occupations in New Hampshire are required to complete a prescribed period of training in recognized training program, pass the appropriate licensing Board examination, and perform a supervised internship before they are eligible for practitioner license (The NH Economic and Labor Market Information Bureau, 2003). In New Hampshire, the training cost for nail-care occupations, for example, ranges between \$6,000 and \$14,000²⁰, and for barbing and hair-styling occupations, the cost is between \$6,000 and \$13,000²¹. The minimum educational qualification for entry into these training programs is GED or four years of high school²².

Due to either illiteracy or the lack of English language proficiency, most of the African refugees who had previously been practitioners of these occupations are unable

²⁰ Source: Admissions Brochure, School of Nail Design and Esthetics, Inc., 38 So River Road, Bedford, NH. <http://www.schoolofnaildesign.com>

²¹ Source: Admissions Brochure, Michael's School of Hair Design and Esthetics, 73 South River Road, Bedford, NH. <http://www.michaelschool.com>

to fulfill the stipulated requirements for licensing in New Hampshire. Consequently, some of the affected persons have either abandoned the occupations or are operating in clandestine practice about which only the ethnic clients know.

Studies have shown that when refugees face these types of challenges which are associated with the transfer of occupational skills and experiences from developing countries to advanced, industrialized societies, many of them tend to at least temporarily abandon their previous occupations, and instead to engage in unskilled, low-paying entry-level jobs because of economic desperation (see Finnan 1981; Krahn *et al* 2000; Mamgain 2003).

B Education and English Language Proficiency

Formal education is generally accepted as an enabling factor in gaining access to the labor market and climbing the socioeconomic ladder in society – and studies in the United States have established a correlation between education and income level.

With special reference to refugees and immigrants, studies such as Duleep *et al* (2001), for example, have shown that Asian refugees entering the US have a generally lower level of formal education than their counterparts who came as immigrants. Although there has been no similar study on the African refugees, vis-à-vis African immigrants, it appears that the trend is similar to that found by Duleep *et al* among the Asians. The literacy rate in many sub-Saharan African countries is still below fifty per cent (see, for example World Bank Report 2004), due to a combination of inadequate educational opportunities and some historical factors that have delayed human capital development across the continent.

²² Source: Licensed, Certified, and Registered Occupations in New Hampshire: 2003 compilation by the Economic and Labor Market Information Bureau, New Hampshire Employment Security.

There are two broad categories of working-age refugees in terms of the problems they face regarding their level of education and potential access to the labor market in America. The first category comprises of refugees who are formally illiterate (i.e. cannot read or write) because they never had formal schooling in their home country, and whose native or official language is not English. For some refugees and immigrants in this category, the acquisition of English language skills is crucial to enhancing their eligibility for access to the labor market and other economic opportunities (Borjas, 2003; Chiswick, 1991). However, some refugees and immigrants gain access to the labor market without English language skills, especially in large enclave communities where ethnic microenterprises are able to hire mostly from within the community population (McManus, 1990; McManus, Gould, & Welch, 1983; Portes & Bach, 1980).

The second category of refugees can be further divided into two groups. The first subset consists of refugees who may have had formal schooling in a foreign, non-English language, but are functionally illiterate in English. The second subset consists of persons who may have been well educated in English in their home countries, but whose spoken English (with a heavy accent) most ordinary Americans would consider hard-to-comprehend. Studies have shown that persons in these two groups had typically held professional and managerial positions in their countries of origin prior to becoming refugees, and they typically experience a drastic downward occupational mobility in the United States, at least during their initial period in the country (Finnan, 1981; Krahn, Derwing, Mulder, & Wilkinson, 2000; Potocky, 1996; Renaud & Gingras, 1998; Stein, 1979; Swack & Mason, 1989).

The following quote from Vatonen (2004:79) on the labor market experiences of refugees in Finland succinctly illustrates the point on occupational downgrading:

Those qualified in the professions such as nursing, medicine, engineering, or teaching, form a distinct group of immigrant jobseekers. They have rarely obtained any employment corresponding even roughly to their qualifications, in spite of engaging in equivalency procedures to gain Finnish competence. The problem . . . can be seen as one of non-commodification of their labour. Their expertise, experience and actual as well as potential labour are, in effect, outside of career paths and the employment market (see Tuomarla 2003).

Despite the dim prospect of becoming fully integrated into the labor market in the future, studies show that occupational retraining or English language training constitute an important part of the economic adjustment strategy of immigrant professionals (Birman & Trickett, 2001).

C Gender and Workforce Participation among African Refugees

Although the general human capital issues identified and discussed above apply to both men and women in Africa, there may be significant differences across the gender line. While there are growing numbers of women in the urban and professional sectors across the African continent, the majority of African women are still confined to a life of hardship and powerless existence in the domestic, agricultural rural sector, and many live in make-shift squatter dwellings near urban centers. These situations make most African women extremely marginalized, economically and socially (Coquery-Vidrovitch, 1997). From a male-dominated cultural environment where discrimination against women is brazenly prevalent, many of the adult African women who come to America as refugees never had any formal education, and had no occupational experience outside of home-keeping, farming, and other roles ascribed to women in their culture.

While some male refugees can be found in this category, the women may be facing greater challenges as a result of the psychologically stultifying and lingering

effects of what Rathgeber (1990: 493) calls “patriarchy, differing modes of production, subordination, and oppression of women.”

Expectedly, it is more challenging for such women to learn some skills such as operating an automobile – a skill that is necessary to personal self-reliance in the New Hampshire context where public transportation services are limited. The research findings related to this point are presented and discussed in the fourth chapter.

D Availability of Demand for Ethnic Goods and Services

Studies (see, for example, Portes and Rumbaut 1976; Portes and Bach 1985; Wilson and Portes 1980; Zhou 1992; Birman and Trickett 2001; Logan *et al* 2002) have shown that it can be easier for some refugees and immigrants to access both employment and entrepreneurial opportunities through ethnic contacts, especially if the ethnic community is large enough to enhance the commercial viability of a cluster of enclave businesses. However, there is also the realization in some refugee communities that ethnic businesses which serve a wider (more diversified) market have a greater potential for commercial viability (Swack & Mason, 1989). Given the small number of Africans in New Hampshire relative to some other states, the opportunities, commercial viability, and incentives for ethnic businesses may be fast-growing, but are still limited.

Entrepreneurial activities among refugees and immigrants in developed countries often involve transnational operations, in the form of cash remittances or the transfer of goods and services (Portes, Haller, & Guamizo, 2000). This study also examined some of the informal entrepreneurial transactions that involved cash remittances or goods from USA to their home countries. The findings on this question will be reported in the fourth chapter.

The views in favor and against ethnic immigrant enclaves in relation to the economic assimilation of new ethnic members have been succinctly summarized by Borjas (2003: 3), as follows:

Although it is reasonable to suspect that . . . clustering affects the economic performance of immigrants, it is far from clear how this influence works. Some observers . . . particularly those from a sociological perspective, argue that the geographical clustering of immigrants, and the ‘warm embrace’ of the enclave, helps immigrants escape the discrimination that they would otherwise encounter in the labor market. One could also argue, however, that the ethnic enclave creates incentives for immigrants not to acquire the skills that might be useful in the larger national market, obstructing the move to better-paying jobs. The existing evidence tends to suggest that ethnic clustering impedes economic assimilation.

The above-quoted view agrees with that of Chiswick (1991) who pointed out that while access to labor market and entrepreneurial opportunities through ethnic networks can lead to the development of ethnic clusters in some locales or occupational sectors, and while such networks can help new comers to enter the labor market, the resulting clusters can bring about ethnic segregation and hamper immigrant integration into the social, cultural and economic mainstream.

The intention for mentioning this interesting theoretical debate – the pros and cons of ethnic clusters – is not because this study supports one side or the other of the debate, but rather because the study seeks to document and analyze the nascent ethnic networks that may be emerging among the growing numbers of African refugees and immigrants in New Hampshire, as a way to better understanding how such networks affect employment and entrepreneurial activities among the study population.

For example, the study found that many Africans shopped frequently at the two Asian food stores in Manchester, and some of the Africans periodically delegated one or two persons to bulk-purchase ethnic foods and other supplies from ethnic stores in

Lowell, Boston, or other big cities that had a high concentration of Africans. As earlier mentioned, some clandestine microentrepreneurial activities, such as hair-styling, barbing, dress-making and car repairs appeared to be taking place among some of the Africans living in Manchester. In line with basic economic logic, the incentive and motivation for such formal or informal microentrepreneurial activities among the African population would ultimately depend on whether the would-be entrepreneurs perceive a market and commercial viability for the goods and services involved.

E Feasibility of Income from Alternative Sources

Another factor that potentially affects the participation of African refugees in the labor market and entrepreneurial ventures in New Hampshire is the availability of alternative sources of income. Easy access to in-kind or cash income from private (i.e. nonprofit) or publicly-funded welfare programs can affect the incentive to engage in wage-employment or microentrepreneurial activities. If the potential earnings from wage-employment or entrepreneurial activities is almost equal to the earnings from welfare – as it would for minimum wage jobs, the incentive to remain on welfare becomes very strong because, especially if being employed nullifies the eligibility for the welfare. The lack of access to living-wage jobs, then creates a dilemma for the refugees. As the results of a study on Iranian female refugees in the Netherlands showed, refugees in advanced Western societies typically have easier access to the labor market than to welfare (Ghorashi, 2005). In other words, the refugees sometimes face a paradoxical (though probably unintended) situation which has been described as “a pattern of exclusion from the labor market alongside strong inclusion into the welfare state” (Valtonen 2004:92).

On the potential effect of the welfare state on the incentive to participate in wage-employment among immigrants, Borjas (2003: 5) notes that:

[The welfare state] in recent decades has radically altered the set of economic incentives facing disadvantaged groups, and will likely slow down the rate of economic assimilation. Welfare programmes in the United States, though not generous by Western European standards, stack up pretty well when compared to the standard of living in many less developed countries. . . . [Potentially], the income opportunities provided by the welfare state will obviously influence the immigrant's decision to acquire human capital [or take the initiative toward economic self-reliance] in the United States . . .

While neither suggesting that indolence is rampant among African refugees in New Hampshire, nor that there is a policy to exclude any group of persons from the labor market in the state, one of the theoretical constructs of this study is that the feasibility of access to either cash or in-kind assistance from private (i.e. nonprofit) or publicly-funded sources constitutes a part of the refugees' economic reckoning when considering whether or not to participate in the labor market or in microentrepreneurial activities. The study investigated and documented this economic coping strategy in order to understand its effect on employment and entrepreneurial activities among the study population and the findings are reported in the fourth chapter.

F Cultural Disconnectedness

Valtonen (2004:91) describes culture as “the loci of identity [that provides] the individual a basis of secure belonging that is not conditional upon achievement”. Valtonen further points out that “cultural integrity is a settling person's ability to shape the terms and pace of cultural adjustment . . . a condition in which the old and new cultures have been satisfactorily combined.”

African refugees who come from rural, less developed societies may face significant difficulty in adjusting to the culture of an advanced industrialized society of which America is a prime case. Sharp cultural differences may also contribute to a sense

of disorientation and alienation among newly-arrived immigrants in the United States. For, as pointed out by Mamgain (2003, p.115), a disconnection between refugees' past versus current cultural and workforce experiences can affect their economic roles:

Some refugees are from primarily agricultural societies or from socialist economies where they were protected from the vagaries of the labour market, whereas local businesses, used to a largely homogeneous, white population are not always cognizant of the cultural differences that refugees bring to the workplace.

In a study of refugees in Maine, USA, Mamgain (2003) reports that some of the Somali refugees, being Moslems, were leaving their duty posts to pray during times that were not designated breaks. Expectedly, this led to friction with their employers, and each side felt that the other party was being unreasonable and insensitive. Such cultural disconnect can result in both the employers and newly-arrived refugees drawing negative experiences from initial encounters in the workplace, and sometimes leading to conflicts, stereotyping, and deep-seated bias which can then have the effect of worsening the experiences of subsequent encounters.

The predominant occupational activities in a rural, agricultural society are very different from those in an industrialized society. Many African refugees come from rural societies where the occupational activities (such as unregulated hunting, the gathering and processing of forest products, and peasant agricultural activities) do not require a rigid adherence to clock time. Furthermore, since these activities are mostly in the context of self-employment, persons without previous formal employment are not accustomed to the labor market etiquette in America. Therefore, despite the initial intensive orientation by the resettlement agencies, such refugees would need some time to imbibe the work-place culture; some may learn to adapt after losing a job due to habitual lack of punctuality or some other violation of etiquette.

In discussing the strategies by which newly-arrived refugees or immigrants could quicken their assimilation and progress in the labor market, Borjas (2003: 1) points out that “adopting the norms of the American work place” is essential they face a tradeoff which requires them to discard those cultural “attributes, habits, and characteristics that can hamper the chances of success in the American economy, and pick up the ones that enhance those chances.”

The above-mentioned problems and Borjas’s insight underline the need for new refugees to undergo a sustained job training and counseling support, and for such training to assume a zero-knowledge of even the most basic, often-overlooked aspects of the Western workplace culture.

G Preference for wage-employment relative to self-employment

A sense of African history might be helpful to the comprehension of this particular argument. Historically, Sub-Saharan African societies are characterized by rampant formal unemployment, an underdeveloped human resource, informal self-help entrepreneurial activities, and poverty. Due to this context, the socioeconomic status of any type of formal employment has historically been exaggerated in many African societies, while self-employment in microentrepreneurial self-employment is generally regarded as something one does when one is either unemployed or wants to augment the income from employment. Persons considering themselves well-paid and in secure jobs usually did not engage in microentrepreneurial activities. Especially in the African countryside, wage employment was historically generally ascribed a higher social status than self-employment petty entrepreneurial activities. This was perhaps a psychological legacy of European colonialism.

It was through the colonial public bureaucracy that most ordinary Africans first knew of the notion of formal employment, and in the popular psyche, any category of formal employment was associated with the power, prestige and aura of the imperial authority which Britain projected to its colonies at the time. No such social power and prestige was associated with self-employment in microentrepreneurial occupations, which were in any case perceived as mostly outside of, and subordinate to, the public sector. For example, during social events such as marriage receptions or funerals, it was customary in some African societies to publicly announce the recognition of the presence of persons who were in wage-employment, while not extending a similar courtesy to self-employed persons at the occasion. Unfortunately, rampant formal unemployment has also done much to ensconce on the psyche of many ordinary Africans, the erroneous belief that it is socially more prestigious to be an employee than to be self-employed, since, to most people, employment in the formal sector is a dream that cannot be realized in a lifetime. Consequently, if such deprived Africans eventually find themselves in America as refugees, and get an early opportunity to be formally employed even in entry-level menial jobs, they would likely prefer wage-employment to microentrepreneurial self-employment, at least during their initial period in the country. Therefore, in combination with the theoretical constructs already discussed in this section, the participants' perception of the social status of wage-employment relative to self-employment can affect employment and microentrepreneurial activities among the African refugees in New Hampshire. Based on these theoretical constructs, the research questions and various other methodological issues are presented and discussed in the third chapter below, followed subsequently by the research findings in the fourth.

IV RESEARCH METHOD

This chapter describes the various aspects of the research design, including the sampling method and research instruments. The methodological issues encountered during the fieldwork, as well as the findings related thereto, are reported in a separate section under the fourth chapter.

1. The Research Design

This is a mixed methods research. According to Johnson and Onwuegbuzie (2004):17)²³, mixed methods research is “The class of research where the researcher mixes or combines quantitative and qualitative research techniques, methods, approaches, concepts or language into a single study.” The hallmark of mixed methods research is the combined use of induction (i.e. discovery of patterns), deduction (testing of theories or hypotheses) and abduction (uncovering and relying on the best of a set of explanations) for understanding the research situation. In other words, mixed methods research uses multiple approaches in answering research questions, thereby making the outcome of the research to be inclusive, pluralistic and complementary. Johnson and Onwuegbuzie point out that other purposes of mixed methods research include triangulation (seeking convergence and corroboration of findings from different methods and sources on the same phenomenon); complementarity (seeking elaboration, illustration and clarifications of findings from one method with results from the other methods; development (i.e. using the findings from one method to help inform the other method); initiation (discovering paradoxes and contradictions that lead to a reframing of the research question); and

²³ For a full discussion on the subject matter, see R. Burke Johnson and Anthony J. Onwuegbuzie (2004). *Mixed Methods Research: A Research Paradigm Whose Time Has Come*. *Educational Researcher*, Vol 33, No. 7, pp 14-26.

expansion (i.e. seeking to expand the breath and range of inquiry by using different methods for different aspects of the study).

In line with the above conception of mixed-methods research, this study combined an approach adopted from the grounded theory research tradition with a deductive approach in studying the factors affecting economic integration among African refugees in New Hampshire. The study utilized quantitative and qualitative data from a survey and phenomenological interviews in combination with quantitative secondary data collected from State and NGO databases on refugees, triangulating the findings with community-based resource persons who work with the refugee communities. The research field assistants also served as sources of triangulation of the findings.

The overall outcome of the effective combination of these resources and methods has produced a full range and yet coherent set of explanations to the research questions. The mixed methods approach also served to enhance the development of the study, as the collection and preliminary analyses of the secondary data served to indicate the need for a supplementary survey data as well as qualitative data through phenomenological interviews. These mixed-methods data then served to address both the inductive and the deductive components of the study.

The study tested the theoretical propositions using quantitative data from primary and secondary sources, and triangulated these with qualitative data from phenomenological interviewing. Furthermore, the study triangulated information through in-depth interviews with selected community-based resource persons, policymakers, and practitioners, as well as with the six field assistants who worked with the researcher in the collection of primary data. This approach therefore is a blend of the grounded theory approach advocated by Strauss and Corbin (1990) and the more traditional approach of

proceeding from the theoretical to the empirical. Strauss and Corbin (1990, p. 104) explain that:

Grounded theory is an *action/interactional oriented method of theory building*. Whether one is studying individuals, groups, or collectives, there is action/interaction, which is directed at managing, handling, carrying out, responding to a phenomenon as it exists in context or under a specific set of perceived conditions.

However, the actual process of a grounded theory research, according to Strauss and Corbin (1990, p. 105) involves “constantly moving between inductive and deductive thinking . . . we deductively propose statements of relationships or suggest possible properties and their dimensions when working with data, then actually attempt to verify what we have deduced against data as we compare incident with incident. There is a **constant interplay between proposing and checking.**”

Notation for the Research Design

In proposing a notation system for mixed methods research design, Johnson and Onwuegbuzie (2004:22) point out that mixed-method designs are products of “paradigm emphasis decision” (i.e. whether the researcher places priority on the quantitative or the qualitative component of the study) and “time order decision” (i.e. the sequence in which the researcher collects the quantitative and qualitative data). These authors use upper-case letters to indicate a priority or increased weight for either quantitative or qualitative data, while lower-case letters indicate a lower priority or weight for the method implied - methods research. For example, since this study placed equal priority on both the quantitative and qualitative components of the data, the Johnson and Onwuegbuzie notation for the study would be as follows:

QUAN → QUAN → QUAL

The arrow indicates the sequence of data collected. In other words, the study collected quantitative secondary data, followed by the primary quantitative data through a survey, followed by the qualitative data through personal in-depth interviews .

The qualitative component of the study adopted a naturalistic approach. According to Lofland and Lofland (1995, p. 7)²⁴, naturalism has “the connotation of minimizing the presuppositions with which one approaches the empirical world . . . “ and it also “involves a close and searching description of the mundane details of everyday life, a meaning we seek to foster in the social science context.” Lofland and Lofland further point out (see 1995, p. 11-13) that naturalistic research is often inspired by “current biography” (for example one’s living arrangement or some other personal experience), or “remote biography and personal history” (for example one’s gender, ethnicity, family, social class or culture). Therefore another source of inspiration for this study was the researcher’s current biography (i.e. living in the city center of Manchester in proximity to many of the African refugees) and remote biography and personal history (i.e. being born and raised in Nigeria, a politically unstable African country that has produced refugees, some of which reside in New Hampshire).

The research development process involved four sets of activities. First, using his previous informal acquaintance with some of the African refugees, the researcher began a more careful observation of their socioeconomic conditions while at the same time searching the literature on refugee resettlement and citizenship theory. The process informed the development of the research proposal, decisions on the scope of the study, research questions, type of data to be collected, method of sampling, sample frame and research instruments. The plan proposed to collect secondary data on 200 cases from the

²⁴ Lofland, J. and Lyn H. Lofland (1995). *Analyzing Social Settings: A Guide to Qualitative Observation and Analysis*. Belmont, CA: Wadworth Publishing Co.

Lutheran Social Services of New England (LSS-NE), the International Institute of New Hampshire, and the New Hampshire Office of Energy and Planning, as well as primary data through a survey and personal in-depth interviews.

The second set of activities consisted of formulating the theoretical propositions for the study. The constructs are listed and discussed in Section 3 of the second chapter. The third set consisted of fieldwork for the collection of primary data, based on a plan that aimed to conduct a researcher-administered survey on 120 cases, and personal in-depth interviews with 30 persons. The fourth set of activities involved data management, (collation, coding, entry, etc), statistical analyses and report writing.

The phenomenological interviewing approach, coupled with the use of theory, involved “constantly moving between inductive and deductive thinking” as advocated by Strauss and Corbin (1990) and Glasser and Strauss (1999). Therefore, in adherence to the tradition of a substantive theory rather than a formal theory, the findings and conclusions from this study may generalize conceptually and theoretically to situations similar to the study situation, but statistical generalizations will not be applicable.

2. Sampling Method

The study used a non-random sampling design. According to Fowler (2002, p. 12), “Most sampling schemes fall into three general classes.”

(1) Sampling . . . from a more or less complete list of individuals in the population to be studied. (2) Sampling . . . from a set of people who go somewhere or do something that enables them to be sampled [e.g. patients who received a treatment]. (3) Sampling . . . done in two or more stages, with the first stage involving sampling something other than the [units] finally to be selected. In one or more steps, these primary units are sampled, and eventually a list of [units] is created, from which a final sample selection is made.

However, developing a sample frame from a population is very challenging if there is no basic contact information such as names, mailing addresses, email addresses, or telephone numbers (Fowler, 2002). That was precisely the case in this study. There was no public access to a database from which the names and contact addresses of the African refugees in New Hampshire could be obtained. To overcome this difficulty, the study asked each of the six field assistants to identify one study participant. Each of these initial six participants then identified two participants each, thereby jump-starting a method known as chain referral sampling.

A Chain Referral Sampling

Consequently, the survey and interview participants were selected through a stratified chain referral sampling method. Chain referral sampling has to do with accessing a study sample using the social contacts provided by one research participant after the next. Biernacki and Waldorf (1981: 141) define chain referral sampling as follows:

The method yields a study sample through referrals made among people who share or know of others who possess some characteristics that are of research interest. The method is well suited for a number of research purposes and is particularly applicable when the focus of study is on a sensitive issue, possibly concerning a relatively private matter, and thus requires the knowledge of insiders to locate people for study.

Also known as snowball sampling, chain referral sampling has been successfully applied in a number of notable studies, including an exploratory study of drug addicts (Biernacki & Waldorf, 1981), and the study of upper-class women in Philadelphia (Ostrander, 1984). Its use is generally appropriate in studies involving “hidden populations” – a phrase loosely used to denote study populations that are relatively

difficult to access due to one reason or another: for example, exclusive clubs for the super-rich, the homeless, criminal gangs, secretive fraternities, undocumented immigrants, or the inner workings of any social group about which there is inadequate public knowledge and understanding (Biernacki & Waldorf, 1981; van Meter, 1990; Watters & Biernacki, 1989).

Chain referral was well suited for the study of the factors affecting the employment and entrepreneurial activities of African refugees in New Hampshire because some of the economic survival strategies among the refugees (e.g. microentrepreneurial activities) were informal or clandestine. As pointed out by Watters and Beirnacki (1989: 417), a study population can be regarded as socially “invisible” or “hidden” if aspects of its “activities are clandestine and therefore concealed from the view of mainstream society and agencies of [socioeconomic] control.” It was reasoned during the planning of the study that since in-depth personal interviews could potentially unearth information on some sensitive personal matters, some of the study participants would probably be reluctant to talk about such issues if the researcher had no referral. Furthermore, the African refugee population in New Hampshire can be aptly called a hidden population in the context of this study because, although they are euphemistically called “the new Americans”, not much is known about the issues affecting their economic wellbeing and integration in the state. Notionally, the refugees are part of the overall citizenry, although in reality their weak economic position places them among the poorest residents of New Hampshire.

The use of snowball sampling was perhaps the only practical option in this study because there was no public access to a single database containing the names and contact information on the African refugees. The two nonprofit organizations responsible for refugee resettlement in the state had a confidentiality policy against releasing personal

information on the refugees. However, Lutheran Social Services of Northern New England (LSS-NE) released secondary data in format that omitted person names, but included country of origin, age, gender, previous occupation in the home country, year of arrival in USA, current occupation in New Hampshire, and wage income per hour or week. The New Hampshire Office of Energy and Planning also provided a list of global numbers showing the yearly refugee arrivals in the state by country of origin.

Another practical aspect of the chain referral sampling method was based on the fact that people of African descent constitute only 0.7% of the population of New Hampshire (United States Census Bureau, 2000), and as a result, black people tend to say hello to each other when they meet in the street, shopping malls, or elsewhere. Frequently, they would take a moment for self-introduction and sometimes the exchange of contact addresses. Through such encounters, the study made initial contact with some of the African refugees who later participated in the survey and interviews, or provided contact addresses of their fellow refugees in Manchester, Concord and Laconia.

Limitations of Non-Probabilistic Sampling

However, non-random sampling has its limitations, among which are the following {see, for example, Trochim (2001); Biernacki & Waldorf (1981); Van Meter (1990)}. (1) Sampling error cannot be calculated from nonrandom samples, and therefore the researcher does not know the sample size that is most efficient relative to the population; however, Van Meter (1990) argues that is only difficult but not impossible to do. (2) Nonrandom samples may or may not be truly representative of the population, but the researcher cannot ascertain this where there are no confidence intervals for the statistics. For this reason, statistical generalizations to the population from nonrandom samples are usually questionable, although conceptual generalizations

are feasible, as Yin (2003) points out. It follows from this that findings from nonprobabilistic research also have a limited external validity even if the concepts are generalizable to other contexts.

B Stratified Sample by Country of Origin

The study population was stratified by nationality of origin, and the three countries which have supplied the bulk of the African refugees in New Hampshire were the focus of the survey and personal interviews. Due to the diverse ethnicity, gender, and politics within each nationality cohort, the snowball sampling method helped to make the sample more purposively inclusive and representative. Due to ethnic and linguistic diversity within each nationality cohort, some of the political and factional tensions from the refugees' countries of origin, to some extent, manifest here in New Hampshire and play a part in defining the social alignments and realignments among the refugees. This was true of the Somalis, Rwandans, Sudanese, Nigerians, Congolese, Liberians, and the other nationality cohorts of African refugees in the state. The situation arose partly because the UNHCR does not discriminate against any faction to a conflict when processing asylum applications, since each case is treated on its own merit. Hence, people who may have been mortal enemies in their country of origin could literally arrive in America on the same boat as refugees. Since some of these African conflicts are still ongoing, the persistence of such factional sensitivities, tensions and mutual suspicion are to be expected.

Another form of intra-community diversity and a potential source of tension within refugee or immigrant communities is the claim to political representation in the country of resettlement. One individual may claim to be 'the community leader', only for another person from a different ethnic or linguistic group to dismiss such a claim as false.

As reported by Swack and Mason (1989) in their study on Southeast Asian refugees in Portland, Oregon, intra-community differences can manifest in a refugee community in the form of rivalry between two or more community-based individuals, organizations, or factions claiming to represent the interests of the community, or competing for resources earmarked for community development.

Therefore, in order to overcome the potential obstacles caused by the internal diversity of the study population and yet reflect such diversity in the sample, the research project employed six field assistants representing the various ethnicities. The field assistants did an excellent job in facilitating and enhancing access to the study population during the fieldwork. Each field assistant facilitated access to his own segment of the community, and after conducting the interview, the field assistant asked the participant for a referral to another potential participant. Indeed, field assistants were identified and selected on the basis of their ability to facilitate the researcher's access to as many participants as possible, as well as serve as interpreters in cases where a participant did not understand English.

Consequently, the field assistants helped to traverse the factional barriers that could have hampered the researcher's access to some of the refugees. One reason for the success is that the field assistants were outside of the 'formal' leadership structure of each nationality cohort. They did not play the role of gatekeepers and therefore were more cooperative than the self-styled 'community leaders' who initially tried to get money in return for facilitating access to the study population.

C The Interview Sample Frame

Forty-four (44) participants took part in the personal in-depth interviews, and one hundred and ten (110) participants were surveyed. All the interview participants were also survey participants. The official number of African refugees in New Hampshire, as earlier shown in Table 2, was thirteen hundred and six (1306), which was thirty-two per cent (32%) of the total number of refugees resettled in the state from 1996 to 2004²⁵. Although these 1306 African refugees came from more than ten African countries, Table 3 below shows that three nationality cohorts (namely, Liberians, Sudanese, Somalis) together constituted more than eighty-one per cent (precisely 81.2%), and were therefore fairly representative of the study population. Therefore, the sample frame for both the survey and personal in-depth interviews focused mainly on the refugees from Liberia, Somalia, and Sudan, since under the chain-referral sampling method, participants were introducing only other persons from their own nationality cohort. Two participants from Rwanda took part in the survey, although there was no Rwandese field assistant.

In order to reflect the ethnic diversity within each of the three nationality cohorts in the sample frame, participants were drawn from each of the major ethnic groups of each nationality cohort (see Table 3 below for the proposed versus actual sample frame). To ensure that this was done, the principal investigator employed field assistants whose ethnic, linguistic, and nationality backgrounds broadly reflected that of the survey and interview participants.

²⁵ Source: State of New Hampshire, Office of Energy and Planning, Concord, NH. NOTE: The 1983-1995 data were not supplied by this source, and are not included in Table 2. The 1983-1995 data were obtained from the federal Office of Refugee Resettlement's 2002 Annual Report to Congress, and some of the annual reports are online at URL <http://www.acf.hhs.gov/programs/orr/reporting/index.htm>. As at December 31 2005, African refugees constituted about 22% of the total number of refugees resettled in New Hampshire from 1996 to 2005.

D Sample Size

As earlier discussed, chain referral sampling was the sampling method. It is a nonprobabilistic sampling method. In probabilistic sample designs, the sample size can be estimated using a statistical formula that includes the range of the population values and the acceptable error factor (Kish, 1965; Trochim, 2001). That implies that these population values are known, which was not the case in this study because there was no pre-existing contact addresses or list of names and matching phone numbers. Furthermore, the secondary data collected from the Lutheran Social Services of New England (LSS-NE) on one hundred sixty-nine (169) cases did not include members of the study population who were unemployed, self-employed, secondary migrants, or newly arrived in 2005.

Therefore, the one hundred and ten (110) surveys and forty (44) in-depth interviews conducted brought the total of cases to two hundred and seventy-nine (279). The combined number of cases represented 21.4% of the official number (1306) of the African refugees in New Hampshire, and about 11.2% of the estimated number (2,500) used in this study. Table 3 below shows the by-country number of survey and secondary data cases collected.

Table 3: Survey and Interview Sample Frame

| Refugees' country of origin | †Official number in NH | Proposed # of cases | | Actual number of cases | | | | |
|-----------------------------|------------------------|---------------------|-------------|------------------------|--------------|-------------|------------------|-----------------------|
| | | Surveys | Inter-views | 2ndary cases | Survey cases | Inter-views | Total # of cases | % of total # of cases |
| Algeria | 23 | - | - | - | - | - | - | - |
| Burundi | 5 | - | - | - | - | - | - | - |
| Congo | | - | - | 5 | - | - | 5 | 1.8 |
| DR Congo | | - | - | 6 | - | - | 6 | 2.1 |
| Ethiopia | 3 | - | - | 1 | - | - | 1 | 0.4 |
| Liberia | 210 | 40 | 10 | 58 | 17 | 15 | 75 | 26.9 |
| Nigeria | 53 | - | - | - | - | - | - | - |
| Rwanda | 76 | - | - | 32 | 2 | 2 | 34 | 12.2 |
| Sierra Leone | 56 | - | - | - | - | - | - | - |
| Somalia | 273 | 40 | 10 | 31 | 23 | 15 | 54 | 19.3 |
| Sudan | 577 | 40 | 10 | 36 | 68 | 12 | 104 | 37.3 |
| Togo | 30 | - | - | - | - | - | - | - |
| TOTAL | 1306 | 120 | 30 | 169 | 110 | 44 | 279 | 100 |

Note: Total number of cases and percentage of total number of cases exclude number of cases interviewed because the interviewed cases were already surveyed. †Based on data supplied by the NH Office of Energy and Planning which has oversight responsibility for the resettlement of refugees in New Hampshire

Table 3 above reveals that the proposed number of interview cases was exceeded by about 47%, while the actual number of surveys was about 8% lower than proposed. Furthermore, 60 (54.5%) of the 110 survey participants were male, while 50 45.5% were female (see Table 4 below for gender profile of the study sample). The proportion of female participants in the combined survey and secondary datasets was about 44% of a total of 279 cases.

The reason for more male cases in the survey dataset was because males were generally more accessible than females (owing to cultural and other factors identified and discussed in Section 4.1.1 and elsewhere in this work). Therefore, although official data were not available to determine the female-to-male ratio in the general study population, the gender ratio in both the survey secondary sample sizes is not necessarily reflective of the gender profile of the African refugee population in New Hampshire.

Table 4: Gender Composition of Study Sample

| Dataset Name and number of cases | Congo | | DR Congo | | Ethiopia | | Liberia | | Rwanda | | Somalia | | Sudan | | TOTALS | |
|-------------------------------------|-------|---|----------|---|----------|---|---------|----|--------|----|---------|----|-------|----|--------|-----|
| | M | F | M | F | M | F | M | F | M | F | M | F | M | F | M | F |
| Survey N=110 | | | | | | | 4 | 13 | 1 | 1 | 9 | 14 | 46 | 22 | 60 | 50 |
| Secondary N=169 | 3 | 2 | 3 | 3 | 0 | 1 | 22 | 36 | 22 | 10 | 22 | 9 | 25 | 11 | 97 | 72 |
| Combined N=279 | 3 | 2 | 3 | 3 | | 1 | 26 | 49 | 23 | 11 | 31 | 23 | 71 | 33 | 157 | 122 |
| Total # of Cases | 5 | | 6 | | 1 | | 75 | | 34 | | 54 | | 104 | | 279 | |
| M=male, F=female, N=number of cases | | | | | | | | | | | | | | | | |

In addition to the above-mentioned sample size, a number of key resource persons were interviewed. They included (1) Barbara Seebart, the Refugee Coordinator in the State of New Hampshire; (2) Megan Bracy, Employment Coordinator at the International Institute of New Hampshire; (3) Waled Bayumi, Employment Specialist at the Lutheran Social Services of New England; (4) Nasir Arush, the Deputy Director of the Somali Development Center in New Hampshire, who was also the research assistant during the fieldwork with the Somali refugees; (5) Woullard Lett, co-founder and board member of Ujima Collective, a community-based organization (CBO) that had carried out some projects with African refugees in the state; and (6) Ben Ocra, Executive Director of MaxImpact, a community-based organization which has rendered support services to the study population.

E Study Population and Observational Units

The importance of keeping in focus the difference between a study population and the observational elements in a study cannot be overemphasized, for while the two are

sometimes the same in some study designs, they can be and are often different in others (Kish, 1965). The study population comprised of the African refugees in New Hampshire, while the observational elements were the individual female and male participants. Only persons who were eighteen years or older were surveyed or interviewed, although some indicators of the participants' socioeconomic conditions, such as their living conditions and the outward appearance of their children, were tangentially observed also.

During the fieldwork, some men wanted to answer the questions on behalf of their wives, even though the women themselves were in the house. The attitude was a manifestation of the patriarchal tradition which still exists in some communities in Africa. But allowing the men to answer questions on behalf of their wives would have altered the study's observational units. While some of the men eventually agreed that their wives should be surveyed, a few did not. In one such case, the woman left the living room after her husband said she should not be directly interviewed, and she did not return until the research team left. In another case, the research team's access to a female spouse was made difficult by the male spouse, who variously gave reasons as to why the team could not visit the house and interview his wife. He himself had been interviewed in a friend's residence during a chance meeting with the research team, and had earlier agreed that the team could go to his place and interview his wife. But he changed his mind and said that he wanted to conduct the survey and interview himself if he could have copies of the instruments. When the research team did not accept his terms, he shut off the discussion and ignored further questions on the topic.

According to Kish (1965), parents could be surveyed in a study focusing on a subject related to infants, just as heads of households could be targeted in surveys of households. In phenomenological studies such as this one, however, it would be

improper to interview an external party and record their views as representative of a person who was not interviewed. This was the justification for not interviewing husbands on behalf of their wives.

3. The Research Instruments

This section discusses the various data-collecting instruments used in the study. As earlier mentioned, these include a researcher-administered survey, a personal in-depth interview, a set of secondary data, and the interviews with key resource persons. Each of these is now briefly expatiated on below.

A Secondary Data

The Lutheran Social Services of New England (LSS-NE) and the New Hampshire Office of Energy and Planning (NHOEP) provided the secondary datasets used in the study. LSS-NE has been operating a refugee resettlement program in New Hampshire, while NHOEP coordinates refugee resettlement activities in the state. The third organization approached for data, namely the International Institute of New Hampshire (IINH), which also operates a refugee resettlement program in the state, declined the request, despite numerous appeals via emails, phone calls and in-person visits by the researcher. However, Ms. Megan Bracy, the Employment Coordinator of the organization later participated in an interview as one of the six community-based resource persons working directly with the African refugees in the state. A full report on the interview is discussed in a later chapter.

However, the data from the LSS-NE conformed to the format requested by the researcher, and in contrast to the IINH, the persons responsible for the release of the data at LSS-NE were courteous and efficient. The NHOEP were equally quick and friendly in

releasing the requested data. In addition to providing data for the study, the key persons of both the LSS-NE and the NHOEP granted personal interviews during the fieldwork, thereby enabling the researcher to triangulate on the key findings from the refugees.

The data collected did not contain person names, but included (1) the country of origin; (2) gender; (3) age; (4) education; (5) previous occupation before becoming a refugee; (6) year of arrival in America; (7) current occupation in New Hampshire; and (8) current hourly or weekly wage. The data from NHOEP were global numbers on the yearly inflow of African refugees to the state, as well as the universal resource locator (URL) for the Internet-based OEP data.

B A Quick Survey

The second instrument was a quick and simple survey which was researcher-administered. The purpose of the survey was to obtain information in a format similar to the secondary data, thereby enabling the researcher to have such data on the unemployed, the 2005-arrived refugees, and those who were not resettled by LSS-NE. One hundred and ten (110) cases were surveyed, mostly from the three targeted nationality cohorts: Liberians, Somalis, and Sudanese. The key data points included (1) the country of origin; (2) gender; (3) age; (4) education; (5) previous occupation before becoming a refugee; (6) year of arrival in America; (7) current occupation in New Hampshire; and (8) current hourly or weekly wage. In addition, the names and telephone numbers of most of the participants were also obtained.

Since the secondary data did not include person names, there is a probability that some cases appeared in both the primary and secondary datasets. However, that risk is offset by the reality that there was a high job turnover among the study population. Most of the employed participants were in temporary jobs where they had just started or had

recently lost the job they had. Such transience implies that the secondary dataset was, at best, a still shot of the situation at the time it was provided, and therefore the risk of double-counting was minimal. Furthermore, LSS-NE only had data on the refugees who it assisted to get jobs, or those who notified it when they changed jobs. Such communication and up-to-date records were more characteristic of newly-arrived refugees than those who had lived in the state for longer periods of time.

The risk of double-counting illustrates one of the potential challenges of sampling a population on which there is no initial contact information. Indeed, two of the potential problems associated with the study of hidden populations is that (1) the accuracy of the estimated sampling error may be less reliable, and (2) the representativeness of the sample to the study population can be very difficult to assess (Salant & Dillman, 1994; Trochim, 2001; van Meter, 1990; Watters & Biernacki, 1989).

In order to enhance the possibility of access to the research participants, the researcher used a combination of sampling strategies which included (1) chain referral (i.e. asking each surveyed person for the contact address of someone they knew in their category; (2) relying on the field assistants to introduce as many cases as possible from their overall respective nationality cohorts; (3) waiting at the entrance or parking lots of the two ethnic stores in Manchester where most Africans shop for groceries, with the aim of encountering individuals from the study population. However, it seems that fewer numbers of the African refugees went shopping during the fall and winter than during the summer when most of them could walk about the in downtown areas.

C In-depth Personal Interviews

The third and final instrument was personal in-depth interviews designed in the tradition of symbolic interactionism – also known as phenomenological interviewing –

which is one of the key elements in qualitative research (Jacob, 1987) and is suited to the collection of data in grounded theory research (Glaser & Strauss, 1999). Generally, a three-interview series was applied. The three-interview series model was first designed by Dolbeare and Schuman (Schuman, 1982) in response to the need to overcome the limitations of interviews derived from a one-time meeting between a researcher and a participant (Mishler, 1986; Patton, 1989).

A multiple interview model enables the researcher to more accurately comprehend the participants' context, and to make better meanings of the information from the participants. As pointed out by Seidman (1998, p.11), research participants' "behavior becomes more meaningful and understandable when placed in the context of their lives and the lives of those around them. Without context, there is little possibility of exploring the meaning of an experience." Therefore, although the interview data were collected during an eight-week fieldwork period (November and December 2005), the researcher actually had ongoing contacts with the study population for seven months (June to December 2005) which enhanced the ability to conduct phenomenological interviewing.

In general, the first interview served to capture a quick picture of the participants' socioeconomic situation, establish acquaintance, and basic personal information, such as name, occupation, marital status and other questions that were included in the short survey. The second meeting served to collect and document the personal stories of the participants through the in-depth interview. The third meeting served to fill any gaps in the data and information collected during the first two meetings. The third meeting occurred with 94 (or about 85%) of the 110 survey and interview participants. For example, the issues dealt with during the third interview with some participants included whether the participants were still indebted on the Refugee Travel Loan (an issue not

included in the interview instrument but which many participants raised on their own), and the impact such loans have had on the participants. Other issues discussed during the third interview included family problems that some of the participants were having with their spouse or children, and clarification of vague answers from the previous visits. The dedication, language proficiency and interpretational skills of the field assistants were indispensable assets during these rounds of interview.

4. Data Analyses

The following are the methods of data processing used for both the quantitative and qualitative data collected in the study.

A Quantitative Data

Post-coding the primary and secondary data made them amenable to entry into the Statistical Package for Social Sciences (SPSS) software database. The process involved the definition of each variable in the SPSS variable view, and the recoding of some variables to make them suitable for specific statistical tests.

Definition of Variables

The defined and post-coded variables, as well as the label and type of measurement for each variable are shown in Table 5 below. The coding format applied to both the secondary and survey data. However, quantitative data obtained in relation to specific interview questions by only one or two interview participants form part of the qualitative narrative, and are not coded into the SPSS database.

Table 5: Definition and Coding of Variables

| Variable name | Variable Label | Variable Definition | Variable Measurement |
|----------------------|--|---|-----------------------------|
| Gender | Gender of participants | 0=male, 1=female | Categorical |
| Marital | Marital status of participants | 1=single, 2=married, 3=separated, 4=divorced, 5=widowed, 6=married but spouse still in Africa | Categorical |
| Children | Number of children | None | Scale |
| Origin | Participant's country of origin | 1=DR Congo, 2=Ethiopia, 3=Liberia, 4=Somalia, 5=Sudan, 6=Congo, 7=Rwanda, 8=Other African country | Categorical |
| Ethnic | Participant's ethnicity: | 1=Arabic, 2=Dinka, 3=Kakwa, 4=Nuer, 5=Krahn, 6=Gio or Grebo, 7=Other Liberian local language, 8=Mai Mai, Mushunguli, Somali, 9=Other Sudanese ethnic groups | Categorical |
| Language | Participant's second language | :1=English, 2=Arabic, 3=French, 4=Other African language, 5=No other language | Categorical |
| Educate | Level of formal education completed by participant | 1=No school at all, 2=Elementary school, 3=High school, 4=Still a college student, 5=college or Technical Institute | Ordinal |
| Arrival | Year of arrival in USA | 1=1999 or earlier, 2=2000, 3=2001, 4=2002, 5=2003, 6=2004, 7=2005 | Categorical |
| Prevocc | Participant's previous occupation in country of origin | 1=Was unemployed, 2=subsistence agriculture, 3=blue-collar wage employment, 4=blue-collar entrepreneurial self-employment, 5=Junior white-collar job, 6=Professional or managerial job, 7=Was still in high school, 8=Was still a college student, 9=Was still in elementary school | Categorical |
| Currocc | Participant's current occupation in USA | 1=Currently unemployed, 2=Subsistence agriculture, 3=Blue-collar wage employment, 4=Blue-collar entrepreneurial self-employment, 5=Junior white-collar job, 6=Professional or managerial job, 7=Too old, past retirement age | Categorical |
| Wagerate | Participant's current hourly wage income (\$) | None | Scale |
| Spousocc | Participant's spouse's occupational status | 1=Currently unemployed, 2=Subsistence agriculture, 3=Blue-collar wage employment, 4=Blue-collar entrepreneurial self-employment, 5=Junior white-collar job, 6=Professional or managerial job, 7=Not applicable | Categorical |
| Refcamp | First country of asylum | 1=Ivory Coast, 2=Kenya, 3=Ethiopia, 4=Egypt, 5=Tanzania, 6=Ghana or Togo, 7=Other country | Categorical |
| Age | Participant's age | None | Scale |
| Campstay | Duration of stay in refugee camp in Africa (years) | None | Scale |

Four variables, namely the participants' hourly wage rate (in US\$), age (in years), length of stay in the USA (in years) and employment status were recoded into the ordinal scale to make them suitable for specific measures of association. Since defining and coding the survey and secondary data into a common format made them consistent with each other to a large extent, the researcher merged the two datasets for the measures of association; but the report and discussion of results clearly mentions if any test used the secondary and primary data separately.

B Qualitative Data

The qualitative data from personal in-depth personal interviews were journalized under the various thematic categories that emerged from the personal interviews. The journal entries helped in constructing the conceptual links between the various issues that interview participants talked about, and thus enabled the development of an outline for report on the findings in chapter Four. For example, when five or more interview participants identified a particular issue as affecting their employment and entrepreneurial activities, the study treated such an issue as important and included it in subsequent interviews as well as a subheading in the findings.

The initial group of interview participants (the Sudanese) did not want the interview to be tape-recorded. Consequently, the researcher resorted to the procedure of carefully recording the participants' answers in a notebook as the interview went along. If a participant did not understand English, the responsible field assistant translated the question to the participant and then translated the participant's answer to the researcher, who then recorded it in the notebook. At the end each day of interviews, the researcher

typed up the field notes using the MS Word computer software, and created subheadings for themes that occurred in five or more cases.

Although note-taking slightly increased the length of interview time, it worked out smoothly, and enabled the researcher to be actively engaged with the information at the point of collection. It also eliminated the need (in some cases) for field assistants to translate the tapes into English before the researcher could record and code the data, which would have been a lengthier process. Translation at the point of data collection was more useful because it was easier for the researcher to ask follow-up questions if there was a need for clarity.

Typing up the notes each day immediately after the interviews was a good way to preserve the data collected because the meaning of the notes was still fresh in the researcher's memory. By typing the field notes in MS Word under the various questions, subheadings and keywords, and using a reference index to these, data retrieval became easy by clicking **Edit** and **Find**) in MS Word. With this technique, although the field notes were more than one hundred pages long, the organization of the data made retrieval and cross referencing quick and easy. It was from the information under these keywords and subheadings that the researcher constructed the narrative of the qualitative findings. This method of managing qualitative data is the progressive organization and transformation of data until an overarching and meaningful story is revealed, thereby making possible the testing of a theoretical construct or explanatory framework (Carney, 1990; Miles & Huberman, 1994).

V FINDINGS

This chapter presents the findings in two sections. The first section reports the findings that are directly related to the research questions and the theoretical propositions of the study; the second presents other key findings based on the issues perceived by the survey and interview participants as affecting their economic integration, although such issues were not part of the initial theoretical constructs and research questions.

1. Findings Related to the Theoretical Propositions

This section uses the quantitative and qualitative findings to address the research questions that sought to test the association between the participants' human capital and their wage income. In general, the study found that (1) the participants' education, gender and length of stay in America are associated with their wage income; (2) situational or systemic factors such as lack of transportation, non-transferability of the participants' previous occupational skills and experiences to the New Hampshire context, the lack of English language proficiency, the non-availability of employment opportunities due to macroeconomic conditions, and the availability of cash or in-kind welfare support subsidies, affect employment and microentrepreneurial activities of the participants; and (3) dispositional factors, such as cultural attitudes and beliefs, and their the participants' perception of entrepreneurial self-employment relative to wage-employment, appeared to influence the economic decisions of the participants. The dispositional factor identified and discussed in this section is culture. The study applies the dispositionalist approach in interpreting culture because the participants' culture can influence the core values, world view and psychological personality of individuals,

thereby impacting on choices and decisions relating to economic affairs such as employment and microentrepreneurial activities.

A Human capital factors

The study poses questions to find out whether there is a relationship between the participants' wage income and their human capital (i.e. education, occupational skills and experiences, gender, age, and length of stay in America. The questions seek to test the correlation between some of these human capital variables and the participants' wage income as an indicator of economic integration in New Hampshire. The results of the measures of association are presented in Table 6, and discussed in the sequence of the specific research questions. The format of presentation is a statement of the question, followed by a presentation, interpretation and discussion of the statistical results and qualitative findings.

Research Question #1

Is there a relationship between the respondents' educational qualification and their current wage income?

The study found a significant statistical correlation between the participants' level of educational attainment and their wage income. As shown on Table 6 below, there is a very strong association between the participants' education and their hourly wage rate because the Chi Square is greater than zero and the strength of association (on a scale of between -1 and +1) is .867, very close to plus one. Furthermore, the test of independence for the two variables shows that the income variable is strongly dependent on education variable, as illustrated by the Chi Square p value which is less than .001 on the table. All participants with absolutely no schooling earned \$5 to \$10 an hour; on the contrary, about

10% of the participants with elementary education, 22% of those with high school education, and 33% of college or technical college graduates respectively earned more than \$10 an hour (see SPSS output in Appendix V). This result is consistent with the finding of many notable studies such as Becker (1993)²⁶ which have established a positive association between formal education and wage income.

However, the association between education and employment status (or job category) is weak, as illustrated by the test of independence which shows that the Chi Square p value is greater than .05, thereby confirming that the participants' job category is independent of their level of formal education (see Table 6). This result points to a phenomenon known in the literature as 'downward occupational mobility', which simply means that well educated immigrants typically engage in jobs for which they are over-qualified, especially during their initial period in the United States. The finding is consistent with those of notable studies such as Stein (1979), Swack & Mason (1989), Potocky (1996), Renaud & Gingras (1998) and Krahn et al. (2000).

²⁶ For a discussion on the relationship between education and wage income in United States, see Becker (1993). *Human Capital: A Theoretical and Empirical Analysis with Reference to Education*. Chicago: University of Chicago Press.

Table 6: Statistical Measures of Association

| Independent variable | Dependent variable | Measure | Is there association? | Strength of association | Direction of association | Chi square (TOI)* | Test of significance | Remarks |
|-----------------------|--------------------|-------------|-----------------------|-------------------------|--------------------------|--------------------------|--|--|
| Education | Hourly wage rate | Gamma | Yes. Chi Sq > 0 | .867 | Positive | (p < .001) Dependent | | Very strong association |
| Age | Hourly wage rate | Pearson's r | Yes. Chi Sq > 0 | .173 | Positive | | | Weak to slightly moderate association |
| Age | Education | Gamma | Yes. Chi Sq. > 0 | .083 | Positive | (p < .05) Dependent | | Weak association |
| Gender | Hourly wage rate | Cramer's V | Yes. Chi Sq. > 0 | .160 | N/A | | Ind. samples t test t = 2.52 (p < .05) Significant | Weak association |
| Gender | Education | Cramer's V | Yes. Chi Sq. > 0 | .313 | N/A | | Ind. samples t test t = 5.234 (p < .001) Significant | Moderate association |
| Country of origin | Hourly wage rate | Cramer's V | Yes. Chi Sq. > 0 | .273 | N/A | | ANOVA F = 9.078 (p < .001) Significant | Moderate association |
| Country of origin | Length stay in USA | Cramer's V | Yes. Chi Sq. > 0 | .262 | N/A | | ANOVA F = 16.878 (p < .001) Significant | Moderate association |
| Length of stay in USA | Hourly wage rate | Gamma | Yes. Chi Sq. > 0 | .624 | Positive | | ANOVA F = 14.364 (p < .001) Significant | Strong association. Significant difference for 4 or more years of stay in USA |
| Education | Employment status | Cramer's V | Yes. Chi Sq. > 0 | .149 | N/A | (p > .05) Independent | | Weak to slightly moderate association |
| | | | | | | | | |

*Test of independence N = 279

Despite the downward occupational mobility among the educated participants, education still confers relatively higher benefits on them. For example, refugees who can read and write have the ability to access information about vacancies in higher-paying jobs, and can initiate action to move to such jobs; their illiterate refugees rely on other people for information about new vacancies, help in filling out a job application, and language translation if they are invited for a job interview. They are therefore less inclined to move from one job to another within a short time in search of higher pay. In other words, educated participants are able to scout for, and compare various job market opportunities, thereby progressively moving to relatively higher-paying jobs. Illiterate participants, on the contrary, rely on people to give them such job market information, and if they do not know of vacancies for relatively higher-paying jobs, they tend to hold on to the job that they have

Illiteracy constitutes a barrier to the labor market because illiterate persons (1) cannot fill out a job application form without other people's help; (2) have limited access to written information about job vacancies; (3) cannot prepare a resume for themselves; (4) are limited in terms of the types of jobs they can perform, and their potential for advancing beyond the entry level positions; and (5) cannot avail themselves of occupational refresher courses or retrain into occupations that involve paperwork. Consequently, education does not only affect wage income but a range of other elements that make up an occupational career. Educated participants, on the contrary, can occupationally retrain and adjust to relatively higher-paying jobs, even though they are still occupationally downgraded relative their level of education.

Research Question #2

Is there a relationship between the respondents' age and their wage income?

Results in Table 6 above show a weak to slightly moderate association between the participants' age and their wage income, as illustrated by the Pearson's correlation Chi Square which is greater than zero and a strength-of-association index of .173. The result is explained by a positive association between age and the level of formal of the participants, as illustrated in Table 6 by a Chi Square results for the strength of association (083) and test of independence ($p < .05$). Although the measure of association is weak, it is positive. This makes sense because some about 40% of the participants had spent an average of ten to eleven years in refugee camps in Ghana and Kenya; the participants who are currently between 18 and 30 years old wasted their teenage years without formal schooling or occupational experience, and are entering the labor market for the first time little education and work experience.

Consequently, they are earning less than the older and more experienced participants (i.e. those between 31 and 50 years old). However, irrespective of age, most of the participants were working in entry-level blue-collar jobs. The results do not imply that there was age-based wage discrimination, but rather that the years spent in refugee camps may have impacted the education and work experience of the younger refugees more severely than the older ones (see SPSS output in Appendix V).

Research Question #3

Is there a relationship between participants' gender and their wage rates?

The participants' gender is, indeed, strongly associated with their wage income, as clearly illustrated by the results in Table 6 (Cramer's V Chi Square > 0, strength of association = .160, and independent samples t test is significant with $t = 2.52$, $p < 0.05$). But the difference is not due to gender-based wage discrimination in the labor market, but rather due to a significant difference in the level of formal education between the male and female participants (Cramer's V Chi Sq. > 0, the strength of association is .313, and the test of significance is $t = 5.234$, $p < .001$). Since the results under Research Question 1 already discussed show an association between the participants' education and wage income, the triangular relationship among gender, education and wage income is consistent with those results. Table 7 below further illustrates the difference in educational attainment between the male and female participants (73% of the female participants have absolutely no schooling, in comparison to 43% for the males; and the percentages of males who had elementary, high school and college education are also relatively higher than their female counterparts).

Table 7: Differences in Educational Attainment of Male and Female Participants

| Level of formal education | Gender of Particiapnts | | | |
|--------------------------------|------------------------|------------|--------|--------------|
| | Male | % of males | Female | % of females |
| Absolutely no schooling | 67 | 43% | 89 | 73% |
| Elementary school | 25 | 16% | 13 | 11% |
| High school | 27 | 17% | 16 | 13% |
| College or Technical Institute | 18 | 11% | 4 | 3% |
| Total | 157 | 100% | 122 | 100% |

N = 279

Despite constituting only 45.5% of the survey sample size females made up 57.1% of the unemployed participants (see Table 8 below). This indicates that not only do the female African refugees face greater barriers against entry into the New Hampshire workforce, the females who have jobs are earning on average less than their male counterparts, assuming that all the participants were at least actively seeking employment. A comparison of mean wages per hour shows that the female participants are earning about \$8.50 while the males earn about \$9.90. The secondary dataset yielded an average of \$7.61 per hour for the females and \$8.60 for the males.

Table 8: Occupational Distribution of Male and Female Participants

| Employment Status | Gender of participants | | | |
|---|-------------------------------|-------------------|---------------|---------------------|
| | Male | % of males | Female | % of females |
| Currently unemployed | 12 | 20% | 16 | 32% |
| Blue-collar wage employment | 41 | 68% | 25 | 50% |
| Blue-collar entrepreneurial self-employment | 2 | 3% | 7 | 14% |
| Junior white-collar job | 3 | 5% | 0 | 0% |
| Professional or managerial job | 2 | 3% | 0 | 0% |
| Past retirement age | 0 | 0% | 2 | 4% |
| Total | 60 | 100% | 50 | 100% |

N= 110

One of the main barriers against women's entry into the labor market is the lack of formal education, as illustrated by the results in Table 8 below. Although only about 44% of the 279 study participants were female, approximately 32% of them had absolutely no school, relative to 24% for the male participants. There were also fewer females relative to males in all the categories of those who had education (elementary, high school, and college). Since we had already shown that the participants' education and wage income were significantly correlated, it follows that the educationally

disadvantaged position of the females as shown in Table 8 below expectedly had a negative effect in both the women's labor market access and wage income.

Research Question #4

(a) How have education and English language proficiency impacted on employment and entrepreneurial activities among the participants in New Hampshire? (b) How have the participants addressed the perceived impacts?

The theoretical proposition related to the above question was that the level of formal education as well as English language proficiency, affect employment and entrepreneurial activities of the study population. In most cases, the level of participants' formal schooling was directly related to their verbal English proficiency. Participants who had absolutely no formal schooling typically did not speak or understand English, while those who had completed high school were generally more able to communicate in English. Among the Liberians, some participants who had absolutely no formal schooling but had lived in English-speaking urban centers had a verbal proficiency in *Creole* or *Pidgin*, which are variants of the English language. The researcher's verbal proficiency in these two languages was useful during the survey and interview sessions with the Liberian refugees.

Generally, the illiterate and non English-speaking participants enumerated the ways in which the language barrier affected their participation in the labor market. These included the inability to (1) pass the state driver's license examination and thereby be able to operate an automobile on public roads; (2) fill out employment application forms; (3) understand supervisor's instruction in the workplace; (4) communicate with colleagues; and (5) understand the weather forecast on radio or television in order to know how the weather might impact on their commute to or from work, or on the

children's school schedule. Ten of the forty-four interview participants mentioned impact on their personal lives such as the inability to (1) differentiate important official letters from junk mail; and (2) write letters to family members in the home country or refugee camp in Africa.

Participants identified three main strategies by which they addressed language barriers. For the Somali nationality cohort, the first recourse for support was the Somali Development Center and its deputy director Mr. Nasir Arush who provided translation services in situations such as doctors' appointments, meetings with welfare office personnel, job applications and interviews, or reading of official or personal mail. The participants said that Mr. Arush could be contacted at any hour during the day or night, and he was always ready and willing to assist them, even though he was not being paid for such services.

The participants' second strategy involved taking intensive English language coaching which were being conducted by the International Institute of New Hampshire in Manchester or some other community-based nonprofit organizations. Some of the participants said that the classes had helped them, while others said that they had not learned much.

The third strategy by which the affected participants addressed the English language barrier was by banding together in linguistic cohorts. Participants of the same ethnicity tended to live together or near each other; they would share an apartment, live in different apartments but in the same building; or live within a few blocks of each other. One Somali female participant said that she liked to go shopping in the company of three

or more other Somali-speaking women because of the mutual support that the group members gave each other in coping with the language barrier.

Furthermore, some of the participants not only lived in the same apartment block, they also worked in the same organization, and on the same shift. In one such situation, five men who lived in the same block car-pooled to the same workplace. In another situation, three women who lived in the same block and worked in the same company and on the same shift, had a standing arrangement with a taxicab for their commute to and from the workplace. The arrangement enabled each of the women to spend less than she would if she commuted daily on her own by taxi. Hence, the strategy of more than one family from the same ethnic-linguistic group sharing an apartment or living in the same apartment block enabled the participants to save on housing and transportation, but also served as a social support group for dealing with the English language barrier. However, because of the shortage and high cost of housing in New Hampshire, residential blocks which have many vacant apartments are typically not in very good condition or in good neighborhoods. Similarly, some of the jobs where several of the participants could work together on the same shift were low-paying in the range of \$6 to \$8 an hour.

Research Question #5

Do the job categories of the respondents vary with education?

The results in Table 6 show that the participants' employment status is independent of their educational attainment (the test of independence is $p > .05$, although Cramer's V Chi Sq. > 0 and the strength of association between the two variables is weakly positive at .149). This means that the more educated participants did not necessarily hold higher job categories, even though as earlier explained, they earned

relatively higher wages. This further confirms that there is occupational downgrading among the educated participants, as earlier discussed. In fact, all the 169 cases in the secondary dataset were employed in the same job category (blue-collar wage employment) irrespective of their level of education. In the survey dataset, 67 (or approximately 84%) of the 80 employed participants were engaged in blue-collar (unskilled, general labor) jobs, irrespective of their academic qualifications (see Table 10 ahead). This result is consistent similar findings by Finnan (1981), Swack & Mason (1989), Krahn et al. (2000) on the occupational downward mobility among educated immigrants, although their wage income is significantly associated with their education in general.

Table 9: Participants' Education and Occupational Category

| Level of education | Participants' current occupation in USA | | | | Total |
|--------------------------------|---|---|-------------------------|----------------------------|-------|
| | Blue-collar wage employment | Blue-collar entrepreneurial self-employment | Junior white-collar job | Professional or managerial | |
| Absolutely no school | 18 | 6 | 0 | 0 | 24 |
| Elementary | 10 | 0 | 0 | 0 | 10 |
| High school | 33 | 2 | 0 | 0 | 35 |
| College or technical Institute | 6 | 0 | 3 | 2 | 11 |
| Total number employed | 67 | 8 | 3 | 2 | 80 |

*Results in Table 9 above are derived from the survey dataset, N = 110

Research Question #6

(a) What are the perceived experiences of the female participants relative to their male counterparts in their pursuit of employment and entrepreneurial activities in New Hampshire? (b) How have the female participants dealt with these experiences?

The intention of this question is test the theoretical construct that gender had an effect on the labor market experiences as well as on entrepreneurial activities among the study population. As already shown on Table 8, fifty-seven percent of the 156 illiterate

participants were female, while only 18% of the 22 participants who had college or equivalent level education were female. This implies that more female participants were disadvantaged by lack of education than their male counterparts. Furthermore, the average hourly wages (based on the survey data) of the female participants was \$8.50 while that of the male participants was \$9.90 (as earlier discussed under Question #3). The secondary dataset yielded an average hourly wage rate of \$7.61 for the females and \$8.60 for the males. This finding is consistent with the statistical results which measure the association between gender and wage income and gender and education in Table 6.

Another revealing statistic is on the occupation of the participants' spouses (see Table 12 ahead). There were 12 male participants whose wives were unemployed, while 9 females had nonworking spouses. Furthermore, as shown in Table 13 ahead, there were 14 times more widowed female participants than males in the survey dataset, possibly due to a greater probability for men to have been involved (and therefore be killed) in military conflict than women. Twenty-nine percent of the single (unmarried) participants were female, and unlike their male counterparts, most of the unmarried female participants had children.

Table 10: Occupational Status of Participants' Spouses

| Participants' Spouse's Occupational Status | Gender of Participants | | Total |
|--|------------------------|-----------|------------|
| | Male | Female | |
| Currently unemployed | 12 | 9 | 21 |
| Subsistence agriculture | 0 | 0 | 0 |
| Blue collar wage employment | 7 | 12 | 19 |
| Blue collar self-employment | 9 | 2 | 11 |
| Junior white collar job | 0 | 2 | 2 |
| Not applicable | 32 | 25 | 57 |
| Total | 60 | 50 | 110 |

The widowed and unmarried female participants together constituted 58% of the female participants in the survey dataset, thereby indicating that the majority of the female participants were single-parent heads of households who faced the implied challenges of juggling the demands of parenting and employment. However, the statistics on unmarried and widowed female participants must be appraised with caution because it seemed that some of the ‘widows’ and ‘single’ females were, indeed, part of polygamous arrangements.

Table 11: Marital Status of Survey Participants

| Marital Status of Participants | Gender of Participants | | Total |
|------------------------------------|------------------------|-----------|------------|
| | Male | Female | |
| Single | 37 | 15 | 52 |
| Married | 18 | 17 | 35 |
| Separated | 2 | 0 | 2 |
| Divorced | 0 | 1 | 1 |
| Widowed | 1 | 14 | 15 |
| Married but spouse still in Africa | 2 | 3 | 5 |
| Total | 60 | 50 | 110 |

The study found that the strategy of most of the female participants for addressing the above-mentioned challenges was to devise ways of maximizing the support from welfare services, and engage in informal income-generation activities. The welfare support mechanisms that were utilized by the participants included housing (Temporary Assistance to Needy Families – TANF), Food Stamps, Medicaid, heating subsidy, and clothing subsidy. The clothing subsidy was primarily for persons who were transiting from welfare dependency to full-time employment for the first time. The main sources of welfare support were publicly-funded mechanisms, although some faith-based

organizations occasionally donate clothing and operate subsidized weekend pantries, not primarily for refugees but some of the refugees use such services.

B Situational or Systemic Factors

Research Questions 7 to 11 discussed below are related to situational factors such as participants' countries of origin, length of stay in America, transferability of their educational and occupational skills and experiences, and the availability of alternative sources of income other than through wage-employment or entrepreneurial activities in New Hampshire.

Research Question #7:

Is the wage income of respondents related to respondents' country of origin?

The study finds a moderate association between the participants' nationality and their wage income, as illustrated by the results shown in Table 6 (Cramer's V Chi Sq. > 0 , the strength of association is .273, and the ANOVA shows $F = 9.078$, $p < .001$). There is a triangular association involving the participants' country of origin, length of stay in the USA, and wage income. This is because refugees arrive in batches each year, and each batch tends to consist of refugees from particular countries. For example in 1998, the African refugees who arrived in New Hampshire were Nigerian; the year 2000 set were Sudanese, while in 2003 and 2004, the new arrivals consisted of Somali Bantu and Liberians. Therefore, a measure of association between the participants' wage income and their countries of origin indirectly involves as well measuring the association between the participants' length of stay in USA and their wage income. Consequently, the average hourly wage earned by the Sudanese participants was \$9.90, while those of

the Liberians and Somalis were \$7.40 and \$8.10, respectively. Similarly, results from the secondary dataset which contains data on seven nationality cohorts (Congo, DR Congo, Ethiopia, Liberia, Rwanda, Somalia and Sudan) show the Sudanese in first place with an average hourly wage of \$8.43, in contrast to the other nationality cohorts who earn between \$7.95 and \$8.17.

Table 6 also shows a moderate statistical association between the participants' country of origin and their length of stay, in support of the discussion above (Cramer's V Chi Sq. > 0, strength of association is .262, and ANOVA F = 16.878, p < .001). This explains why the Sudanese who arrived earlier than the other nationality cohorts are earning relatively more than their counterparts who arrived after them. The Sudanese refugees started arriving in New Hampshire in 2000, whereas the both the Somalis and the Liberian cohorts starting arriving in 2003 and 2004, respectively. Although three years is a short time in terms of the integration of refugees, it is long enough for the refugees to begin to become more aware and selective in the types of jobs they engage in. Since the Sudanese arrived before the Somalis and the Liberians, they had a longer period of time to occupationally adjust into relatively higher-paying jobs, or earned more experience-based cumulative annual pay increments if they stayed in the same jobs.

The second possible explanation is related to the educational attainment of the respective nationality cohorts who participated in the study. Inferring from the results in Table 12 below which show the Sudanese refugees, in addition to arriving earlier than the Liberians and Somalis, have the most number of people who have attained all the levels of education. Since education and wage income are significantly associated as earlier discussed under Question 1, it follows that the Sudanese will be more competitive in the

labor market, and therefore access higher-paying jobs than the Liberians and Somalis. The association between wage income and country of origin does not imply that there is nationality-based wage discrimination in the New Hampshire labor market, but rather that the nationality cohort which arrived earlier than others has accessed higher-paying jobs, as would be expected under normal conditions.

Table 12: Participants' Education and Countries of Origin

| Participants' country of origin | Participants' Level of education | | | | |
|--|---|--------------------------|--------------------|----------------|--------------|
| | Absolutely no school | Elementary school | High school | College | Total |
| Congo | 4 | 0 | 0 | 1 | 5 |
| DR Congo | 3 | 2 | 0 | 1 | 6 |
| Ethiopia | 0 | 0 | 0 | 1 | 1 |
| Liberia | 51 | 7 | 7 | 0 | 65 |
| Somalia | 43 | 4 | 0 | 1 | 48 |
| Sudan | 23 | 10 | 46 | 12 | 91 |
| Rwanda | 21 | 8 | 1 | 3 | 33 |
| Total | 145 | 31 | 54 | 19 | 249 |

Research Question #8

What is the correlation between the participants' length of stay in America and their current wage income?

Continuing with the discussion under Research Question 7 above, there is a triangular association between the participants' wage income, country of origin and length of stay in the USA. Results in Table 6 show a strong association between the length of stay and wage income (Gamma Chi Sq. > 0, the strength of association between the variables is .624, the direction of association is positive, and ANOVA $F = 14.364$, $p < .001$). Furthermore, Post Hoc tests with pair-wise comparison show that the difference in wage income is not significant during the first three years, but becomes significant from

the fourth. This explains why the Sudanese show a significant difference from the Liberian and Somali cohorts, since the Sudanese are the only cohort that has been in New Hampshire for four or more years. The Liberian and Somali cohorts are still within their first three-year threshold when the length of stay does not have a significant effect on income. In reality, this makes sense because the Liberian and Somali Bantu cohorts are still trying to settle down relative to the Sudanese who arrived in the year 2000. The measure of association between the wage income of refugees or immigrants and their length of stay in the USA could reveal more impressive results in situations where the time spread is about ten years or more, but in this study it is only five.

Research Question #9

(a) What are the perceived experiences of the participants in relation to the transferability of their occupational skills and expertise from their countries of origin to the New Hampshire context? (b) What are the coping strategies of the participants in dealing with the experiences?

The above question is related to the theoretical construct that the transferability of occupational skills which African refugees bring to the United States would affect the refugees' employment and entrepreneurial activities in New Hampshire. In addressing the question, a statistical measure of association between the participants' previous occupations (prior to coming to America) and their current occupations in New Hampshire is not appropriate because the two variables are not statistically comparable. However, there is a difference between the secondary dataset and primary survey dataset in the way that the participant's previous occupation was defined. In the asylum processing files from which Lutheran Social Services compiled the secondary dataset, 43% of the participants were 'previously unemployed' in comparison to 4.5% in the survey dataset. Furthermore, 100% the cases in the secondary dataset are engaged in the

same occupational category (blue-collar wage employment); in contrast, the survey participants included a spread across job categories (61% in blue-collar and the rest in entrepreneurial self-employment, junior white-collar, and professional or managerial jobs).

As shown on Table 13 below, 52.7% of the survey participants were previously engaged in subsistence agriculture in their countries of origin prior to becoming refugees, while none of them were currently in that occupational category in New Hampshire. Such participants were asked during the personal interviews why they were currently in a different occupation, and the typical response was that the New Hampshire context was completely different from their home-country context. Based on these compelling statistical indicators, the theoretical interpretation is that there is a very poor match between the participants' previous occupational skills and experiences and their current job categories in New Hampshire.

Table 13: Participants' Previous and Current Occupations

| Summary of occupational categories | †Previous Occupation | | | | Current Occupation | | | |
|--|----------------------|------|----------------|------|--------------------|------|----------------|-----|
| | Survey Data | | Secondary Data | | Survey Data | | Secondary Data | |
| | Freq | % | Freq | % | Freq | % | Freq | % |
| Previously /Currently unemployed | 5 | 4.5 | 72 | 42.6 | 28 | 25 | 0 | 0 |
| Engaged in subsistence agriculture | 58 | 52.7 | 28 | 16.6 | 0 | 0 | 169 | 100 |
| Blue-collar wage employment | 4 | 3.6 | 36 | 21.3 | 67 | 60.9 | 0 | 0 |
| Blue-collar entrepreneurial self-employment | 15 | 13.6 | 20 | 11.8 | 8 | 7.3 | 0 | 0 |
| Junior white-collar jobs | 3 | 2.7 | 3 | 1.8 | 3 | 2.7 | 0 | 0 |
| Professional or managerial | 5 | 4.5 | 10 | 5.9 | 2 | 1.8 | 0 | 0 |
| Past retirement age | 2 | 1.8 | 0 | 0 | 2 | 1.8 | 0 | 0 |
| Still in high school | 10 | 9.1 | 0 | 0 | 0 | 0 | 0 | 0 |
| Still in college | 4 | 3.6 | 0 | 0 | 0 | 0 | 0 | 0 |
| Still in elementary school | 4 | 3.6 | 0 | 0 | 0 | 0 | 0 | 0 |
| TOTAL | 110 | 100 | 169 | 100 | 110 | 100 | 169 | 100 |

Note: Previous occupation refers to participants' occupations in their countries of origin prior to becoming exiled or displaced persons.

The poor fit between the participants previous and current occupations implies that the participants' skills and experiences are not easily transferable to the New Hampshire context. The barriers include the non-recognition of the foreign certificates, new eligibility criteria that the participants need to meet before their skill is licensed in New Hampshire, or the irrelevance of the skills and experience in the New Hampshire economy (for example skills like rice winnowing or peasant agriculture).

Elder T., a participant who was a high school graduate and an elementary-school teacher in his home country prior to becoming a refugee, said that he lost the hope of ever becoming a teacher in New Hampshire after the eligibility criteria were explained to him. He said that he decided to be more concerned about the education of his children than his own further education:

“I’m already 46 years old, and have a large family. I wasted 10 precious years of my life in a refugee camp. Why should I waste four or five more years trying to qualify as a teacher in New Hampshire, when my children’s educational progress has been retarded all these years? A factory job is OK for me, but I tell my children to make the most of the educational opportunity they now have.”

Some of the participants said they believed the main barrier to the transfer of their previous occupational skills to the New Hampshire context was the high cost of retraining. One former barber who was now a house cleaner, said that he would not pay \$6,000 or more to retrain and obtain a New Hampshire barbing license, even if he had the money to do so. “That would be a big waste of my money”, he said. When asked if he would accept a tuition scholarship to retrain, he agreed, but added: “but as a family man, who will pay my bills during the training and apprenticeship if I stop working?”

In summary, a combination of factors such as the participants' age and family circumstances, as well as the relatively easy access to unskilled, entry-level jobs in New Hampshire, appeared to contribute to participants' decision to either defer or abandon effort in pursuit of appropriate occupational licensing which would have enabled them to transfer their previous occupational skills to the state. The decision to engage in unskilled jobs was, for some participants, a part of their long-term occupational development strategy; for others, it was a desperate measure for short-term economic survival.

Research Question #10

(a) What are the potential alternative sources, other than wage-employment or entrepreneurial self-employment, from which the participants can access cash or in-kind resources for meeting their basic human needs? (b) What are the practices of the participants in the use of these sources?

The above question is related to the theoretical construct that the availability of alternative sources of income was affecting the motivation to engage in employment or entrepreneurial activities among the study population. The study found that almost all the interview participant were accessing one type of publicly-funded subsidy or the other, including a combination of TANF, food stamps, Medicaid, house-heat, and clothing. A variety of welfare assistance is offered by both faith-based and secular non-governmental organizations in New Hampshire. Some churches operate weekend pantries where anyone can walk in and collect grocery (meat, canned foods, condensed or powdered milk, bread and other assorted supplies. Typically, the churches sell the groceries at give-away prices, but any persons who say they have no money may collect free of charge. Fifteen of the forty-four interview participants said that they had collected grocery from their church one or more times. Six participants mentioned that they got

food from soup kitchen. Two participants said that their churches periodically operate a used clothing donation, and the participants have been beneficiaries.

The availability of these sources of support made it possible for one participant who was getting food stamps to monetize the stamps through an informal quid pro quo arrangement. Another participant who collected food vouchers from the Women, Infants and Children (WIC) program also monetized the vouchers, and then turned to her church and the soup kitchen for her food needs. Such creative ways of tapping into the available cash and in-kind welfare resource were facilitated by the advice and technical assistance of informal ‘consultants’ based on quid pro quo arrangements, since access to the welfare resources formed a strong part of participants’ economic reckoning. For example, two illiterate female participants did obtain documentation legally classifying them as ‘person with a learning disability’, thereby enabling them to be eligible for a life-long support from the Social Security Administration. The study found that there were informal resource persons who were providing advice and technical assistance to interested persons on how to take advantage of various income opportunities in the welfare system. In general, most participants were aware of the range and potential sources of welfare subsidies, and the processes for accessing such services.

Sixteen (or about 36%) of the forty-four interview participants blamed their welfare dependence on what they considered as inadequate orientation by the nonprofit agency which resettled them in New Hampshire. They said that life became a lot more challenging after the agencies weaned them off with their first job. Eight participants said that the orientation provided too much information in a short time, making it difficult to remember everything. One man, who said he was a self-employed business owner in

his native country, claimed that the resettling agency did not offer him the option of starting his own business, which, he added, he would have preferred to his current job. But the study found that the Microenterprise Development Fund Program facility sponsored by the federal Office of Refugee Resettlement (ORR) is not part of the initial resettlement package provided by voluntary agencies in New Hampshire. Community-based resource persons working with the refugees in New Hampshire, among them Nasir Arush, Ben Ocra and Woullard Lett, also expressed the view that the African refugees have serious needs which require protracted and intensive interventions.

Responding to the participant's complaint on the ORR's microenterprise development program funding opportunity, the New Hampshire Refugee Coordinator, Ms. Barbara Seebart, said the current mandate of the voluntary agencies operating refugee resettlement programs in the state is limited to newly-arrived refugees. She pointed out that the microenterprise development program funding is for refugees who have completed the initial arrival formalities and orientation, and are familiar with the environment enough to function as microentrepreneurs (more on this is reported later).

C Dispositional Factors

The findings relating to Questions 11 and 12 are presented in this section, focusing on the participants' perceived social status of wage-employment relative to entrepreneurial self-employment, and participants' choices and decisions about employment and entrepreneurial activities.

Research Question #11

(a) What is the perceived social status of wage-employment relative to entrepreneurial self-employment among the participants? (b) How have the perceptions affected the economic strategies of the participants?

The theoretical construct informing the above question was that the perceived social status of wage-employment relative to entrepreneurial self-employment among African refugees affected employment and entrepreneurial activities among the study population. We address the question by (1) listing and discussing the various occupational activities that the participants previously engaged in before they became displaced; and (2) contextualizing the participants' perceived social status of wage-employment relative to entrepreneurial self-employment, in order to illustrate how the perception influences the current career aspirations of the participants in New Hampshire.

Participants' Previous Occupational Activities

In general, the participants' previous occupational activities ranged from self-employment in subsistence agriculture, agricultural processing and marketing, petty trade in consumer goods, and a variety of artisanal services, to junior blue-collar wage-employment, and finally junior and professional or managerial wage employment. The following subsections identify and discuss both the various self-employment activities and the wage-employment activities that participants previously engaged in.

Subsistence Agriculture

As shown in Table 10, approximately 60% of the 110 survey participants were engaged in rain-fed subsistence agriculture which, in the rural African context, is characterized by joint peasant family ownership of relatively small parcels of land, small operational scale, labor intensive and minimal technological input, shifting cultivation, and low-yield but disease-resistant varieties of seedlings. Although subsistence

agriculture is primarily concerned with food cultivation for household consumption, there is some overlap with microentrepreneurial activities, since peasant families also typically generate household income by (1) selling some of the harvest; (2) processing and storing some of the produce for sale to consumers or speculative traders during the off season when supply is scarce and prices increase; (3) converting some of the harvest into secondary products for sale in the cities; and (4) preserving and utilizing some of the harvest to propagate seedlings or nurseries for the subsequent planting season.

By engaging in these multiple roles, some of the rural farmers develop multiple occupational skills related to farming, food processing, agricultural technology, and entrepreneurship. Most of the interview participants who said that they were full-time farmers prior to becoming displaced, also said that they were engaged in several other agriculture-related occupations listed above. Indeed, even some of the participants who said that they were in artisanal self-employment or wage-employment (be it blue-collar or white-collar, junior or professional or managerial), also said that they owned farms or were involved in various aspects of rural agriculture, although not as peasants but as investors.

Previous Microentrepreneurial Activities

This section identifies and discusses the participants' previous occupational and microentrepreneurial activities, because it is important to view their current occupational activities in relation to the previous ones. When asked to identify their previous occupation, about 75% of the participants initially said that they were 'previously unemployed.' But in responding to follow-up questions, they would typically reveal that

they had (1) been self-employed food processors (e.g. rice winnowing, cassava processing etc.) servicing the local peasantry; (2) been engaged in the production of cash crops; (3) owned and utilized farmlands or rented out the farmlands in exchange of cash or pre-agreed quantities of produce at harvest time; (3) at least sometimes, raised income from the sale of some of their own farm harvest; and (4) engaged in petty trade in consumer goods which involved supplying the urban centers with agricultural products from the countryside, and the countryside with a variety of locally-manufactured or imported consumer goods. Petty trade in Africa typically involves bulk-breaking, minuscule quantities, and tiny amounts of cash transactions in local agricultural products or manufactured consumer goods such as cigarettes, bread, cookies, sugar, salt, canned foods and a variety of imported food condiments (Bauer, 2000). The follow-up question was very important because it made the response more accurate and realistic. For example, as shown on Table 15 (page 121), only 5% of the survey participants were previously unemployed, in comparison to 72% in the secondary dataset.

Artisan Entrepreneurs

Table 10 shows that more than 13% of the survey participants had previously been engaged in blue-collar entrepreneurial activities, working as artisans in a variety of occupations such as barbing, catering, carpentry, dressmaking, fishing, hairstyling, masonry, sign writing, tailoring, tire vulcanizing, taxi or truck driving, truck or bus loading, and metal welding. Participants typically said that they had been in those occupations for many years prior to becoming displaced, and were able to continue in the vocations while in the refugee camps.

Six of the interview participants, however, said that they acquired the vocational skills during their stay in the refugee camps because they observed that there was a demand for the skills. The period of training and apprenticeship varied from a few days to weeks, and the proficiency was developed over time through trial and error. Some of the vocational services, notably tailoring, catering, and hairstyling, were mostly itinerant operations involving the entrepreneur bringing the services to the client's doorstep.

For example, a tailor would tie his sewing machine onto a bicycle and ride around the village, city or refugee camp while ringing a bell, blowing a horn or calling out to attract public attention. Any person with a tailoring order would yell or wave to the entrepreneur who would stop, listen to the client's order and engage in a negotiation of the terms and conditions of the transaction. The minor orders, such as the patching of old apparel, are performed on the spot and the payment received. Major orders, such as for the sewing of new apparel, are collected and performed at the entrepreneur's place of residence, and the finished product delivered on an agreed date.

Like tailoring, some catering services are also itinerant operations. Typically, the caterer prepares the food where she lives, and carries it in a big basin on her head while patrolling around the village or city or refugee camp. She would stop to serve anyone who want buy. Some clients would be served the food in the caterer's dishes and the food would be consumed on the spot using the caterer's cutlery while she waits. Other clients would have the food served into their own dishes, to be consumed after the caterer may have left. Similarly, some of the hairdressers operate itinerant services: the client provides the hair-conditioning creams, threads and any other garnishments desired, and

the hairdresser would come to the client's doorstep to provide the expertise in braiding or styling the hair as per the client's preferred choice.

However, one participant said that her catering business was not itinerant because the service involved serving fried slices of plantain (dodo), bean paste (akara), and pap made from corn powder (akamu) early in the morning and in the late afternoon. Families sent their children who would want to buy from her, and she always sold out. But sometimes it rained and the day's business operation would be interrupted because the operation was outdoors.

Among the Somali female participants, handicrafts (the production of floor mats, baskets, and knitting) were the common entrepreneurial occupations, while the males engaged in more labor-intensive occupations such as digging, woodwork and metal welding. One male participant said that he developed the skill of transporting up to four persons together on his bicycle which was his taxi operation during his twelve years at a refugee camp in Kenya, and that the income from that occupation sustained him and his family of seven. Three of the artisans said that they had learned the skills from their family members or through an apprenticeship, and had been self-employed prior to becoming refugees. Five of the ex-artisan entrepreneurs said that they used to live and operate in the rural countryside, while others said they were based in urban centers.

Traditional Birth Attendant/Midwifery

Three of the female participants had previously been traditional midwives in their countries of origin prior to becoming refugees. Although the three women were illiterate, the field assistants said the women knew about female physiology and the reproductive

cycle; the knowledge was inherited from their mothers through many years of apprenticeship. Due to the lack of Western healthcare facilities in rural communities, a traditional midwife is called upon to attend the birthing process. However, it is not a full-time occupation. According to one of the women (Nanami):

“The population of our community was not too big, but I don’t know how many we were. No, it was not nearly as big as Manchester . . . maybe four thousand people. I was only called when a baby was about to be born, or sometimes when there was a miscarriage. I wasn’t busy all day everyday delivering babies, so I kept myself busy with farming and cassava processing. Midwifery was a part-time occupation for me.” - **Nanami**

Asked if she would like to go to school in New Hampshire and learn more about modern midwifery, Nanami declined, saying that she stayed in the refugee camp for fourteen years before coming to the United States, and during that time, there was no need for traditional midwifery because humanitarian agencies provided a modern health center where babies were born. At the time of the interview, Nanami was working as a kitchen assistant in a major hotel in Manchester.

Professional or Managerial Occupations

As shown in Table 10, about 4% of the survey participants said that they had been in professional or managerial positions prior to becoming refugees. The occupations included elementary school teaching, banking, rural healthcare, and, graphic design, nursing, law, and geology. None of the participants in this category was currently engaged in an equivalent occupation in New Hampshire, but one of them was in a part-time white-collar, salaried job while all the others were either in unskilled, entry-level

jobs or, at best, in temporary, hourly-paid, junior white-collar jobs unrelated to their previous occupations.

Participants' Perceived Social Status of Wage-Employment

The participants' previous occupational skills and experience are identified and discussed in the foregoing sections in order to provide a context for understanding the participants' perceived social status of wage-employment relative to entrepreneurial self-employment. As explained in Section 3(G) of the second chapter, wage-employment was historically considered as socially more prestigious than self-employment in many African communities, due to a popular mentality traceable to colonialism: the labor market in pre-colonial African economies involved exchange by barter as well as some traditional media of exchange, while the colonial era brought wage-income as we know it today. During the colonial era, the only available opportunities for formal wage-employment were normally in the colonial administration or a faith-based organization, and only a tiny proportion of the vast African populations could get into such jobs. Although the rest of the populations were not employed in such jobs, they were still productively engaged in agriculture, microenterprise activities and artisan trades, but tended to perceive themselves, or be perceived by others, as 'unemployed'.

As shown in Table 10, the way some of the participants defined 'employment' may have affected the information that they provided about themselves and about their previous and current occupations. For example, in the secondary dataset, 72 (or about 43%) of the 169 participants said that they were 'previously unemployed' in their home countries prior to becoming refugees, while only 5 (or 4.5%) gave similar information in the survey dataset. Furthermore, 58 (or 52%) of the survey participants said that they

were engaged in subsistence agriculture, while only 28 (or 16.6) of the secondary dataset said they were in that occupation.

Typically, participants who were peasant farmers tended to declare themselves as previously unemployed in the secondary dataset because such participants did not consider farming as an occupation. During the survey, a follow-up question in such cases typically led to the participant saying that she/he was a peasant or engaged in self-employed vocation. This indicates the need for persons processing the documentation of refugees to better understand the socioeconomic context of the refugees and be sensitive to what the word ‘employment’ means to such refugees, since differences in socioeconomic context can affect the meaning of the word. For example, to be ‘unemployed’ in a Western context typically means having no job and, consequently, no regular wage income. In the African context, it could mean that the person is self-employed or not employed in the formal sector (i.e. a government department or a well-known business corporation). Such subtleties illustrate some of the difficulties of cross-cultural communication, and the need for practitioners to be attuned and sensitive to the context that they are dealing with.

The participants perception that only wage-employment is real employment partly explains why over 70% of the cases in the secondary data were listed as “previously unemployed”, since that was possibly the information they gave when asked about their previous occupation. Five interview participants considered themselves as previously unemployed, even though they had been land-owning self-employed peasants who also engaged in a variety of productive microentrepreneurial activities. Formal employment is accorded a higher social prestige in Africa than informal occupations, and many of the

African refugees have that perception. Consequently, between readily available entry-level factory jobs and self-tasking microentrepreneurial ventures, such refugees are likely to choose the former rather than the latter. For example, the participant quoted earlier as saying that he would not retrain as a barber, added that working as a barber in New Hampshire would have been a sign of career stagnation for him.

People back home are proud of me when they hear that I work in a company. Working in a company is something big in country, so it is better for my image than being a self-employed barber, which is normally for unemployed people back home.

- Teegan

Teegan did not want people in his country of origin to hear that he had come all the way to America but could not do anything better than the same old barbing that was his occupation back home. Therefore, at the time of the interview, he held a low-paying, entry-level factory job of which he seemed proud, nonetheless, although he shared a two-bedroom apartment with three other young men because a more comfortable living arrangement would have been beyond his financial means. While institutional barriers have affected the transferability of the participants' previous occupational skills and experience to the New Hampshire context, the social prestige that some of the participants attached to wage-employment appears to have influenced their decision not to engage in entrepreneurial self-employment, even though that was their occupational category in their country of origin.

The perception that wage employment is better than entrepreneurial self-employment seems to change with the participants' length of stay in America, so that the African refugees who have lived for longer periods in America are talking more favorably about entrepreneurial self-employment than newly-arrived refugees. Wage-

employment might also offer a more predictable flow of income than microentrepreneurial self-employment, and thereby give a greater sense of financial security which newly-arrived refugees need. Consequently, risk-averse persons might prefer wage-employment to entrepreneurial self-employment until they understand the new environment better. One interview participant illustrated this point with the following statement:

“If I knew what I know now when I first came to this country, I would have immediately taken a loan to train and get a barbing license, but I was afraid of failure, so I chose a low-paying factory job which was an easier way out for me.”

Another participant said that he initially did not understand the value of the American currency in the New Hampshire context relative to his country of origin, therefore he could not have done well as an entrepreneur:

“When I first arrived, I only knew the value of the US dollar in terms of [his home country currency]. I didn’t know the value of the dollar in America. So if I got a job for \$5 an hour, I jumped at it with joy. I soon realized that I couldn’t pay my bills. I’m now a CNA making \$9 an hour, but it’s still hard, my brother!”

However, not all the participants expressed regret about choosing wage employment over entrepreneurial self-employment, or not liking their jobs. One participant said that he loved his job and planned to remain in that employment for as long as the company would keep him. He was saving to buy a house:

“My current job is my first and only one since I came to America six years ago. The refugee agency helped me to get it. It is a physically tiring job, but I’m happy there because the company allows me to do as much overtime as I can. I sometimes work sixty hours a week, and I’m soon buying a house.”

In summary, it seems that the participants are engaged in wage-employment not necessarily because they think that wage employment is more socially prestigious than entrepreneurial self-employment. Even if such perception is a factor, other reasons are that (1) wage income from a stable job is more predictable and provides a greater sense of financial security than unpredictable profits from entrepreneurial ventures; and (2) employees in good wage employment benefit from healthcare insurance coverage (for self and family members) and retirement plans, whereas such would be the personal responsibility of a self-employed entrepreneur.

Research Question #12

(a) What cultural issues are affecting the respondents' participation in the labor market or entrepreneurial ventures in New Hampshire? (b) How have the respondents dealt with the issues?

This research question is linked to the theoretical construct that cultural disconnectedness affects employment and entrepreneurial activities among the study population. The findings identified and discussed in answer to this question are consistent with what Lofland and Lofland (1995, p. 140) categorize as “situational” and “dispositional” factors in social analysis. The situational factors (e.g. the non-availability of mass transit system in New Hampshire, lack of personal transportation, and non-recognition of the refugees' previous occupational skills and experiences) have been identified and discussed in relation to the earlier questions.

In answer to question 10, this section identifies and discusses culture as a dispositional factor affecting the participants' choices and decisions about employment and microentrepreneurial activities. Culture is a systemic or structural factor in the sense that it influences a person's perceived core values, world view and economic choices and

decisions. Hence it is also a dispositional factor because it forms part of one's psychological personality. Though intangible, culture is a very powerful structure which can permeate a society's other system levels among which are the political economy, the core or dominant ethical values of the society, family arrangements, and the individual's own personal philosophy (Layder, 1994; Parsons, 1937, 1951). In reality, these various system levels are frames of reference which guide the choices that people make in various situations.

Adaptation to American Workplace Etiquette

Cultural disconnectedness was a strong factor affecting the labor market activities of the African refugees. Despite the orientation provided by the voluntary agencies when the refugees first arrive in the United States, it seems that the actual cultural adaptation to American workplace etiquette happens over a long time, possibly years. A participant who had been in New Hampshire for more than one year, said she was dismayed by all the fuss about punctuality:

“Why should they sack me for being 30 minutes late, when they know that I am a nursing mother and have to take my child to a baby sitter before coming to work? Besides, why should they be offended by my lateness if I'm only paid for the hours that I actually work ...? I'm not a slave!”

Another participant who lost her job due to habitual lack of punctuality, said that she used to be a professional rice winnower in her home country, and had always been self-employed. Farmers brought their rice for her to winnow at her homestead, and she dictated her own work pace. But since coming to America, she had been fired from several jobs for lateness to work or other “petty reasons.” She said she would rather be self-employed, “but there is no rice winnowing around here and everything else I want to

do, they require me to have a school certificate, even though I never went to school back home.”

Political Economy

Fourteen (or 32%) of the interview participants complained that there were too many bills to pay in America, and 8 of these questioned why one should have to pay for “even television reception.” The perception is only meaningful if placed in the context of the political economy of the participants’ countries of origin where free television broadcast services are state-owned monopolies (or quasi-monopolies) serving mostly as organs of government propaganda.

For example, a Nigerian regional government during the 1950s supplied and installed free wall-mounted transistor radios in some private homes, restaurants, and other public places in a major city, in what the government said was a means of promoting mass political education and general awareness. The radios were rigged to only one broadcasting station, which was the regional radio station, and were electrically powered, so the recipient did not need to incur any costs on batteries. In some instances, the radio was mounted very high up on the wall where it could not be switched off, thereby exposing the targeted audience to around-the-clock government propaganda, everyday of the week.

Some of the interview participants were from African countries where the only television service they ever had was some form of such ‘free’ state-owned electronic broadcast channels. From such a frame of reference, and without understanding the basic differences in context between the political economy of their country of origin and that of the United States, some of such participants may have come to the conclusion that it was

unfair to pay for television reception in America. When told that they did not have to subscribe to cable television, some of the participants said that they felt it was their right to have access to cable. Yet, unpaid cable bills had contributed to a tarnished credit history for some of the participants, and a bad credit record hampered the eligibility of at least one participant to acquire a pre-owned automobile from a local dealership, and affected lost his job because due to lack transportation to commute to job.

Cultural Values as a Structural Factor

Culture has been defined as a society's stock of knowledge, literature, technology, core moral values, and the collective mythical and/or religious beliefs ((Durkheim, 1964). Cultural frames of reference represent a *habitus* – a people's stock of culturally-derived knowledge and justifications (Bourdieu, 1977), or a *lifeworld* reflecting a people's ideas, activities and choices which relate to their cultural, political, economic or institutional frames of reality (Habermas, 1987). In other words, culture is influential because it places reality within a frame and affects the choices that people make in that frame.

The study found that at least some of the rampant unemployment among the female participants and among the male participants' spouses was because of a self-perceived religious belief, dominant in some of the participants' home countries, that women were not supposed to work in places where they would interact with men, especially men of a different religious faith. Based on that cultural frame of reference, some husbands were prohibiting their wives from engaging in employment activities.

While illiteracy undoubtedly was a strong factor affecting access to the labor market, as the correlations results have shown, it appears that cultural beliefs were part of the influence. For example, some of the other illiterate African female refugees, just like

their counterparts from Bosnia and Chechnya who shared the same faith and did not speak any English, were making an effort to at least sporadically engage in employment that required no English language skills. While the East European refugees are more familiar with life in an industrialized society because there was compulsory employment under the former socialist political economy of their countries of origin, most of the African refugees had previously been self-employed rural peasants with no occupational experience in the urban sector. Consequently, Muslim male refugees from Bosnia and Chechnya in New Hampshire are not prohibiting their wives from employment activities on religious grounds, as was the case with some of the African refugees.

Power Relations within Participants' Families

According to Foucault (1977), the roles and positions of people relative to each other, whether within a family setting or in the workplace, represents both the source and the direction of power. Foucault identifies two main forms of power – sovereign power and disciplinary power – and further points out that a prolonged subjugation to disciplinary power can overtime lead to a specific self-discipline as the expected behavior becomes internalized.

The rampant unemployment among the female participants and male participants' spouses can be understood in the context of Foucault's analysis, in the sense that some of the women may have internalized the cultural ethic that justifies their abstaining from the labor market. Husbands constituted for such women the continuous presence of disciplinary power to reinforce the already internalized adherence. This is analogous to the self-disciplined wait for the green traffic light even when there are no other cars around. The analogous situation represents the effect of internalized disciplinary power.

Similarly, we can characterize the female African refugees who abstain from employment in conformity to their husbands' dictate as engaging in self-disciplined behavior based on internalized disciplinary power which is framed by a religious belief (see Table 13 below for a summary of these discussions). As the shared core values affect the choices and behavior of the persons concerned, the choices and behaviors themselves become both the medium and the outcome of the cultural structure (Giddens, 1973, 1984).

Somali Development Center's New Hampshire Deputy Director, Mr. Nasir Arush, held the view that cultural hindrances to unemployment could only be erased gradually over a long time, and that trying to force the issue could be counter-productive. He cited a case in which one male refugee suddenly took ill and was diagnosed with kidney stones. The man's wife, who had hitherto been home-bound and unemployed, was reluctantly allowed to enter the labor market, since the family was in desperate need of a financial safety net. After the man recovered from the surgery, he did not object to the continued workforce engagement of his spouse, but instead helped to make childcare arrangements to enable both husband and wife to remain employed. Mr. Arush pointed out that the revolutionary symbolism of such incidents is not lost on the other patriarchal families within the refugee community, since it would become obvious that two-income families will be doing economically better than single-income families.

As reported later, the New Hampshire Refugee Coordinator, Ms. Barbara Seebart offered a view similar to that expressed by Mr. Arush. She said the participants will "will figure out soon enough" the cultural aspects to cling to and those to shed or adjust in order to enhance their assimilation in New Hampshire. In order to summarize the

foregoing discussions relating to Research Question #10 which looks at political economy and culture as structures affecting the labor market behavior of the participants, Table 14 below illustrate some of the links between cultural beliefs and decisions about participating in the labor market. This is not intended as a criticism of any religion, but rather to argue that cultural technologies adapt over time and across locations and societies. Some patriarchal cultures in Africa have been incorporated into religious creeds and transmitted from generation to generation. The relegation of female-folk to inferior positions in social, economic and political relations is an element of such patriarchal cultures. Furthermore, the patriarchal cultural elements are interwoven with religious creeds, thereby making many men and women unwilling not question them. Once the cultural norms become accepted and internalized by members of the community, both personal and social psyche and behavior become conditioned to and compliant to such norms, a phenomenon regarded by Lofland and Lofland (1995) as a dispositional factor in social analysis.

Table 14: Culture and Unemployment among Female African Refugees in New Hampshire

| System Levels | Theoretical elements of the system level | Analysis applied to respondents |
|------------------------------------|--|--|
| Dominant political economic system | Widely shared mode of economic exchange – the mode of production and distribution of goods and services in the society – and forms of adaptation that individuals need to make as members of such society (Parsons, 1937, 1951). | Participants who had previously been rural peasants, or used to a patriarchal, theocratic culture, or accustomed to the free distribution of some goods and services (e.g. free television services for state-owned broadcast networks) expect things to be exactly the same in the United States. |
| Dominant cultural system | Stock of knowledge, literature, and core moral values (Parsons, 1937); a society's collective mythical and religious beliefs (Durkheim, 1964); the roles and positions of women and men in the society. | The cultural or religious values of the participants are reflected in the way they dress, the foods they eat or forbid, their political views, self image, views on the positions of women relative to men, and decisions about employment and other economic activities affecting them or family members. |
| Case-specific family context | Roles and positions of husband relative to wife. The husband's perpetual presence in the family represents a form of disciplinary power in the life of the wife (Foucault, 1977). | Husband convinces or coerces wife to stay away from employment because of a perceived religious justification to keep the wife from interacting with 'unbelievers' in the workplace. |
| Individual | Individual psychology – internalized self-disciplined behavior acquired overtime through subjection to sovereign or disciplinary power, or both (Foucault, 1977). | Unemployed wife believes it is right to abstain from employment in order to avoid contact with 'unbelievers' in the workplace |

Research Question #13

(a) What are the current or potential (formal or informal) entrepreneurial activities within the African refugee communities in New Hampshire? (b) What is the perceived potential commercial viability of microenterprises involving these activities? (c) What are the perceived potential constraints against such microenterprise development?

Question #13 above is related to the theoretical construct that African refugees' involvement in entrepreneurial activities in New Hampshire would depend on the commercial viability of the related goods and services in the state. One of the main objectives of the study was to find out the type of informal entrepreneurial activities taking place among the study population. Consequently, a number of questions included in both the survey and interview instruments aimed to probe the subject. One of the questions was whether participants engaged in informal income-generating activity besides (if any) formal wage-employment. In all, nine (or 8.2%) of the 110 survey participants affirmed that they were engaged in informal income-generating activities. Of the nine, seven were female while two were male. However, some participants may have been reluctant to give factual information. But the study ascertained that the following informal entrepreneurial activities were thriving among the participants.

Tailoring

Two of the male participants had sewing machines in their living rooms and worked as part-time tailors, even though both had full-time jobs. Their clients were other refugees from the same nationality cohort. The tailors said that they were not making much money from tailoring because the Autumn, Winter and Spring were too cold for the wearing of African-style apparels which they produced. Only the summer warmth was conducive for the business, they said.

They also said that there was severe poverty among their clients, who as a result preferred the cheap used clothing from Goodwill and Salvation Army. The custom-made African apparel involved buying the cloth from Wal-Mart, taking it to the tailor, and telling the tailor the type of design wanted. The tailor would take the client's measurements, and both parties would agree on the collection date and the service charge. In general, the range of services offered by the tailors included making new apparel or mending old ones for men, women and children, as well as bedding, door and window curtains, and wall spreads.

Hairdressing

Three of the seven female participants who engaged in informal entrepreneurial activities said that they were involved in hair styling (mostly braiding or weaving the African mat (or corn-rolls). Braiding was much more expensive, ranging from \$30 to \$100, depending on the design and fineness of the braids desired. The finer braids took a much longer time to do than thicker braids, and therefore cost much more. In general, the clients brought their own hair conditioners, threads, artificial hair, and any other garnishing that they wanted, while the hairstylist supplied the expertise and labor. The participants said that they offered babysitting services for clients who needed it while having their hair braided. The babysitters were normally daughters of the hairstylists, and they ranged in age between five and twelve years. The hairstylists had wage employment, and only attended to clients on their days off.

Childcare

The remaining four of the seven female participants who engaged in informal entrepreneurial activities said that they were providing childcare for working parents.

They said that the number of children cared for ranged from two to five, but was sometimes higher because some parents had only a sporadic need for the service – like one day in a month or once in several months – and could drop by and access the service without prearrangement.

The reported weekly earning from childcare ranged from \$140 to \$280, depending on the number of children cared for. One participant said that she did not charge a fixed weekly or hourly rate, but did not accept less than \$50 per week per child. Some of the childcare services were being paid for by the children's parents, while others were covered by the state of New Hampshire which paid various rates commensurate with child's parental income.

At least one of the childcare services was not a state-registered enterprise. When asked, all the childcare providers said that they were aware of the legal requirement in New Hampshire which made licensing mandatory for childcare services involving more than four children. One woman said that she did not want to seek state licensing even though she cared for more than four children, because the state was not involved in the payment for her services. Another woman in Manchester said that childcare was for her a temporary activity until she could get a job, because she did not like sitting indoor all day with the children, especially during the winter.

Letter writing

Another informal income-generating was letter-writing. The letter-writers were teenagers below eighteen years old, and therefore not included as research participants. But the mother of one of the letter-writers said that her son had written letters for many of the refugees from her country, thereby enabling the refugees to keep in touch with their

families back home. She said that the boy was also often called to read letters from the home country, and that the boy did not charge a fixed amount, but generally received about \$5 for each letter written, and anything from \$1 to \$3 for each letter read.

Goat Butchers

The research found a thriving informal business which involved the purchase of live goats in Lowell (Massachusetts). Informal entrepreneurs received orders for goat meat from a number of Africans in New Hampshire, and traveled to Lowell where they buy, slaughter, roast and butcher the goats for supply to their customers. Although the two Asian stores in Manchester also sold goat meat, some of the participants preferred the Lowell option because they considered it much cheaper, and the various goat parts such as the head, intestines, and skin (which are used in the preparation of some special African dishes) were not discarded during processing. The grocery chain store Stop & Shop has recently started stocking goat meat at prices lower than those of the Asian stores, but some participants said they do not like the Stop & Shop goat meat because it does not include the skin and other parts of the goat.

Transnational Entrepreneurial Transactions

Entrepreneurial activities among refugees and immigrants in developed countries often involve transnational operations in the form of cash remittances or the transfer of goods and services (Portes et al., 2000). Ten interview participants (all male) said that they had remitted various amounts of cash to their home countries for a variety of entrepreneurial transactions, including (1) the purchase of land for speculative purposes; (2) the renovation, completion or construction of buildings for residential or business use,

and; (3) the purchase of agricultural harvests to be stored and resold during the off season when the supply of such produce is scarce and the prices high.

Eight other participants said that they had bought used cars, electronics, tools, and other 'junk' items from auctions or yard sales in Concord, Manchester or Nashua, and had them shipped abroad for resale, in their home countries at much higher prices. The proceeds from such sales were then channeled into various speculative business activities in the home region, or given toward the upkeep, medical bills or educational expenditures of family members such as parents, siblings, children, spouses and other relatives who were still over there. The overseas partners for such transnational entrepreneurial transactions were mostly family members or trusted friends, although several participants complained about the lack of financial accountability from the partners.

Participants who engaged in sporadic transnational informal entrepreneurial activities did not consider themselves as engaging in informal income generation, and did not want to be specific about how much money they were making from such activities. One participant had a college education, and at a point during the interview, he snatched the researcher's notebook and read the notes on transnational entrepreneurial activities, since he objected to it being recorded as a source of income. He said that the income generated from the transnational entrepreneurial activities does not benefit him or his family in New Hampshire, but only goes towards helping his needy family members in his country of origin. He said that he did not want to be misrepresented, or to make him look like a tax dodger in New Hampshire. But the same participant had earlier admitted that some of his home-country remittances had been invested in land speculation, which is normally a long-term investment. The study was primarily interested in recording the

fact that informal transnational entrepreneurial activities were taking place among the study population, and not how the financial proceeds from such activities were being dispensed.

Overall, the participants who engaged in informal entrepreneurial activities appeared to prefer keeping the operational scale limited and clandestine because (1) the undeclared income did not jeopardize the participants' eligibility to an assortment of welfare support systems; (2) the income was not taxed; (3) the scale of demand was relatively small and sporadic or seasonal, and therefore unreliable for full-time venture; (4) it was important for the participants to be in full-time employment in order to qualify for healthcare insurance and retirement plans; and (5) the participants were risk-averse and concerned about the potential consequences of putting all their eggs in one basket, in the event that the business did not thrive.

Support for Microentrepreneurial Activities

Microenterprise development programs exist in New Hampshire with a history of providing capital, technical assistance, training and mentoring to start-up activities. The programs are desirous to extend their services to the African refugees, but the main problem has been the lack of effective community organizing and group structures with which such programs could partner. However, the Lutheran Social Services of New England (LSSNE) is supporting community organizing through the Ethnic Community Based Organization (ECBO) Unit. According to a LSSNE document, the ECBO Unit promotes the formation of "formal mutual assistance association whether it is cultural, linguistic, social or legal in nature. Organizations can be multi-ethnic (pan-African, pan-American, pan-national, etc) or ethnic specific (Somali, Sudanese, Bosnian, Croat, Serbian, Kurdish,

Vietnamese, etc.)” [provided] the organizations are comprised primarily of resettled refugees and asylum seekers and the [association] is not primarily political in nature (although political issues can be one of the interest areas offered . . .).”²⁷

The services provided by the ECBO Unit to refugee communities interested in forming community-based organizations include (1) assistance with clarification of the purpose of the organization; (2) development of a strategic plan; (3) filing of documentation for incorporation and tax-exempt status; (4) advice on the recruitment and training of a board of directors; (5) resource referrals for donor and other support; and (6) consultation on the development of funding proposals. The availability of these community organizing services provides opportunities for microenterprise development programs to collaborate with the ECBO Unit in offering capacity-building interventions in order to make develop CBOs that are professionally competent to implement targeted services within the African refugee communities in New Hampshire.

To conclude this section, the study found that employment and entrepreneurial activities among the participants were affected by both human capital factors and systemic or structural factors. The next section presents and discusses the various strategies used by the participants to address their problems relating to employment and microentrepreneurial activities, although these findings were not initially included in the theoretical constructs of the study.

2. Other Factors

The findings reported in this section include (1) the factors that the researcher did not theorize about in the research proposal but encountered during the fieldwork; (2) the

²⁷ Fact sheet provided by Peter W. Hayward, Community Organizer/ECBO Unit Coordinator, Lutheran

issues not included in the initial theoretical propositions of the study but identified by the participants as affecting their employment and entrepreneurial activities; and (3) other factors directly or indirectly affecting the economic integration of the study participants.

A Findings Not Theorized in the Research Proposal

When five or more interview participants identified issues not initially included in the theoretical constructs as affecting their employment and entrepreneurial activities, the study treated such issues as important and included them in subsequent interviews, and as a subheading in the report. This is another credit to the flexibility and usefulness of grounded theory research and phenomenological interviewing.

The participants' living conditions did not form a part of the theoretical constructs, but could not be ignored because they indicate the participants' socioeconomic condition and can produce spin-off affects on the labor market activities of the participants. Therefore, the study reports on poor living conditions if five or more cases were similar. The two issues identified by participants included (1) the refugee travel loan: a federally sponsored soft loan facility used by refugees for a one-way initial air travel ticket to the United States; and (2) the undisciplined behavior of participants' adolescent male children which caused the parents financial loss and emotional anguish.

i.) Participants' Living Conditions

The study did not ask questions about the participants' living conditions, but observed the conditions as part of the overall socioeconomic context of the participants. In general, unmarried participants who were sharing an apartment (e.g. two or more single persons in a two bedroom apartment), had better furniture and electronic

appliances than participants who had families and either lived alone or in a shared apartment. In one case, four men were sharing a two bedroom apartment and only one of them was employed. The apartment rent had not been paid and the tenants were facing eviction as at the time of the interview. Their living room had no furniture, but there were several empty bottles of liquor lying around, and the apartment was dirty and had a strong stench of cigarette. The study observed the following living conditions among the study participants.

01) Cockroaches and Fleas

The researcher saw cockroaches in twenty-three (or about 30%) of the seventy-eight apartments visited during data collection. One participant commented that he did not know where the insects were coming from because the more he killed them, the more they multiply.

One participant was seen shaving the daughter's hair when the research team arrived, and she said that the girl had hair lice. Three other children in the family had shaved heads. The girl, who looked about eight years old, was crying because she did not want her hair to be shaved, but her mother offered the girl no alternative. According to a field assistant, another refugee family got bedbugs in their apartment from a discarded mattress which they picked from a sidewalk during the summer.

02) Overcrowding

Many of the participants were living in shared housing arrangement, irrespective of whether they had families or not. The study recorded twelve two- or three-bedroom apartments that seemed overcrowded the participants who lived there identified

themselves as members of two or three different families. A number of adults came and went from such apartments as the interviews went on, and children did not seem to have their own rooms in such situations.

One interview participant said that he moved in with two other families in a two bedroom apartment because it saved him money. He said that he bought a used mattress from a yard sale, and was using it on the floor in the living room where he slept during the night. He said that being unmarried and working the second shift (3pm – 11:30pm), he only needed a sleeping space for the time being, until he could save up some money.

03) Poor Lighting and Heat

There was poor lighting and/or inadequate heating in nine (or about 12%) of the seventy-eight apartments where participants lived. One apartment had no lighting at all, and the front door was opened to let in some of the corridor lighting. The participant informed explained that the light bulbs had expired, and the family would purchase new bulbs during the weekend shopping. The researcher conducted the interview using a battery-powered torchlight (intended for emergency use in the car). At the end of the interview, the participant jovially asked to keep the flashlight. The two school-aged children seemed very delighted with the gift, and they jumped over their father to collect the light, and repeatedly switched it off and on with excitement.

In another family, the electric stove and oven were on, and the oven door was open, to heat up the apartment. The participant said that it cost about \$300 per month to use the installed heating system, and they did not have enough money and had not cleared the backlog of heating bills for three previous months. The two families sharing the three bedroom apartment had abandoned all the other rooms, and all eight of them were staying

together in the living room which merged into the kitchen and stove area, so they could keep warm from the kitchen heat as well as the collective body heat. The field assistant provided the families information on where to access heating subsidy, and they were very delighted to have the information.

04) Lack of Furniture

Most apartments were sparsely furnished. Some families had two or three cheap mats spread out in the living room, and the mats served for both sitting and sleeping. The research team also sat on such mats during some of the interviews. Many of the apartments had no television or radio displayed in the living room, and it is unlikely that the electronics were kept in the participants' bedrooms. The implication is that such families did not have access to news, public service announcement, or entertainment. One participant had no radio or television, and his car was towed from the street because he was not aware of a parking ban during a snow storm in mid December 2005. His car was towed and he missed one day of work and wages while trying to rally a \$100 loan from his ethnic community to enable him pay and retrieve his car (which he said he had bought for \$250 from the auction). The incident illustrates how the participants' living conditions can impact on their employment activities.

Some families asked the research team if they knew of any discarded furniture that was in useful condition. In reply, a research assistant opined that locating discarded furniture in and around Greater Manchester was possible during the summer, but transportation of such furniture to the needy refugees was a big problem. Commenting on furniture, the New Hampshire Refugee Coordinator, Barbara Seebart, stated that the voluntary agencies responsible for the initial resettlement of the refugees are obligated to

provide each household with a couch and a dining set. The study was not aware of the policy at the time of interviewing the participants, and therefore did not ask to confirm if the participants who were lacking furniture got any from their agency. Still on furniture, Mr. Ben Ocra of MaxImpact, a community-based organization in Manchester, stated that his organization operates a furniture donation depot, and the refugees are welcome to contact his office for advice on how to obtain the furniture free of charge. Mr. Ocra however added that his organization does not offer delivery service.

05) Children's Welfare

Some of the participants' children wore oversized, old clothing and shoes, as if they did not have more appropriate apparel. In one case, the research team gave a female participant two sweat shirts donated by a doctoral student at SNHU, and she instantly handed one of them to her daughter who promptly wore it, even though it seemed oversized. The family seemed very delighted and appreciative of the gift. The study had no professional competence to assess the nutritional condition or health of participants' children, but some of the children appeared to be in need of better nutrition. The children's nutritional status might be impacted if parents monetize food stamps or Women, Infants and Children's (WIC) food vouchers, as discussed in the findings under Research Question #10. Perhaps a study on the health and nutritional conditions of refugees' children in New Hampshire could illuminate on these issues.

The apartments that some of the participants were using for childcare facility equally had sparse furnishing. Although the State of New Hampshire subsidizes childcare for low-income families to enable the parents participate in the labor market, the parents are responsible for selecting a suitable place. The parent and the caregiver

must mutually agree to the arrangement which must also be witnessed by a responsible government official. However, the government does not undertake a physical inspection of the apartment where the child would be cared for.

However, some of the childcare arrangements did not involve the state, because the children's parents did not want to declare that they had jobs, especially if the jobs were temporary (such as house keeping in rich people's homes) to make ends meet. They feared losing some of their welfare benefits if they disclosed the reason why they needed childcare for their children. It also seems that convenience was more important to some parents than the quality of childcare. Therefore, some participants (parents) said that they made childcare arrangements closer to where they lived for logistical reasons. One parent said "I just take my children to the apartment next door, and pick them up when I return from work. It is convenient for me."

ii.) Drinking, Domestic Violence and Gambling

This subsection reports briefly on drinking, domestic violence and gambling because the researcher either directly observed the behavior or was briefed by a field assistant or community-based resource person.

01) Drinking Problem

About 15% of the male participants appeared to like drinking a lot, particularly the Southern Sudanese and the Liberians. They drinkers move in groups and frequently visit night clubs in Manchester, Laconia, or out of state in Maine. They also sometimes have house parties. They are typically between twenty and thirty years old and are employed, and share apartments with their friends. Typically, such male refugees came to the

United States alone, unlike many others who came with their parents, siblings, children or spouses. Two such participants came with their parents, but have now moved out to live on their own. A field assistant for this study was a member of a drinking group, and he got evicted from his apartment for habitually disturbing his neighbors with weekend house parties. The eviction made him lose a few days of work, and he also lost his field assistant job. The researcher attended one such party in an effort to become acquainted with some potential participants.

02) Domestic Violence

Two male participants were under restraining orders for being involved in domestic violence with their wives. The study did not witness any case of domestic violence, but heard statements from participants and community-based resource persons indicating that other African male refugees in New Hampshire had a similar problem. The statements attribute the problem to too much drinking and womanizing by the men. Responding to an interview question about their general impression of the way of life in America, some participants mentioned restraining orders as one of the things they did not like about America. One participant, claiming that his view reflected those of the male refugees from his nationality cohort, expressed a strong dislike for government's involvement in domestic disputes, and pointed out that he and his friends would prefer an ethnic community-based arbitration process for marital disputes²⁸. Such a process, he argued, should be akin to the one used in their country of origin. The participant justified his position with the following argument:

²⁸ The researcher did not triangulate this view with that of the womenfolk. Therefore it is biased and constitutes only one version of the narrative on this topic. Author regrets the inadvertent bias.

“How are you a man if the government will not let you to maintain discipline in your family? Your son is misbehaving and you cannot discipline him. Your wife is getting bad advice from other women who don’t respect their husbands, and she’s insulting you everyday, and you can not discipline her. Is she your wife or the government’s wife? Our community here in New Hampshire should be allowed to resolve marital conflicts because they will truly reconcile the family and restore peace. Government does not reconcile the family but rather breaks it up with all these restraining orders”

Woullard Lett of the Ujima Collective, a community-based organization in New Hampshire, said that the call for a community-based resolution of marital and domestic disputes is understandable because such practices and conflict resolution mechanisms are part of the cultural infrastructure in African countries. However, Mr. Lett added that it is unrealistic to expect a replication of such social infrastructure in the New Hampshire context.

“A community-based resolution of domestic violence among the pan-African community in New Hampshire is not feasible without a community-based mechanism for monitoring and enforcing the covenants of such resolutions. By and large, law enforcement agencies are responsible for addressing cases of domestic violence, although the clergy and specialists can be involved in marriage counseling in general”

- Woullard Lett, Co-founder of Ujima Collective

Illustrating how marital conflict has affected the labor market activities of some of the participants, one of the male participants under a restraining order from his wife said that the forced separation cost him his job: his wife needed their only car to shuttle the children to school and daycare, and herself to work, so he could not find regular transportation to his own job which was in Salem, an 18-mile commute from Manchester. Furthermore, he claimed that his financial situation had become more desperate since the separation because he had to pay child support as well as rent for his

own apartment. According to him, the state was forcing a breakup of his marriage by advising his wife to file for a divorce. On the financial impact of his child support obligations, the participant stated that:

“My youngest is now three years old. If I spend this much every week on child support for the next 15 years, I won’t be able to save any money, and how will I afford to pay for occupational retraining? My career prospects will be devastated.”

03) Gambling

Some of the participants were involved in gambling, as was evidenced by the New Hampshire Powerball and Megabucks lottery products in their apartments. Although the study did not ask about gambling, some participants joked about their hope for a lucky break on the lottery. The joke was often to the effect that “if I win my Megabucks this week, I should be all set and will not worry about all these employment problems” or “I got the Power Ball and one number last week, so maybe I’ll win it this week.” The study did not investigate the frequency of gambling or the amount wagered relative to the income of the participants. Therefore, this is merely to report that despite their low income status, some of the African refugees were gambling in the hope of getting rich through a luck break.

B Factors Perceived as Very Important by Participants

Issues not included in the theoretical constructs but emerging as very important to the survey and interview participants in relation to the participants economic integration were (1) the Refugee Travel Loan and (2) the behavior of some of the participants’ teenage sons.

i.) Refugee Travel Loan

About 95% of the interview participants identified the Refugee Travel Loan (RTL) as a major cause of their financial insolvency. The RTL is a loan usually granted to refugees upon their successful completion of the asylum application process abroad in order to enable the refugees travel to the United States, was impacting on participants' current financial solvency. The loan contract is usually signed by US-bound refugees before receiving a one-way air travel ticket and other documents to enter the United States. Refugees are obligated to repay the loan as soon as they can, upon resettling in America. In financial terms, this literally means starting a new life in the red.

Although the RTL phenomenon is identified in some of the literature, notably Mamgain (2003), this study initially underestimated its potential impact on the eventual financial solvency of refugees. As a result, the theoretical construct and research instruments did not include the refugee travel loan. But after the first ten interview participants mentioned it, it became evident that the loan was considered by participants as a historical factor affecting their current financial state of affairs. The study team included the issue in the subsequent interviews. None of the survey or interview participants had fully repaid the RTL, and only ten (or 9.1%) of the 110 survey or interview participants had remitted one or more payments, but none had fully repaid the loan.

Most of the participants expressed the view that their inability to repay the RTL had contributed to tarnishing their credit history, thereby weakening their eligibility for other financial services. One such person narrated how he found out about the effect of the loan on his credit history, as follows:

“I did not know I had a bad credit history until I wanted to finance a used car to enable me commute to my job. The car dealership checked my credit record and informed me that I was not eligible for financing because I got a bad credit. I couldn’t buy the car. I didn’t know that’s how they do things in America.”

As pointed out by Mamgain (2003:124), citing a presentation by Ward (2000), the travel loan can amount to a significant debt burden for refugees who have large families, and the impact on their financial solvency can be really negative:

Moreover, refugees start their lives in debt to the [US] Federal Government. ‘A Somali family of ten who leaves Nairobi, Kenya and arrives in Boston is already \$20,000 in debt to the government’ (Ward 2000).

Starting (or restarting) life in debt increases the constraints against attaining financial independence and economic self-reliance within a reasonably short period of time as expected of the refugees by the US Office of Refugee Resettlement. A widow who came to the US with her four children from a refugee camp in Ghana, said that she did not understand why refugees must repay the travel loan. On why she had accepted the loan in the first place – knowing that it was a loan and had to be repaid – the participant asked in reply:

“Do you know the situation I was in when I accepted the loan? Do you know what it means to lose your husband, be displaced from your home and village, live in a camp in a foreign land for twelve years, and see your children wear rags and have no money to maintain them? Would you be in such a situation and reject an opportunity to begin a new life in America because of the travel loan? Can you think too much about the future, and stipulate conditions under which you should be helped, if someone wants to help get you out of a deep hole?”

Another respondent said it was unfair for refugees to repay the loan. According to her, “if you want to help someone, do so. Why put me in debt as a result of your help?” Five respondents said that they signed the RTL contract because they thought

money was easy to get in America, and therefore did not foresee the loan repayment as a problem. On the contrary, some respondents said that although they had not finished repaying the RTL, they considered it a fair deal to pay back. One participant made his point as follows:

“What’s money if it enables you to escape death, torture, suffering, political persecution, misery, and endless poverty – if it enables you to come [to America] and live in peace and freedom, get a job, and be a man again?”

Another respondent who said that he was happy to repay the loan further pointed out that he believed refugees are typically notified by mail to commence repayment of the loan or to send a written request for deferment of repayment. According to him, individuals who neither initiate the repayment nor request for a deferment of repayment are assumed treated as defaulters. After some time, such cases are referred to debt collectors and that hurts the credit record of the affected individuals. The explanation is plausible, especially with respect to the refugees who are illiterate. It illustrates the importance of basic literacy among the refugees, and how the problem of illiteracy is nested in, or linked to, several other issues affecting the economic wellbeing of the study population.

Although most of the respondents said that they did not remember getting a letter from the federal government about the travel loan repayment, it is possible that such letters could have been mistakenly trashed by the illiterate refugees. Nasir Arush of the Somali Development Center of New Hampshire concurred that some illiterate refugees discard official letters if mistaken for junk mail.

“Illiteracy is a key problem among the refugees. Someone would invite me to their place to read their mail to them. I get there and find weeks and weeks of mail, and I sort through the whole heap and they’re all junk mail.

The next time, thinking they don't want to bother me, some would try to sort the mail by themselves, and in the process throw away important official letters which they mistook for junk mail. Other times, by the time I see the mail, someone has already missed an interview appointment at the Welfare office, and consequently the person's food stamps are withheld until the official records are updated. Or the person misses some other important appointment."

- Nasir Arush, Somali Dev. Center of NH

ii.) Participants' Adolescent Children

Although the children of the respondents are not the observational units of the study, some of the participants said that they had adolescent children whose attitudes were impacting negatively on the economic condition of the parents and family as a whole. The attitudes include parental disobedience, stealing of family cash, illegal use of parents' social security numbers or credit cards (to order for cell phone services or other products online), lack of interest in academic pursuits, watching too much television, playing loud music in the house, underage drinking, and keeping bad company. One participant described the behavior of his son in the following words:

"I work the night shift while my wife works 2 to 10 PM. When we're away at work, our son comes in with his bad friends to eat up the food, mess up the house, and order pay-per-view cable TV programs. We don't want to report him to the police because we don't want him to go to jail. Our church pastor has been talking to him, but he is still a terrible monster in this family"

Some adolescent sons of illiterate refugees misused their parents' social security numbers or credit card numbers to either order pay-per-view television programs or buy merchandize on the internet without the knowledge or permission of the parents. Consequently, some of such parents had incurred huge bills from the unauthorized transactions, the non-repayment of which had ruined the parents' credit history. One parent said that he did not realize what his son had done until he received a letter from

debt collectors telling him that he owed hundreds of dollars for cable television services. The parent said he believed his son hid or trashed the previous bills in order to conceal the issue from the parents.

Three other participants said that their adolescent sons were preoccupied with interracial dating and acting out the hip-hop culture in their dressing, walking and mannerisms. The study observed that some of the adolescents wore baggy apparel, long multiple necklaces, braided hair, and a tough-guy demeanor in imitation of African American hip-hop celebrities whom the boys idolized. One participant said that his son smoked cigarettes in the family apartment, despite his being warned not to do so.

It was not only the adolescent boys that were acting out a hip-hop life style; some of the unmarried young adults who participated in this study were equally dressing and acting like the teenagers.

Mr. Nasir Arush, the deputy director of Somali Development Center in New Hampshire, said that he believed the drinking habit of the teenage boys whose parents were complaining was learned from the parents themselves, because many of the family men are in the habit of drinking at home. Mr. Arush said that this was another indicator of the need for counseling among the African refugee population, as many of them still seem to harbor psychological trauma from the events that led to their being exiled from their countries of origin.

iii.) A Perspective on Racism

The research instruments did not include an explicit question on racism. However, Question # 14 (a) in the interview guide was as follows: “What other experiences are you having in America that you would like to tell us about?” Furthermore, Question 14 (l)

asked “What is your impression of the American way of life?” It was in response to these two questions that participants identified issues such as the refugee travel loan, disciplinary problems relating to adolescent children, and the differences in the processes for resolving marital conflicts in New Hampshire in comparison to African traditional approaches. None of the participants mentioned racism as an issue affecting their economic integration or as an experience that they were having in New Hampshire. However, the non-mention of racism does not suggest that racism is nonexistent in New Hampshire. It merely shows that the participants probably did not perceive it as an important issue, just as no participant talked about housing as an issue in the same way as the issues mentioned above. The following are the possible theoretical explanations.

Many studies, including one by Oliver and Shapiro (1997)²⁹ The subtleties of racism in America are not obvious to someone who is coming from a different culture. Racism is defined in both legal and moral-social terms. One has to understand what the law defines as racist in order to be able to associate a particular experience with racism. Furthermore, since racism, like communication, does not exist in a vacuum, a racist act, whether intended or not, has to be perceived as such for it to have occurred. Perception occurs only in the context of learned experience. Therefore, perhaps the African refugees perceive race relations differently. Americans are very sensitive to race relations because of their history of slavery and segregation. On the contrary, ordinary Africans of today have a very faint knowledge of slavery and the plight of African descendants in the Diaspora, due in part to lack of emphasis on the subject in educational curricular during the colonial era. Furthermore, the first encounter of the African refugees with Caucasians

was possibly a very positive one: missionaries who brought schools and healthcare to their rural regions, physicians who brought relief during the outbreak of deadly epidemic diseases, or aid workers who provided food, medical care, shelter and documentation for the asylum process in the refugee camps of Africa. If such past experiences were positive, the African refugees may not harbor negative suspicions about Caucasians and therefore may not perceive racism in the same way as someone who is on the alert looking to find racism.

Another possible explanation is that since non-Caucasians constitute less than one percent of the population of New Hampshire at this point in time, blacks are not perceived as a numerical or economic threat. On the contrary it could be advantageous to be black in such a context, until the black population exceeds a certain threshold at which point tensions might begin to occur. The refugees could become more sensitive to race relations after they live in the USA for a longer period of time. A detailed study on the perception of racism among Africans in New Hampshire, or a comparative study of racism in the state and other states with larger black populations could prove useful in illuminating this argument.

Chambers (1997) cautions development practitioners and researchers to be careful in order not project their own reality onto the clients. For example, even the study participants who were living in overcrowded conditions did not identify inadequate housing as a problem. As Ben Ocra, one of the community resource persons pointed out, the participants may not think that they have a housing problem because they are comparing their current condition to the previous condition in the refugee camp. Only

²⁹ Melvin Oliver and Thomas Shapiro (1997). *Black Wealth, White Wealth: A New Perspective on Racial Inequality*. New York: Taylor & Francis. This work illustrates the effect of race on the economic

when they start to compare themselves to other people in New Hampshire will they begin to feel dissatisfied with their condition.

3. Other Findings (General)

This section presents and discusses some of the general findings relating to the life histories of the participants, as a way of contextualizing collected data/information within a deeper understanding of their life experiences. The issues covered in this section include the reasons why the participants fled their home countries, and what they or someone did to save their life and enable them to escape.

A Reasons for Fleeing Home Country

Interview participants were asked why they left their countries of origin, and to recount the events that prompted their flight into exile, as well as the flight itself. The purpose of posing these series of questions was to elicit information which, though not directly related to employment or entrepreneurial activities, would enlighten on the participants' previous and current occupational skills in the context of their life histories. The participant's life histories are linked to their employment and entrepreneurial activities in New Hampshire because occupational skills and experiences are part of those life histories. Most of the refugees are civil war escapees, and they lived in refugee camps for many years where there was neither schooling nor jobs through which to learn and develop useful occupational skills (Bayumi, 2005). In other words, the occupational skills and experiences that the refugees brought to the United States have been impacted by their life histories.

inequalities between black and white, and the economic disadvantages of being black in America.

Talking about the events that prompted the participants to flee their home countries was very difficult for most of the interview participants, and some of them declined response to the questions. In general, the male participants were more reluctant to address those questions than their female counterparts. The men who responded tended to give short-phrase answers, or wait for the researcher to prompt them into simply giving 'yes' or 'no' answers. For example, in response to the reasons why they fled into exile, most men simply said "war" or "civil war" or "political problems" or "persecution". Some of the women felt that narrating the story would take too much time, while some others did seem keen to address the questions. The stories were similar across the three main nationality cohorts of the study (Liberians, Somalis and Sudanese). In general, participants slanted their narratives to suit their own political bias and put the blame on the party that they perceived as responsible for the problems. Consequently, the general versions of the accounts of, and perspectives on, the events were as many as the number of ethnicities which experienced or witnessed the events.

In summary, the general reasons given by the Sudanese for leaving their country included (1) the 23-year civil war between the southern-based Sudanese Peoples Liberation Army (SPLA) and the Islamist central government army; (2) religious persecution or threats of forceful conversion of the southern Christian and animist populations to Islam by the Arab-speaking Muslim population; (3) compulsory military service for high school graduates; and (4) conscription into military service by rebel groups; (5) indiscriminate atrocities against civilians by various rebel armies and government forces; (6) conscription of women by various rebel militias which held female hostages and used them as sex slaves, cooks, and spies; and, (7) the arbitrary

arrests, detention, torture, harassment, and intimidation of political dissidents by government security agents.

Some of the specific reasons offered by the Sudanese participants included (1) the murder of family members; (2) a perceived miraculous escape from, or survival of, an ambush or attack on the participant's person, home, or village by persons thought to be government or rebel forces; (3) arson and looting of the participant's home or business premises (4) death threats to self or family members due to refusal to serve in the rebel or as government informant.

According to the Liberian participants, the general reasons for their flight from their country included (1) the 1988-2004 civil war which destroyed most the country's infrastructure such as schools, hospitals, roads, banks, and churches; (2) targeted massacres of civilians by unknown gunmen; (3) anarchy around the nation and especially in the countryside; (4) conscription of under-aged boys into government or rebel armies, and young girls as sex slaves and cooks for rebel or government combatants; and (5) ethnic cleansing. Like the Sudanese, the specific reasons given by the Liberian participants for their flight into exile included the kidnapping or killing of family members by unknown militias, and the conscription of women (irrespective of age) by various militia groups for enslavement as cooks, spies, or sex slaves to combatants.

Most of the Somali participants were of the Bantu ethnic groups (Mai-Mai and Mushunguli), and all of them had been rural peasants and mostly illiterate. None of the Somali participants offered a detailed account of the events that forced them into exile, nor did they exude that air of political awareness that the Sudanese and Liberian participants had. But they mentioned anarchy, looting, killings, beatings, torture,

persecution and intimidation by unknown ethnic militia as their reasons for escaping into exile.

B What Did You Or Someone Do To Save Your Life?

Some of the interview participants narrated the details of their escape stories, while others simply skirted the question. The narrative detail itself varied from one participant to another, as some recalled or elaborated on many more incidents than others.

Some of the common elements in the narratives included (1) witnessing a sudden attack by unidentified persons on one's family home or village; (2) witnessing the killing of a family member; (3) the family dwelling being burnt down; (4) being in shock and not knowing what to do; (5) having no time to mourn the death of their loved ones or bury their corpses; (6) being urged to run away or being dragged away from the scene, and starting to run without knowing where they were going; (7) walking many days and nights over long distances in the forest (for some Liberians and Sudanese); (8) getting an assortment of help from strangers and: (9) depending on speculation and the rumor mill for information on what was happening to the family members left behind (particularly the elderly who could not quickly escape), and directives on where the escapees should go and what to do. One female participant narrated her escape experience as follows:

“Our village was attacked in the afternoon when my husband and I were working on our farm and my 12-year old son had gone to the community elementary school. We heard screams and saw smoke rising from the village. My husband asked me to remain on the farm with our 5-year old daughter so he could go and see what the problem was and also fetch our son from the school. After a long wait, he didn't return but the commotion seemed somewhat less intense; I couldn't keep waiting, so I walked back to the village and found dead bodies, burned-out houses and blood everywhere. As I walked toward our family compound, people who were fleeing from a neighboring village pulled me with them, assuring me that my husband and son must have escaped on the same route we were going.

I was 5 months pregnant. It was weeks later before I realized that rebels had raided our community school to conscript young boys and girls, and everyone who tried to escape, both pupils and teachers, were killed. To this day, I don't know the details of what happened to my husband and my son. But I know that both of them and my brother were killed.”

The woman's personal story and the nine elements listed above from the stories of other interview participants, illustrates the typical circumstances under which some persons become refugees, and why refugees differ from immigrants, as pointed by Chiswick (1979), Duleep *et al* (2001) and Kunz (1981a). Even though the events had happened many years previously, the emotions were still showed when the participants recalled. While an in-depth analysis of the psychological impact of such experiences on the participants is beyond the scope of this study, the type of experiences and anguish they had can impact have long-term on their personalities and workplace attitude. Therefore a strong need exists for psychological counseling to complement the economic aspects of the refugee resettlement program, and there is need for a further study on that aspect in order to determine the type of counseling needed.

C Refugee Camps and Duration of Stay

This subsection reports a summary of the information disclosed by the interview participants about their first country of asylum, whether they lived on their own or in a refugee camp, and their duration of stay in that country before coming to America.

The Sudanese participants came to the US from three main countries, namely Egypt, Kenya, and Ethiopia. All the Sudanese participants who came from Kenya said that they had been staying in refugee camps there. Some of the Sudanese cohorts from Egypt and Ethiopia claimed that there were no refugee camps as such, but rather massive

squatter enclaves where most of the refugees lived and fended for themselves, with sporadic but inadequate assistance from international aid agencies. All the Somali participants were from Kenya, and all of them had been living in refugee camps there. Some said they did live in only one camp throughout the duration of their stay, while others said they moved camps at least once in search of better camp conditions.

The Liberian participants were from Ivory Coast and Ghana. Some of the cohort from Ivory Coast said that they were living (for the first five years) in the Ivorian wilderness where they cultivated their own food and erected makeshift shelters. “A lot of children were born there”, recalled one participant. The Liberian cohorts from Ghana said that they eventually got accepted into refugee camps, although they had lived in temporary shelters at various locations during the initial years. As shown on Table 15 below, nine of the participants came from Ivory Coast; three from Ethiopia; forty-three from Egypt; eight from Ghana; and forty-five from Kenya.

Table 15: Participants’ Previous Country of Temporary Asylum

| Country of Temporary Asylum | Nationality of Refugees | | | Total |
|------------------------------------|--------------------------------|---------------|-----------------|--------------|
| | Liberian | Somali | Sudanese | |
| Ivory Coast | 9 | - | - | 9 |
| Ethiopia | - | - | 3 | 3 |
| Egypt | - | - | 43 | 43 |
| Ghana | 8 | - | - | 8 |
| Kenya | - | 23 | 22 | 45 |
| Total | 17 | 23 | 68 | 108 |

The participants’ duration of stay in the country of temporary asylum appeared to vary significantly across the participants’ (1) countries of origin; (2) gender; (3) level of

formal schooling; (4) marital status; and (5) the particular country of temporary asylum (see Table 16 below).

Table 16: Participants' Average Duration of Stay in Temporary Asylum

| Defined cohort | Average duration of stay (years) |
|---|---|
| <i>Duration of stay by country of origin</i> | |
| Liberians | 10.18 |
| Somalis | 12.38 |
| Sudanese | 3.72 |
| <i>Duration of stay by gender of participants</i> | |
| Male | 5.03 |
| Female | 8.34 |
| <i>Duration of stay by education</i> | |
| Absolutely no schooling | 10.37 |
| Elementary school | 7.24 |
| High school | 3.95 |
| College | 4.15 |
| <i>Duration of stay by marital status of participants</i> | |
| Single | 5.54 |
| Married | 6.78 |
| Separated | 2 |
| Divorced | 5 |
| Widowed | 9.1 |
| <i>Duration of stay by country of temporary asylum</i> | |
| Egypt | 2.88 |
| Ethiopia | 3.33 |
| Ghana | 10.38 |
| Ivory Coast | 9 |
| Kenya | 9.27 |

Table 16 above shows that the average duration of stay by participants who fled to Ghana was the longest (10.38 years), followed closely by those of the groups who fled to Ivory Coast and Kenya (9.27 years and 9 years respectively). The lower-end duration of stay in temporary asylum was experienced by participants who fled to Ethiopia (3.33

years) and Egypt (2.88 years). There is need for a separate study to find out the factors affecting the duration of stay in the refugee camps.

Statistical results also show that the participants' duration of stay in countries of temporary asylum varied significantly across the marital status of the participants (see Table 16 above. The average stay for single participants was 5.5 years; married participants, 6.78; separated, 2 years; divorced, 5 years; and widowed, 9.1 years. By country of origin, the Sudanese participants had the shortest average duration of stay in temporary asylum (3.72 years), compared to their Liberian and Somali counterparts whose average stay were 10.18 years and 12.38 years, respectively. The participants' level of formal schooling also correlated to the duration of stay in temporary asylum, as the participants who had absolutely no schooling stayed, on average, for 10.37 years, relative to the participants who had elementary, high school and college education whose average duration of stay were 7.24 years, 3.95 years, and 4.15 years, respectively. Lastly, gender appeared to be a factor in the duration of stay in temporary asylum, as male participants stayed an average of 5 years, while their female counterparts stayed for over 8 years. The various differences in the duration of stay shown in Table 16 do not seem to be random, a separate study on the topic is recommended. Such a study could involve an investigation of the five factors identified in Table 16, focusing on the respective countries of temporary asylum, and interviewing the UNHCR officials responsible for asylum application processing in those countries.

D Summary of Selected Indicators of the Study Participants

Table 17 below presents a summary of some of the indicators found among the study participants, and how the three national cohorts focused upon differed from each

other across these indicators. As can be seen on the table, all the participants across the three nationality cohorts were still indebted to the refugee travel loan that they took in relation to their travel to the United States. All the Liberians and Somalis and most of the Sudanese were on Medicaid. Most (88%) of the Liberian participants were receiving housing subsidies, compared to about 44% and 47% of the Somali and the Sudanese participants. All the Somali participants were receiving food stamps, compared to 94% of their Liberian and 60% of their Sudanese counterparts, respectively. The proportion of the participants employed were approximately 65%, 74% and 76% respectively for the Liberian, Somali and Sudanese cohorts. This implies that the unemployment among the three cohorts was 35%, 26% and 24% respectively, compared to the New Hampshire and the national rates which were below 6% at the time of the study (see Table 17 below).

Table 17: Selected Indicators of the Study Participants, By Nationality Cohort

| INDICATORS | LIBERIAN | | SOMALI | | SUDANESE | |
|--|----------|-----------------|--------|-----------------|----------|-----------------|
| | Yes | % of Yes (N=17) | Yes | % of Yes (N=23) | Yes | % of Yes (N=68) |
| Own a car and a NH Driver's License | 1 | 5.9 | 2 | 8.7 | 12 | 17.65 |
| Employed | 11 | 64.7 | 17 | 73.9 | 52 | 76.5 |
| Can read and write | 7 | 41.2 | 0 | 0.0 | 27 | 39.7 |
| Speak/understand English | 7 | 41.2 | 1 | 4.3 | 39 | 57.4 |
| On Section 8/TANF | 15 | 88.2 | 10 | 43.5 | 32 | 47.1 |
| Gets Food Stamps | 16 | 94.1 | 23 | 100.0 | 41 | 60.3 |
| Medicaid | 17 | 100.0 | 23 | 100.0 | 54 | 79.4 |
| Married | 2 | 11.8 | 10 | 43.5 | 23 | 33.8 |
| Separated | 0 | 0.0 | 0 | 0.0 | 2 | 2.9 |
| Divorced | 0 | 0.0 | 0 | 0.0 | 1 | 1.5 |
| Widowed | 8 | 47.1 | 0 | 0.0 | 7 | 10.3 |
| Spouse still in Africa | 3 | 17.6 | 1 | 4.3 | 1 | 1.5 |
| Still owes on Refugee Travel Loan | 17 | 100.0 | 23 | 100.0 | 68 | 100.0 |
| Current occupation similar to previous one in home country | 0 | 0.0 | 0 | 0.0 | 2 | 2.9 |

4. Perspectives of Selected Community-Based Resource Persons

In order to triangulate the primary and secondary data and the anecdotal information gathered through the personal in-depth interviews, the study interviewed selected community-based resource persons who have had program experience with refugees in New Hampshire. The six resource persons are (1) Woullard Lett, co-founder and board member of Ujima Collective, a community-based organization (CBO) in Manchester; (2) Nasir Arush, Deputy Director of the Somali Development Center in New Hampshire, and the research assistant during the fieldwork with the Somali refugees; (3) Waled Bayumi, Employment Specialist, Lutheran Social Services of New England (LSS-NE); (4) Ben Oera, Executive Director of MaxImpact, a community-based organization in Manchester; (5) Megan Bracy, Employment Coordinator, International Institute of New Hampshire; and (5) Barbara Seebart, the New Hampshire Refugee Coordinator.

With the exception of Ms. Seebart, the interview questions used during the discussions with the resource persons focused on four broad questions:

- 1) Has your organization worked with African refugees? If yes, what did the relationship involve?
- 2) Based on your project experience with the African refugees, what issues do you think they face in employment and entrepreneurial activities? What economic issues in general do they face?
- 3) In your opinion, what measures would promote the economic assimilation of the African refugees in terms of reducing unemployment, developing useful occupational skills, and economic self-reliance?

- 4) What is your opinion on the effectiveness of the current refugee resettlement programs in New Hampshire? What do you think could be done better? What future role does your organization envision with the African refugee population?

Since Ms. Seebart's role is different from that of the other resource persons, not all the above questions applied to her interview. Furthermore, the study asked Ms. Seebart to explain the ways by which voluntary agencies' refugee resettlement operations are monitored and evaluated in the state. The remaining part of this section reports the summaries of the views and opinions of each of the resource persons, ending with those of Ms. Seebart.

A Woullard Lett, Board Member, Ujima Collective

Mr. Woullard Lett said that Ujima Collective was founded in the mid 1990s, and its programs were ongoing before the first group of African refugees (the Ogoni from Nigeria) arrived in New Hampshire in 1998/99, followed a year later by the Sudanese cohort. According to Mr. Lett, the founding philosophy of Ujima Collective are based on what he calls Pan-Africanist and community organizing principles. Ujima Collective had observed that, unlike in other parts of the United States, the diversity within the Black population in New Hampshire was different: African Americans constituted a very small minority of the black population relative to the majority who were composed of Caribbean and African immigrants..

Mr. Lett pointed out that Ujima Collective realized that there were no social events to bring the then newly-arrived African refugees together in the state, as a result of which the refugees appeared to be facing "social isolation and cultural alienation." New Hampshire had not historically been racially and culturally diverse, and therefore did not

have the social, cultural and institutional resources to enable the African refugees overcome the social isolation and cultural alienation. To address the situation, Ujima Collective began to organize and offer opportunities for the refugees to socialize with each other and also use such forums to discuss economic and other problems that they were facing.

The events organized by Ujima Collective included (1) film shows to mark the annual Black History Month; (2) health-focused meetings with female refugees to afford them opportunities to express and discuss their health and reproductive issues with each other; (3) an annual African/Caribbean festival in Manchester which included African ethnic cultural performances from among the African refugee population in the state; (4) accessing new but out-of-season clothing from major department stores, and used warm clothing from individual and corporate donors within the Greater Manchester area, and distributing same to needy refugees; and (5) an annual Kwanza celebration offering an end-of-year opportunity for the refugees to meet, talk and initiate acquaintances.

Mr. Lett said that the enthusiastic response to the various Ujima-organized events proved that the African refugees were, indeed, facing social isolation and cultural alienation in New Hampshire. Other issues facing the African refugees in the state, according to Mr. Lett, are (1) English language barrier; (2) a high rate of school dropout among the children of the refugees; (3) difficulty with social adjustment to the American context; (4) the problem of illiteracy; and (5) unemployment or lack of secure or meaningful occupations among the refugees.

Mr. Lett expressed the view that the current refugee resettlement program is inadequate because it does not seem to significantly impact on the range of problems

identified above, hence the problems continue to manifest among the African refugee population. He said the resettlement services appeared intended to meet some of the minimum needs, and not the long-term well-being of the refugees. Mr. Lett further opined that the American justice system allows for discretion, which is usually exercised in ways that are often unfavorable to non-Caucasians. Since the African refugees are relatively less aware of the racial sensitivities in America, they are more vulnerable to injustice and exploitation. Furthermore, Caucasian ethnic groups have historically been able to thrive in enclaves until they assimilate and disperse into the white mainstream, whereas black ethnicities cannot do that.

To address the issues facing the African refugees in New Hampshire, therefore, Mr. Lett proposes a pan-African identity and approach based on a common African ancestry. He envisioned the creation of a pan-African initiative to be known as “Manchester African Union” (MAU). Consistent with the pan-African strategy, Mr. Lett said Ujima Collective has already mentored several community-based organizations initiated by Africans living in the state. The organizations include the Somali Development Center of New Hampshire, and the African Community Information Center.

Mr. Lett stated that the aforementioned organized events to promote social capital among the African refugees, and the mentoring services to new African ethnic community-based organizations, are addressing only a part of the problems facing the refugees. Ujima Collective believes that an important aspect of community capacity-building is to have a diverse set of groups providing a range of services to the African community.

“It is most important that community members be connected to services. This often means serving as advocates to hold existing service providers accountable.” – **Woullard Lett**

Finally, Mr. Lett reiterated the need for a pan-African collaboration by the various community-based groups to pool their political capital and professional expertise in order to leverage a greater impact for the benefit of the African community in New Hampshire.

B Waled Bayumi, Employment Specialist, Lutheran Social Services

Mr. Bayumi said that he believes the resettlement services are very adequate, since the orientation classes for newly-arrived refugees discuss the cultural, social, and labor market issues that the refugees would likely face. The refugees are also placed in jobs within their first two or three months, thereby putting them on the path to economic self-reliance. Mr. Bayumi said that the Lutheran Social Services program is financially responsible for the refugees’ housing and food for sixty to ninety days, until they find jobs, as stipulated under the resettlement contract. The LSS-NE makes contact with prospective employers to access jobs for newly-arrived refugees.

A number of the refugees had claimed during their respective personal interviews that they felt they had been hurried into low-paying jobs, and soon afterward lost contact with the resettlement organization. As a result, they could not discuss the job-related issues that they were facing with the resettlement organization. Some participants claimed that they either lost their job and became economically desperate, or became very frustrated without knowing what to do. Some participants also said that they had called the telephone numbers given them by the resettlement organization for use in cases of emergencies, but the calls were answered by an automatic voice response system in

English. One refugee described his first experience with the auto voice system when he tried to report a job-related problem to his agency:

“The telephone was talking high-level English which I did not understand, and the voice kept talking and talking; it didn’t allow me to tell them my reason for calling, and I finally just hung up. My sister called them and the same thing happened to her. But now we’re ok; we even have our own answering machine here at home.”

C Nasir Arush, Deputy Director, Somali Development Center of NH

Apart from serving as field assistant in this study (a role in which he facilitated access to the Somali participants and translated during the survey and interview sessions), Nasir Arush also provided data (see Table 18 below) which he had collected for the Somali Development Center of New Hampshire on all the Somali families in Manchester as of December 10, 2005. More than any of the other nationality cohorts of the African refugees in New Hampshire, the Somalis faced the biggest English language barrier. All interview participants mentioned Mr. Arush as the person who helped them with language translation for situations involving communication with formal institutions about health, employment, social security, housing, credit or banking, and welfare support. More specifically, Mr. Arush (1) read or wrote letters for them; and (2) helped them fill out job application forms, communicated with Welfare personnel, potential employers, employment agencies, hospitals, landlords, and provided guidance and advice on important transactions such as renting an apartment or buying a personal means of transportation (bicycle or an automobile).

Table 18: Somali Families in Manchester, NH

| | | | |
|---------------------------------------|-----|--------------------|----|
| Number of families in Manchester City | 50 | Employed | 39 |
| Total population | 264 | Unemployed (total) | 51 |
| Unemployable† | 174 | Unemployed female | 41 |
| Employable | 90 | Unemployed male | 10 |

Source: Somali Development Center of New Hampshire as at December 10, 2005

†Refers to persons under 16 years old or past retirement age

Mr. Arush confirmed that the Somali refugees faced a greater disadvantage due to the English language barrier. He also said that 57% of the Somali refugees in Manchester are unemployed (see Table 18 above) due to factors which include illiteracy, lack of English language skills, and lack of personal transportation for commuting to work. He added that the language and literacy training that voluntary agencies offer to refugees will be effective only if sustained consistently over a number of years. He does not see any short-cut to economic self-reliance for the African refugees who are illiterate or lack the English language proficiency.

“Let’s face reality: I don’t see any way by which some of the African refugees can be rushed into economic self-reliance. It could take years before some of them understand or speak English, and more years before they become literate. Especially for the single mothers, it is a big challenge. This is why the Somali Development Center of New Hampshire is knocking on all doors, calling on all the support services to invest in the potential of the African refugees. Many of them will have to remain dependent for a while, but some are progressing really fast. Our Center is looking to work with other community-based organizations serving the African community in New Hampshire to see how we can help each other and the refugees.”

-Nasir Arush, Deputy Director, Somali Development Center, NH

D Ben Ocra, Executive Director, MaxImpact Institute

Mr. Ben Ocra said that his organization (MaxImpact) has offered a range of training services to some African refugees. Although the organization's program activities are not specifically intended for refugees, at least sixteen African refugees have so far been offered free training or advice on (1) using a computer for word-processing, typing proficiency, browsing the Internet, and sending an email; (2) searching for advertised job vacancies, preparing a resume, writing a letter of application for employment or admission, and preparing for a job interview; (3) finding and accessing certificate translation services for educational credentials awarded in Arabic or by foreign educational jurisdictions: such services translate the foreign certificates into the American equivalency, for potential use in applications for jobs or admissions to further education; (4) referring some of the refugees to a church-sponsored English as a second language (ESL) training conducted by Hesser College; and (5) conducting financial counseling sessions on opening a bank account, spending discipline, and the appropriate use of credit services and products to avoid becoming stuck in debts. Mr. Ocra claimed that the computer training offered the African trainees their first contact with a computer, and enabled them to prepare their resumes or send an email. He said one limitation of the service is that it is only beneficial to literate persons, while a great many of the African refugees are illiterate and in need of basic literacy skills.

Other problems facing the African refugees in New Hampshire, according to Mr. Ocra, include lack of English language skills, a seemingly inadequate initial resettlement support, lack of awareness of their rights, and racial discrimination. On racial discrimination, Mr. Ocra claimed that some of the African refugees had complained to

him that they felt discriminated against in the selection process for jobs or promotion to higher positions. He also said that some felt they were overqualified for the jobs they were performing, and were being subordinated by Caucasians with less education than themselves. He further stated that African refugees seem to be underserved by the voluntary agencies responsible for their resettlement, as well as the welfare support services in New Hampshire. According to Mr. Ocra, most of the African refugees are not aware of their rights, and are sometimes too timid to communicate their desperate economic situation to the welfare services, churches, and mosques in the state. Consequently some of their basic needs remain unmet because the support systems are unaware of them.

“First, the reference point that newly-arrived refugees have for evaluating their own progress in America is their previous condition in Africa. Therefore, they see themselves as relatively better off in New Hampshire, even though they live in overcrowded conditions and are very poor, financially. Secondly, many of the refugees do not know their rights, and consequently, are overly appreciative if given ten percent of their entitlement. Their show of appreciation is part the African courtesy, but it seems some people mistake the appreciation for contentment, and thereby take advantage of the refugees’ courtesy. For example, someone gave a family I know a rectangular table with three legs. I mean, you cannot help feeling insulted when you see something like that.”

Mr. Ocra said he has been taking every opportunity to make everyone in the African refugee community aware that MaxImpact operates a donation depot where furniture items in excellent condition are given away to any person in need of them. He wanted the study to announce it in the report, and let all the resource persons working with African refugees know about the donation depot. He also emphasized the need for a broad-based collaboration among the resource persons, and said he planned to initiate what he called a Minority Community Board comprising of groups representing the

various minority populations in New Hampshire: Latinos, sub-Saharan Africans, Haitians, Asians, Middle-Eastern Arabs, and black people from the Caribbean islands. He said that one of the advantages of the broad-based collaboration will be the ability to leverage financial resources as a team for distribution among the community-based organizations serving the respective ethnic populations in New Hampshire.

E Megan Bracy, Employment Coordinator, International Institute of NH

Although the International Institute of New Hampshire did not supply secondary data for the study as requested, a fortuitous meeting with the organization's Employment Coordinator Megan Bracy in January eventually led to her inclusion among the resource persons interview list. She provided the study with some facts that the other resource persons did not address, and her perspective on the issues echoed some of the concerns raised by the survey and interview participants.

Ms. Bracy said that IINH has been involved in refugee resettlement for about twenty years, and has in recent years worked with refugees from Sudan and Somalia. As part of IINH's services to newly-arrived refugees, the organization (1) facilitates access to rental housing and pays the first month's rent; (2) covers the cost of food for the first week while getting the refugees enrolled in the food subsidy program while waiting for the food-stamps program to commence after about one week; and (3) provides the refugees with a comprehensive orientation on a range of issues such as workplace etiquette, to prepare them for employment. The IINH also provides English language training newly-arrived refugees who need it, and find jobs for all refugees as soon as possible through liaison with local employers: this is one of the top priorities of the resettlement program.

Asked why the refugees seem to be clustered in parts of the city generally regarded as poor neighborhoods, Ms. Bracy said it is probably because resettlement programs try to find housing that is appropriate to the potential income bracket of the refugees so they could afford the rent when they start paying out of their paycheck. She added that resettlement programs are functioning within the constraints of the larger socioeconomic context:

“You want to bring about a real fundamental social change in the lives of the refugees, but the macro-institutional, macroeconomic forces make that almost impossible, so you end up helping to maintain the status quo. That poses a philosophical dilemma for me.”

On the types of jobs sourced for newly-arrived refugees, Ms. Bracy said the available jobs usually do not match the educational qualifications and previous occupational experiences of the refugees, and that this constitutes a downward occupational mobility for those who had college or professional qualifications. This corroborates the finding from both the primary and secondary datasets, as well as that of other studies on the labor market experiences of refugees and immigrants – see for example Finnan (1981), Krahn et al (2000), Potocky (1996), Renaud & Gingras (1998), Stein (1979), and Swack and Mason (1989).

Ms. Bracy also said the refugees are legally required to accept the first job sourced for or offered them if it is within their logistical ability to commute to the job. Persons who refuse the first job offer could be subject to a hearing which could result in the withdrawal of their welfare safety nets (such as refugee cash assistance and other subsidies) provided by the state to new refugees. Unless there are extenuating circumstances, refugees who quit their jobs do not have their welfare subsidies restored: this serves as a positive incentive for them to hold on to the jobs they have. Ms. Bracy

further said that, technically, resettlement programs are only obligated to find the first job for each refugee, although some cases arise where the first job is lost and the refugee is assisted a second time. But this cannot go on *ad infinitum*. Some of the refugees also eventually establish their own contacts and subsequently change jobs on their own. But in general, programs find jobs for newly-arrived refugees only.

On the cultural issues facing the female refugees, Ms. Bracy cited a case in which a male refugee wanted to answer questions on behalf of his wife, even though she herself was at the meeting. This, too, corroborates the similar cases reported in this study. It represents some of the patriarchal attitudes that pose both methodological and moral-ethical issues for scholars, service providers and clinicians working with African populations. Methodologically, scholars encountering this particular problem (i.e. male subjects seeking to speak on behalf of females) must be prepared to address it in a way that preserves the intended observational units of the study: what adult A thinks the perspective of adult B is, may not accurately reflect the perceptiveness of adult B. Hence the need for keeping in focus the observational unit of a study in situations where one participant wants to represent the views of another participant (Kish, 1965). Morally-ethically, it raises the question of gender power relations, and falls to the scholar to decide what to do, depending on whether the scholar is in principle opposed to peremptory male attitude. This study tried to persuade peremptory males to allow their wives speak for themselves, and in most of the cases, the persuasion was successful. In a few cases where the men refused, the study discontinued the interview or survey.

On the potential for the voluntary agencies to collaborate with the various community-based organizations serving the African refugees, Ms. Bracy said she would

get in touch with MaxImpact to discuss the possibility of enabling future batches of newly-arrived refugees to access furniture from the donation depot operated by MaxImpact. The study provided the name and contact phone number of Ben Ocra, the Executive Director of the organization.

F Barbara Seebart, New Hampshire Refugee Coordinator

Ms. Seebart described the Refugee Coordinator's role as that of "ensuring the overall welfare of all the refugees in New Hampshire." She said that, technically, the state does not have a contract with the voluntary agencies operating the resettlement programs in the state. However, the Refugee Coordinator monitors the implementation of the resettlement programs by making sporadic visits to homes of some newly-arrived families, observing orientation and language training sessions and focus group meetings with some of the refugees.

The study informed Ms. Seebart that some of the African male refugees, on religious or cultural grounds, prohibit their wives from joining the workforce. Ms. Seebart's view is similar to the one expressed by Mr. Nasir Arush of the Somali Development Center of New Hampshire: The view is that the refugees will moderate their cultural views and beliefs the longer they live in the United States and become adjusted to the American way of life.

"They will soon figure that out for themselves, just as they will figure out the issue of family size. There's no law limiting the number of children in this country, but the system has a way of making people figure out the advantages of having fewer children."

- Barbara Seebart, NH Refugee Coordinator

On the prospect of access to a grant from the Microenterprise Development Program Fund at the federal Office of Refugee Resettlement, Ms. Seebart explained that

New Hampshire has not accessed the fund because the contractual obligation of the voluntary agencies operating in the state is limited to the initial phase of resettlement. In other words, the voluntary agencies are not institutionally equipped to design and implement microenterprise development interventions.

5. Discussion and Comparative Analysis of Findings

The findings of this study have been presented and discussed in this chapter. These included the (1) findings which directly addressed the research questions and theoretical constructs of the study; (2) the issues that participants identified as affecting their economic integration, although such issues were not initially included in the theoretical propositions of the study, and (3) the general socioeconomic conditions of the participants, such as their living conditions, which the researcher viewed as indicative of the extent of economic integration or lack thereof among the research participants.

The mixed methods design of the study proved both useful and effective. According to the National Science Foundation (1997)³⁰, an effective use of the mixed method approach (i.e. using both qualitative and quantitative data) enables a better understanding of the context in which phenomena being studies are embedded, and strengthens the generalizability of the findings. Although some of the findings of this study may not be statistically generalizable to the target population (i.e. the African refugees in New Hampshire) because the study is based on a non-random sample, the conceptual and theoretical findings are generalizable and can be applied in policy debate.

³⁰ See Part III: Designing and Reporting Mixed Method Evaluations. Chapter 5: Overview of the Design Process for Mixed Method Evaluations. Online source, downloaded 5/2/2006.
URL http://www.nsf.gov/pubs/1997/nsf97153/chap_5.htm

Furthermore, the study focused on a theme which some scholars – see for example Williams and Westermeyer (n.d.)³¹ have identified as needing greater attention within the refugee resettlement research field. They point out (see pp. 8-12) that there is a marked difference between African, Asian or Latin American refugees in comparison to the “traditional refugees, Europeans, primarily eastern Europeans, who were products of the Cold War.” Williams and Westermeyer argue that the African and other non-European refugees have increased in large numbers and they are no longer solely dealt with within their regions but in Europe and North America. According to the authors (see page 8):

[The African refugees] are culturally, racially and ethnically vastly different from their hosts, they come from less-developed countries, and a greatly different state of development . . . are likely to lack kin, potential support groups in their country of resettlement. [European refugees], on the contrary, are culturally and ethnically similar to their host, come from societies whose levels of development are similar, and are likely to be welcomed and assisted by well-established kinfolk who know their language and can cushion their adjustment.”

Williams and Westermeyer (p. 9) further point out that the pattern of refugee adjustment can be divided into four stages. The first stage covers the few months after arrival are marked by a loss of culture, identity and habits for the refugees; the second stage covers the first two to three years, and is marked by a drive to rebuild their lives and recover what has been lost; the third is after four to five years, during which time the refugees could have acquired the linguistic, cultural and occupational skills to enable them do things that bring some stability in their lives; and the fourth covers a decade or more later when the refugees would have achieved a certain stability.

³¹ For full discussion on this topic, see Carolyn Williams and Joseph Westermeyer (n.d.). The Experience of Being a Refugee: Insights From the Research Literature. Downloaded 5/1/2006.
URL: <http://www.msu.edu/course/pls/461/stein/MNREXP1.htm>

Based on this adjustment scale, the African refugees in New Hampshire fall between the second and third stages, since the group with the longest is still in the fourth-to-fifth year. Over 50% of the study participants were still in the second stage of adjustment. Consequently, the study population is not easily comparable to other immigrant or refugee populations who have live for much longer periods in the United States. This points to a need for similar studies to be conducted in other locations within the US on African refugees who arrived about the same time as the ones in New Hampshire, in order to be able to compare and find out whether the degree of economic integration varies across the various locations where the refugees live.

The official population of the African refugees in New Hampshire is about 1300, although this study estimates about 2500 due to the various reasons stated earlier. Before the refugees arrived in New Hampshire, there was no demographic group in New Hampshire with a cultural, linguistic, ethnic and historical background similar to the respective African refugee cohorts. This raises the possibility that the economic integration experience of the African refugees in New Hampshire may differ from that of their counterparts who resettled in other parts of the United States. This is because the adjustment process for newly arrived immigrants can be impacted if the newcomers share a strong ethnic or cultural affinity with an already existing ethnic cluster in the locality, as pointed out by Williams and Westermeyer (p. 11):

[The existence of an] ethnic community eases the shock of adjustment and transition for the refugees. It lessens the danger of social and personality disorientation, and it provides a group identity and a network of relationships, associations and institutions. It allows the refugees to function while gradually assimilating (Pfister-Ammende, 1960; Gordon, 1964; Rogg, 1974). In a society that prizes the conformity model, however, the ethnic group may be seen as dysfunctional, as a barrier that

keeps the refugee in an ambivalent position – midway to nowhere between the lost homeland and the new society (Ex, 1966).

Williams and Westermeyer illustrate the role that an ethnic community can play in integration experience of refugees with an example that mirrors the resettlement approach on the African refugees (p. 11):

“In 1975, when Indochinese refugees were dispersed across the United States in order to avoid impacting any one community. This diaspora – reflecting the melting-pot model rather than cultural pluralism – “effectively hampered and even crippled the refugees’ struggle to survive and adapt (Ngugen et al., 1980). The refugees’ response was secondary migration to form ethnic clusters. Later, in 1981, Khmer refugees were deliberately clustered by the government in a few areas in order to create new viable communities that would slow the growth of the older clusters, and to promote more effective resettlement (Granville Corp, 1982).

Political Integration, Community Organizing

Another point of comparison between the African refugees and other immigrant groups in New Hampshire is that the latter have lived in the state long enough and have the numerical strength to benefit from political mobilization. The African refugees are still few, and most of them are not yet eligible to participate in partisan politics because they are not yet American citizens. In comparison, the Haitian community, some of whose members have lived in New Hampshire and Massachusetts for two or more generations currently has one or more members in the state legislature or city board of aldermen because they are politically mobilized.

Furthermore, Swack and Mason (1987) show that an ethnic group represented by a community-based organization stands a better chance of accessing resources from the government and donor agencies to address its community economic development problems. Apart from the newly-founded Somali Development Center of New

Hampshire which serves Somali refugee community in the state, there are currently no equivalent organizations serving the other nationality cohorts. The Sudanese community has a number of individuals who see themselves as community leaders, but they are not recognized by everyone as such. This is partly due to the ethnic sensibilities among the Sudanese in view of the political crises in their home country, but it is also partly because the community organizing effort appears to be more political than for professional service delivery as is the Somali Development Center of New Hampshire.

The integration processes are be new experiences to the African refugees, but Jackson (2005, p. 1-2)³², suggests that the current trajectory of integration for recent immigrants and refugees in urban centers in United States is similar to the one followed by other immigrant groups in previous decades:

Like the Irish, Italian and other European immigrants who came [to the United States before the more recent refugees and immigrants], they are settling in the metropolitan area's major urban centers where they are replenishing an otherwise shrinking labor force [in entry level jobs in some niche sectors], revitalizing old immigrant neighborhoods, and establishing new ethnic institutions and inheriting existing ones, such as [the churches].

This above analysis mirrors the African refugees in New Hampshire: many now live in the downtown areas of Manchester where the various European immigrant populations such as the Greeks, French and Irish once lived, thereby helping to repopulate and revitalize the once abandoned sections of the city; and they are helping to boost the

³² Jackson, R.O. (2005). Black Immigrants in the New Urban Landscape: The Case of Haitians in Boston. This seminar paper was prepared for presentation at the Woodrow Wilson International Center for Scholars, Washington, DC – May 2005. I requested for Dr. Jackson's permission for this citation, via an email to rojacks@emory.edu but did not get a reply before submitting this work. I hereby duly express my appreciation to Dr. Jackson for an insightful work.

attendance at Sunday services for some churches which were on the verge of closing due to lack of membership.

The Children of African Refugees

One of the findings highlighted is the difficulty that some of the participants are having with their adolescent children, and the seemingly dropout rate among the school-going children of African refugees in New Hampshire. A study by Bates, Baird, Johnson, Lee et al. (2005)³³ found that access to a stable, loving and supportive family, intensive educational services (including after school programs) and cultural education and flexible and appropriate modalities for service delivery enable refugee youth to experience considerable success in both education and occupational pursuits. The study focused on the Sudanese “Lost Boys” (i.e. children who temporarily or permanently lost their parents in Sudan and were rescued from the African jungle by humanitarian agencies some years ago and many of them placed in foster homes across the United States). The main difference between this cohort and the children of African refugees in New Hampshire is that the Sudanese children were in foster homes, while the children in New Hampshire are living with their parents. The foster families probably offered the children a better opportunity to develop English language proficiency and adapt to American way of life. On the contrary, the children who live with their refugee parents in New Hampshire have to progress at a pace that is made possible by the financial and educational standing of their parents. As mentioned earlier, children whose parents are illiterate do not get any help with their homework from the parents, and the parents may not know the early warning signs that their child is not coping well in school. Furthermore, some of the

children have no privacy to study in their homes because of overcrowding, and they lack reading tables and adequate lighting to study at home. This is one of the topics identified for further research in a later section.

Employment Niches for the African Refugees

Over eighty percent of the study participants who were employed were engaged in entry-level, unskilled jobs. A recent study in Australia – see Colic-Peisker (2006, abst.)³⁴ has found that refugees from Africa and the Middle East “are concentrated in labour market niches such as cleaning services, care of the aged, meat processing, taxi driving, security and building.” Colic-Peisker further points out that apart from the building industry, these employment niches are situated in the secondary labor market, by which is meant low-status and low-paying jobs that Australian locals avoid. Consequently, the study concludes that the recent refugee intakes have been relegated to undesirable jobs due to situational factors which include non-recognition of qualifications, racial discrimination, and lack of mainstream social networks that could assist the refugees in the job search. This finding mirrors the current situation of the African refugees in New Hampshire, but labor market niches in entry level jobs is not because the refugees have professional niche in the jobs that they do, but rather because the jobs do not require any special skills or training and they are low-paying.

In the next chapter below, the study compares some of the economic indicators of study participants to the mainstream population in New Hampshire and nationwide. The

³³ Bates, L., Baird, D., Johnson D.J., Lee, R.E., Luster, T., and Rehagen, C. (2005). Sudanese Refugee Youth in Foster Care: The “Lost Boys” in America. Child Welfare League of America.

³⁴ Val Colic-Peisker (2006). Employment Niches for Recent Refugees: Segmented Labour Market in Twenty-first Century Australia. *Journal of Refugee Studies* Vol 19, No. 2: 203-229. The material used was taken from the abstract of this work.

comparison is solely for the purpose of vividly highlighting the economic conditions of the African refugees, thereby to buttress the argument for special policies, programs and self-help interventions to alleviate their poverty. After all, when we talk about the economic integration of immigrants and refugees, the mainstream host society is the assumed reference for appreciating the economic conditions of the new comers. It makes a more compelling case for policy intervention, the solutions of which could be equally beneficial to other current and future demographic groups that are in similar economic conditions as the African refugees are today.

VI CONCLUSIONS, GENERALIZATIONS AND RECOMMENDATIONS

The foregoing chapters have respectively addressed (1) the rationale, purpose and objectives of the study; (2) the literature review and theoretical constructs of the study; (3) the research design and methodology; and (4) the findings. The first part of this chapter presents and discusses the main conclusions and generalizations of the study, while the recommendations are presented in the second part of the chapter.

1. Conclusions and Generalizations

Based on the explanations given to the statistical results and the qualitative findings reported in the fifth chapter, the main conclusions (and generalizations to the study population) of this study are as follows:

- 1) The wage income of the African refugees in New Hampshire, indeed, is strongly associated with the refugees' level of formal education, gender, and duration and study in the United States. Age has no significant effect on wage income since almost all of the refugees join the New Hampshire workforce at the bottom of the

entry-level pay ladder. While this may represent a downward occupational mobility for the refugees with relatively more education and previous occupational experience, the educated ones among them are eventually able to gravitate toward higher-paying jobs, or get rapid pay increases to make them become relatively higher-paid than their counterparts with less education. However, while wage income depends partly on education, the level of education attained by the African refugees had no effect on their job category in the New Hampshire labor market. This is another indicator of a downward occupational mobility for the refugees who had college or professional educational qualifications.

- 2) Although the statistical results show a significant association between wage income and refugees' countries of origin, the results indicate the combined effect of education and duration of stay in the United States rather than wage discrimination based on country of origin. For example, the Sudanese were the first of the three nationality cohorts constituting the bulk of participants to arrive in the United States. Furthermore, the Sudanese had a higher proportion of persons with all levels of education than the Liberians or Somalis. Since both education and duration of stay in the United States are significantly associated with wage income, this explains why the average wages of the Sudanese are relatively higher than those of the Liberians and Somalis.
- 3) The study found a very weak similarity between the refugees' previous occupational lines of work and their current occupations in New Hampshire.

Whereas most of the refugees were previously engaged in subsistence agriculture or informal microentrepreneurial self-employment before becoming refugees, almost all of them are currently in entry level blue-collar wage employment requiring the performance of unskilled, general labor. This is because these types of jobs are easier to find, and the resettlement agencies usually work under pressure to source for jobs for the refugees within the shortest possible time, even during a contracting economy. In the process, the refugees are assigned to entry-level jobs irrespective of their education and occupational skills.

- 4) The direct barriers to the New Hampshire labor market for African refugees include (1) illiteracy for the refugees with absolutely no schooling; (2) lack of verbal and written English language skills as a result of no schooling or coming from a non-English lingua franca; (3) lack of a supportive mass transit system in New Hampshire to enable refugees who have no personal means of transportation to access jobs beyond a walking distance; and (4) lack of contextual opportunities for newly-arrived African refugees to transfer their occupational qualifications and skills to the New Hampshire context. The indirect barriers include (1) the effect of the refugee travel loan by which the refugees got into debt and a bad credit profile, thereby limiting their access to credit; (2) cultural norms and practices that affect the disposition of some of the refugees, thereby impacting on their choices and decisions regarding employment; and (3) the availability of welfare services which, to some extent, cushion the harsh economic conditions of

the refugees and enable some of the refugees, thereby making it possible for some to creatively combine the welfare services with sporadic employment.

- 5) Female African refugees face greater challenges than their male counterparts in adjusting to life in an industrialized Western society. Due to generations of oppression and exploitation by patriarchal cultures, the female African refugees largely represent a human capital deficit relative their male counterparts. Many of them never had a regular opportunity to travel by automobile, let alone own or drive one. Many had never been in an urban center, and have never used modern technologies for laundry, cooking or sweeping the floor. After a year or more in New Hampshire, they are still learning to use the telephone. Some of the female refugees still cannot look a man directly in the eye (they look down to the floor), an internalized mannerism from a patriarchal culture. Consequently, it is unfair and unrealistic to expect the female refugees to adjust economically, culturally and socially at the same pace as their male counterparts without providing them the necessary support systems to mitigate their challenges. Furthermore, the female refugees who are also single mothers, widows and heads of households are struggling alone to make economic as well as parenting decisions while at the same still trying to understand the way of life in New Hampshire and adjust to it. The rushed placement of such women unto low-paying jobs appears to compound rather than positively address their multifaceted challenges.
- 6) Microentrepreneurial activities among the African refugees in New Hampshire are informal, sporadic, and sometimes intentionally clandestine, and part-time

because (1) the microentrepreneurs fear that their housing or other welfare benefits will be withdrawn if they formalize the activities and report the income; (2) the undeclared income is not taxed; (3) some of the participants who are interested in starting a business are concerned that the African population in New Hampshire is still too small to provide a sufficient volume of demand to sustain a full-time microenterprise venture; (4) it is necessary to have a full-time job in order to have healthcare coverage which would otherwise be the responsibility of the full-time self-employed micro entrepreneur; (5) wage employment offers a predictable source of income and a therefore a greater sense of financial security than microentrepreneurial self-employment which can result in a profit or a loss; (6) the microenterprise activities involve occupational skills which required state licensing in New Hampshire, a condition which the refugees have not met: hence the rationale for surreptitious operation; and (7) there is stiff competition from two Asian stores which supply African ethnic products and foods; more recently the grocery giant Stop and Shop which has opened a grocery section for African and Asian food condiments, and some of the items sell much less than the two Asian stores. The price war between Stop and Shop and the Asian stores has seen the former selling various items for 50% or less of the prices sold by the Asian stores. While this enables the African refugees to access their ethnic products at bargain prices, it has eroded some opportunities for informal microentrepreneurial activities. For example, goat meat, crayfish, and unprocessed fresh fish are now so cheap that the African refugees who used to collect orders from within the African community and travel to Lowell for supplies – and thereby earn a profit

margin for themselves – no longer do so because people find it cheaper to buy some of the items from the Stop and Shop. These reasons and situations pose a challenge to the development formal microenterprises in the African community in New Hampshire.

- 7) Involvement in microenterprise, income-generating activities is a coping mechanism by the African refugees for dealing with their inability to formally and legally transfer their occupational or artisan skills to the New Hampshire context; it also constitutes an avenue for undeclared income.
- 8) Some of the African refugees have occupational skills which are transferable to the New Hampshire context, but have not been able to obtain state licensing due to (1) inability to afford the cost of retraining; (2) illiteracy and lack of the required minimum educational qualification (normally G.E.D. or equivalent); (3) lack of willingness to invest time and money toward meeting the licensing criteria; and (4) lack of personal motivation to continue in their previous occupational line of work, perceiving wage employment to have more social prestige than self-employment, or preferring a change in occupation.
- 9) There is a direct relationship between the Refugee Travel Loan (RTL) which the refugees obtained to cover the cost of their initial travel to the United States, and the refugees' current worthiness. Defaulters on the loan have ruined their credit history and have more difficulty accessing other financial services. The African refugees view the RTL as a strong factor in damaging their credit record, consequently making them ineligible for other credit facilities. Since most of the

refugees have no cash savings, they need access to credit to enable them acquire personal means of transportation with which to travel to and from work. Some of them have lost their jobs due to repeated absence as a result of no transportation.

10) There seems to be an inverse relationship between the refugees' duration of stay in the refugee camps prior to coming to the United States and the ability of the refugees to adjust to the way of life in New Hampshire. On average, the Sudanese refugees spent a much shorter time in refugee camps than the Liberians and Somalis. Even the Sudanese who came from Kenya did not stay there as long as the Somalis did. Since the life in the refugee camps offers very little in terms of human capital development, the years spent in the camps constitute a loss of educational and occupational experience which they would need for effective adjustment in New Hampshire. A prolonged stay in a refugee camp is a situation that can result in the (1) loss of previous occupational skills; (2) loss of opportunity to occupationally retrain; (3) lack of schooling opportunity for self and children; and (4) development of a dependency syndrome which could make it more challenging for the individuals to take up their responsibilities (e.g. pay for their housing and working for a living). It should not be assumed that such a transition is easy or welcomed by all the refugees.

11) Although newly-arrived African refugees are culturally challenged by the strict requirement for punctuality, dedication to the employment and self-discipline in the American workplace, most of them soon adjust and adapt appropriately. The more deeply ingrained cultural practices (such as the wife should not join the

workforce or the resistance to family planning) may take a longer time to change. Therefore, there is need for a follow-up study to monitor and assess how the status of women changes overtime amongst the refugees.

12) Overall, the African refugee population in New Hampshire is economically very poor relative to the mainstream host population in the state. None of the 110 survey and 44 interview participants owned a home, whereas the homeownership rate for New Hampshire is approximately 70% (66% for entire USA)³⁵. The average number of persons per household for New Hampshire is approximately three (same for USA), while those in the study population are six. There were cases two or three families with a combined total of ten or more persons shared a two bedroom apartment, and children did not seem to have their own rooms. Overcrowding was the refugees' temporary way of coping with the high cost of housing in the New Hampshire. The median household income for the study participants was \$17,680, while that of New Hampshire was \$49, 467 (\$41,994 for USA). The 1999 proportion of the New Hampshire population below the poverty line is 6.5%: it would appear that the proportion is close to 100% for the African refugees in the New Hampshire, although there might be a few exceptions among them. Some of the refugees, including some who have lived in the United States for four years or more, are still unemployed. The unemployment rate among the study participants is 24.5% while that of the New Hampshire and the USA are both currently under six percent.

³⁵ Source: US Census Bureau, New Hampshire QuickFacts.
URL: <http://quickfacts.census.gov/qfd/states/33000.html>

- 13) Irrespective of their level of formal education, the African refugees showed a surprising understanding of the various welfare support mechanisms and the ways of “working the system”. Access to potential alternative sources of income other than wage employment or microenterprise activities was a constant part of the refugees’ financial reckoning. There were persons in the system who served as “consultants” to some of the refugees, providing technical assistance on how to achieve eligibility for some forms of welfare benefits without losing some other benefits that they already had. However, information on these particular aspects was not freely shared or provided by participants during the interviews.
- 14) The African refugees who have teenage children are facing a phenomenon that indirectly affects not only their employment but financial situation in general. While some of the boys are engaging in the fraudulent use of their parents’ social security numbers and credit cards (i.e. for online purchases or to order pay-per-view cable television services), some of the girls are getting pregnant before getting married. The school dropout rate for the children of African refugees seems higher than the New Hampshire average, although no statistics are available to confirm this. In some cases, employment is affected when the teenage son operates the parents’ car without permission (usually late at night when parents are asleep) and ends up in an accident: the parents could miss some days of work while the car is being fixed, or the car could be damaged beyond repair and the parents face the challenge of acquiring a replacement. In one case, a father lost his job (because it was an 18-mile distance) while he was still trying to acquire another car.

15) There is a consensus of opinion, as articulated by Woullard Lett, Ben Ocra and Nasir Arush (all of them community-based resource persons with varying levels of professional involvement with the African refugees), on the need for community-based organizations to share information and make joint plans for addressing some of the common problems. Although each of the resource persons has a slightly different idea of how the networking should proceed and its objectives, there are potential points for a consensus which can emerge if the issues are discussed. One of the emerging forces that will compel such collaboration is that as the level of awareness increases among the African population in the state, the community-based organizations which claim to serve them will need to demonstrate a greater degree of accountability or run the risk of being stigmatized as opportunistic gatekeepers. A recent case in which one of the community-based organizations was shut down by the New Hampshire Attorney General's office on charges of financial impropriety is an example of what can occur. Therefore, the CBOs serving the African population in New Hampshire need to develop ways of holding themselves to the highest standards of integrity and professionalism.

2. Recommendations

Having said all that, African refugees are now in New Hampshire, and they are living in poverty; the study recommends the following measures to enable the refugees to progress toward economic self-reliance.

- 1) It would require a sustained and long-term intervention to enable the African refugees to move themselves from economic dependency and poverty to self-reliance and prosperity. The voluntary agencies responsible for resettling refugees in the state are not under contractual obligation to provide long-term community economic development interventions. The organization most suited for such a role in New Hampshire is the MicroCredit-NH, a community development finance institution (CDFI) that offers a range of financial, training, technical assistance and networking services to low-income people and microenterprises in New Hampshire. MicroCredit-NH should be encouraged by the New Hampshire Refugee Coordinator and offered technical support by the Southern New Hampshire University's School of Community Economic Development (if needed) to pursue a microenterprise development grant from the federal Office of Refugee Resettlement (ORR) for a long-term community economic development program with refugees New Hampshire. The program will benefit all the refugees in New Hampshire, and not just the Africans.
- 2) Some of the African female refugees have hairdressing or hairstyling skills, and are plying the skills informally for the purpose of income generation. The women could not obtain state licensing for their skills due to the various factors identified and discussed in this study. Such women should be assisted to incorporate a cooperative and obtain a state license that would enable them open an African hairstyling business in an accessible location in Manchester. MicroCredit-NH should provide business training and startup capital for the venture. There are a few male refugees with barbering skills as well, but their ability to generate income from plying the trade

informally has recently been eroded by the opening of a Latino cum African barbering studio with multiple work-stations, offering services for \$15 or less per haircut.

- 3) There are also women whose previous occupations was catering, but they have not found the opportunity to transfer that occupational skill to New Hampshire. Therefore an opportunity exists for microenterprise development programs to programmatically intervene with funding from the federal Office of Refugee Resettlement (ORR) funding. Furthermore, an opportunity exists for multi-agency partnership involving culinary venture incubators and other resource organizations in designing and implementing initiatives targeted at the African refugees. The culinary venture initiative should, however, be preceded by a careful feasibility and market research covering not only New Hampshire but adjoining areas with large numbers of African immigrants.
- 4) The Somali male refugees are interested in starting a tailoring microenterprise, but are concerned that pervasive poverty among the Somali population will stultify the potential market for the business. Their initiative should be included in the market research, to find out if the tailoring venture can service African populations in cities and states adjoining New Hampshire.
- 5) Intensive and prolonged literacy training for the African refugees should be a high priority of all the community-based organizations. The teachers for such a literacy training program should be refugees from the various linguistic cohorts, and it should be sufficient if the teachers have had elementary or high school education. They

should be paid well so that they would do the job full-time. Then the training should progress through reading, spelling, vocabulary and arithmetic. The literacy program should have a budget for logistical support covering transportation for refugees who have no personal means of transport. The schedule of training sessions should be sensitive to time constraints of persons who have jobs; special effort should be made to target the schedule to the female refugees who have children, especially the single mothers.

- 6) There is a strong need for a range of counseling services to the African refugees. The counseling should be intended to (1) enable the refugees adapt culturally to the way of life in the United States; (2) enable them manage their money better, access financial services, understand the importance of paying bills in time, and avoid becoming neck-deep in debt or situations that lead to having a bad credit history; (3) enable them resolve the emotional trauma and psychological stress relating to the experiences that led to flight from their countries of origin; (4) enable them learn to deal with family situations such as spousal conflict or parent-children relationship in ways consistent with the legal expectations in New Hampshire; (5) enable the men in particular to deal with issues such as gambling, excessive consumption of alcohol, and to understand the dangers of overexposing children to non-children television programs and peer pressure.
- 7) The New Hampshire Refugee Coordinator should present a comprehensive memorandum to the state Governor making a case for some special policy considerations for the African refugees. The African refugees differ from their Asian

and East European counterparts because they had no prior experience with living in an industrialized society. Furthermore, illiteracy and lack of English language skills impose a big barrier on their ability to attain economic self-reliance without supportive institutional mechanisms. The menu of activities in the initial resettlement program does not adequately address long-term community economic development, and African refugees have a human capital deficit which only long-term interventions can effectively address. Therefore, there should be a policy to invest in long-term literacy and educational development of the African refugees or any other group of refugees who have glaring human capital deficits. It is in the long-term interest of New Hampshire to make such an investment now, because these people are here to stay and there could be a range of negative intergenerational social complications which could cost the state more in the future if not addressed now. As much as possible, African refugees should be targeted for occupational retraining, and encouraged to pursue microentrepreneurial self-employment: most of them had been self-employed before they were displaced, and their entrepreneurial spirit can be rekindled, nurtured and redirected to other business sectors that are more relevant to the New Hampshire context.

- 8) Resource persons from among the community-based organizations serving the African population should be mobilized and consulted to help develop policies, program interventions, and self-help initiatives that would enable the African refugees work their way out of welfare dependency toward financial solvency and self-reliance.

- 9) Researchers who wish to do further research on this population need to recruit competent field assistants for each of the linguistic populations. The field assistants should be persons known to and trusted by the potential research participants. Ethnic sensibilities are a significant factor in the types of information participants would be willing to share in an interview context, especially participants who have had no prior acquaintances with the researcher. Field assistants can serve in multiple roles which, including the translation of the research instruments, translation of the communication between researcher and participants, and helping the researcher to figure out some of the cultural eccentricities of the particular linguistic cohort.

3. Topics for Further Research

There are areas related to the topic of this study that need further research. The topics are identified below:

- 1) African refugees spend varying amounts of time in refugee camps prior to coming to the United States or going to some other developed Western countries. It is important for scholars, policymakers, and practitioners to understand the factors affecting the refugees' duration of study in the refugee camps, and a study of such factors would be helpful. The study should also examine the conditions in the refugee camps which support or inhibit the development of the human capital of the refugees, as this has an impact on the future occupational pursuits, especially if they eventually resettle in an industrialized Western country.
- 2) There is a strong need for further study on the psychological-emotional well being of the refugees with the aim of finding out the best ways of enabling them to resolve

some of the trauma that they have carried with them since leaving their countries of origin. The study should illuminate on the type of counseling that is needed.

- 3) There is need for further study on the cultural adaptation of the African refugees, the problems arising as a result of the generation gap between the parents and their children. Knowledge from such a study will be useful in developing a syllabus for the orientation of new refugees, in counseling the refugees who have problems with their children, in counseling the children who are on a collision course with their parents, and in developing appropriate special education syllabuses for the African children who need it.
- 4) A longitudinal study should be conducted comparing the economic progress of African refugees overtime who were illiterate when they arrived in the United States, and their counterparts who had literacy and English language skills upon arrival. The study should also examine the cultural beliefs, knowledge, attitudes and practices of African refugees across time and see how these will change.
- 5) There should be further study on the school dropout rate of children of African refugees relative to other minorities and the New Hampshire population as a whole.
- 6) A microenterprise market research focused on a range of the products and services that the African refugees in New Hampshire could produce or provide would be useful. The market research should take into account the fact that a New Hampshire-based enterprise could service an out-of-state market in Massachusetts or Connecticut, thereby making it possible to invest in a line of products or services

even if there is no big African population cluster in New Hampshire. The high-technology businesses that New Hampshire prides itself on are mostly targeted to out-of-state markets, and the African refugees could adopt the same model.

4. Reliability, validity & trustworthiness of the Findings

Reliability in research refers to the quality of measurement in a study (Trochim, 2001). One of the ways of assessing this quality is by evaluating the degree to which the various measures in the study reveal a consistent, overarching, and meaningful explanation of the findings in relation to the overall research question.

As already discussed in previous sections, the study encountered empirical data to support all of the theoretical constructs posited in the research proposal. At the same time, some of the empirical encounters – such as the impact of the refugee travel loan, the behavior of the participants' adolescent children, and the living conditions of the participants, were not theorized in the proposal. Nevertheless, quantitative and qualitative data collected, and the statistical and narrative analyses derived there-from and presented in chapters 3 and 4 of this work, reveal a consistent and meaningful explanation in relation to the overarching research question which was: what are the factors affecting employment and entrepreneurial activities among African refugees in New Hampshire? The consistency reflects the reliability of the findings.

Internal validity in research refers to the degree to which a study establishes a causal relationship between the independent and the dependent variables. It is pertinent to mention here that the overall objective of the study was to investigate and explain the factors associated with the participation of study population in employment and

entrepreneurial activities in New Hampshire, rather than to prove the causality of the relationship between the factors.

External validity refers to the degree to which the conclusions from one study hold true for other contexts (Miles & Huberman, 1994; Trochim, 2001). Both internal and external validity are closely related to the concepts of *necessity* and *sufficiency* in research design. The research questions of the study, and the findings and explanations which emerged from the analyses of the primary and secondary datasets were based on the principle of *necessity* rather than *sufficiency*.

The considered opinion of this study is that the presence of the various factors which emerged from the analyses were necessary, even if not sufficient, to affect employment and entrepreneurial activities among the study population. For example, illiteracy and English language skills in and of themselves affected the ability of some of the participants to access the labor market or obtain a New Hampshire driving license, yet some of the illiterate and non-English speaking participants were able to get jobs or obtain driving licenses. Overall, the study observed that the various factors seemed more potent where they were nested within other factors. For example, a person who could not obtain a driving license because of illiteracy or lack of English proficiency did not have personal transportation and therefore lacked the ability to access jobs that were farther away from where they lived. Which of the factors would the unemployment be attributed to in such a scenario?

Premising research findings on the principle of necessity rather than sufficiency is not uncommon. For example, Skocpol (1979)³⁶ concluded from a study of France,

³⁶ Theda Skocpol (1979). *States and Social Revolutions: A comparative Analysis of France, Russia and China*. London: Cambridge University Press.

Russia, and China, that social revolutions are preceded by a crisis of the state. A further example is Putnam's (1994)³⁷ conclusion based on his research in Italy, that social capital was strongly correlated with good governance and democracy. In other words, the proper understanding is that a crisis of the state is necessary but not sufficient to precipitate a social revolution, just as social capital is necessary but not sufficient to produce good governance and democracy. For, if social capital was alone sufficient to produce good governance and democracy, Africa should perhaps have the most democratic public institutions in the world, since there is an abundant supply of this element across that continent.

The findings and conclusions of this study are relevant and conceptually generalizable to other contexts which are similar to the New Hampshire context. Therefore, other parts of the United States or Western societies where African refugees are currently resettling or will resettle in the future may find the findings and recommendations useful. However, since this study used a non-random sample for the primary data, the limitations of non-probabilistic research design will apply to the findings and conclusions, as discussed in a previous section. In other words, the findings have a limited generalizability. Nonetheless, this substantive study and similar future research efforts in other locations will serve toward the eventual emergence of a more formal, cross-sectional study on this research topic. That is why Strauss and Corbin (1990, pp.175-178), caution that it is not appropriate for researchers to think they can make the leap from substantive to formal theory:

However cautiously a researcher may suggest the wider applicability of his or her substantive theory, this cannot be

³⁷ Robert Putnam (1994). *Making Democracy Work: Civic Traditions in Modern Italy*. New York: Princeton University Press.

done with any assurance unless these other situations have also been studied. This is, indeed, how a substantive theory can be developed into a formal theory (Glaser, 1978, pp. 142-157; Glaser & Strauss, 1967); Strauss, 1987, pp. 240-248). In short, it is not the level of conditions that makes the difference between substantive and formal theories, but the variety of situations studied.

Although some studies (see for example, Chiswick, 1991; Else & Clay-Thompson, 1998; Finnan, 1981; Mamgain, 2003; Portes & Bach, 1980; Potocky, 1996; Valtonen, 1999; Swack and Mason, 1989) have addressed in different ways many of the issues and aspects investigated in this study, this was first study on the factors affecting employment and entrepreneurial activities among African refugees in New Hampshire.

Given the possibility of variation across contexts, locations and situations, substantive theory studies such as this one will enable the accumulation of knowledge on many different situations and locations around the world, and provide data for a formal theory study in the near future. Furthermore, the grounded theory approach adopted in this study will enable a deeper and more exhaustive analyses of the empirical issues encountered. The findings will be no less generalizable to other similar contexts because, unlike cross-sectional studies which rely mainly on statistical generalization, substantive theory research, like case studies, rely mainly on analytical generalization (Yin, 2003).

Trustworthiness of the Findings

All participation in the study was voluntary. The response to most of the questions was quick and without hesitation, and generally, there was eye contact between the conversing parties. However, some participants hesitated before responding to some of the questions. Such questions generally had to do with (1) the participants' age; (2)

whether they were receiving housing, food or medical subsidies; (3) whether they were engaging in any informal income-generating activities working from home, (4) the aspects of personal information that could enable one to construct a profile of the participant; and (5) the narrative of personal experiences relating to the events that led to the participant's flight into exile.

The data and information given by the participants seemed generally factual and trustworthy. Furthermore, the study triangulated the obtained data and information with field assistants as well as the six community-based resource persons interviewed by the study. As intended, these measures effectively ensured the overall accuracy and integrity of the data and information. However, some specific incidents and situations during the survey and interviews meetings indicated that some participants were reluctant to provide factual answers to some questions (see **Appendix III** for a detailed discussion on this). Gaim Kibreab, a scholar with extensive research experience with African refugees, reports that some African refugees have a tendency to be deceptive in formal institutional settings, although the same individuals would exhibit a strong self-discipline in conformity with their own cultural ethics relating to social relations or economic transactions involving them and other persons who belong to their ethnic/cultural group (Kibreab, 2004). Therefore, it is possible that a small fraction of the research participants gave non-factual data or information to some specific questions. For the benefit of intending researchers on African refugees, Appendix III describes the specific situations and incidents that possibly affected the data collected.

5. Significance of the Study

This study and its findings, conclusions and recommendations are of great significance to the field of community economic development because the influx of African refugees to the industrialized nations is a relatively recent phenomenon on which not much study has been conducted. Since the end of slavery in the 19th century, this would be the first time that large numbers of illiterate African men, women and children are systematically transported in batches from the continent and dispersed into the developed Western countries. That the refugees will stay the rest of their lives in the industrialized Western societies, and the social, economic, cultural and political implications for them and their progeny, has profound ramifications for the field of community economic development not only in the USA but in all the Western countries currently receiving and resettling the African refugees.

Historically, the trend of immigration from Africa was that of brain-drain rather than political refugees. Due to a variety of factors related to social, economic and political conditions in their home countries relative to the conditions in the advanced Western countries, some African students historically chose to remain in the developed countries after completing their programs of study (Ackerberg, 1989; Rao, 1979; Ritterband, 1968; Rodriguez, 1974). Research also shows that historically, other highly-skilled, Western- or locally-trained Africans who returned to their home countries for sometime, tended to leave the continent again in pursuit of better professional careers in Western societies.

On the other hand, the outflow of substantial numbers of African refugees to the Western world started in small waves only in the 1980s, but intensified during the 1990s.

It is the first time since the end of slavery that large numbers of illiterate African men, women and children are systematically transported out the African continent to Western countries. Unlike the so-called brain-drain cohort, the human capital quality of the African refugees is generally very different due to illiteracy and language barrier, and that makes it more difficult for the refugees to assimilate culturally, socially, economically and politically into the receiving countries. Furthermore, researched knowledge on the various problems faced by the refugees in the assimilation process is still nascent. It is important for scholars, policymakers and development practitioners to understand such problems so as to solve them.

Although a lot of studies have been conducted on refugees in terms of their human condition, refugee camp conditions, humanitarian response, refugee rights, and migratory patterns, not much attention has been focused on the community economic development dimension of the resettled African refugees in industrialized Western countries. Consequently, this study has bridged a knowledge gap on the historical, cultural, social, political, economic, institutional, and human capital factors that affect economic assimilation of African refugees in an industrialized Western society in terms of the refugees' employment and microentrepreneurial activities.

The study applied a grounded theory approach – a constant iteration in which data informs theory and allows for the exploration and discovery of themes and connections between them, thereby combining and alternating between the inductive and deductive methods. The process was intended to focus on the mundane aspects of the participants' lives in order to make the research findings and conclusions have a practical usefulness for resolving a set of real-life policy and contextual problems which hamper the

attainment of economic integration and self-reliance among the study population. For example, the findings and recommendations of the study will be useful to the City of Manchester if the City Council implements the recommended strategies for promoting the economic self-reliance of the study population. That will lead to a reduction in the number of the study population who need or depend on the city's welfare institutions, and thereby reduce the city's spending on welfare programs.

The findings and recommendations will also be useful to organizations such as the MicroCredit-NH which are working to alleviate poverty in New Hampshire, by illuminating on program strategies that will effectively increase the participation of the African refugees in the programs. One of such potential benefits to MicroCredit-NH is the opportunity for grant money from the US Office of Refugee Resettlement (ORR) to design and implement a microenterprise development program for refugees in New Hampshire.

Last, and most importantly, the vastly poverty-stricken African refugees themselves will benefit from the study if the recommendations are implemented to develop a range of community economic development policies and programs which directly address the issues facing them. Such interventions will enable the refugees to make sustainable progress from economic dependency to self-reliance and from notional citizenship to substantive citizenship. Then, and only then, will they truly become the new Americans.

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