



VOLUME II

Second Edition

FINANCIAL BIOGRAPHIES OF PEOPLE COPING WITH NEW SURROUNDINGS

Henry J. Leir Institute for Migration and Human Security

Our mission is to help policymakers and practitioners develop more equitable and sustainable responses to migration and its root causes by employing a human security approach. For more information, please visit go.tufts.edu/leir.

For more information on the research project, please visit www.journeysproject.org.

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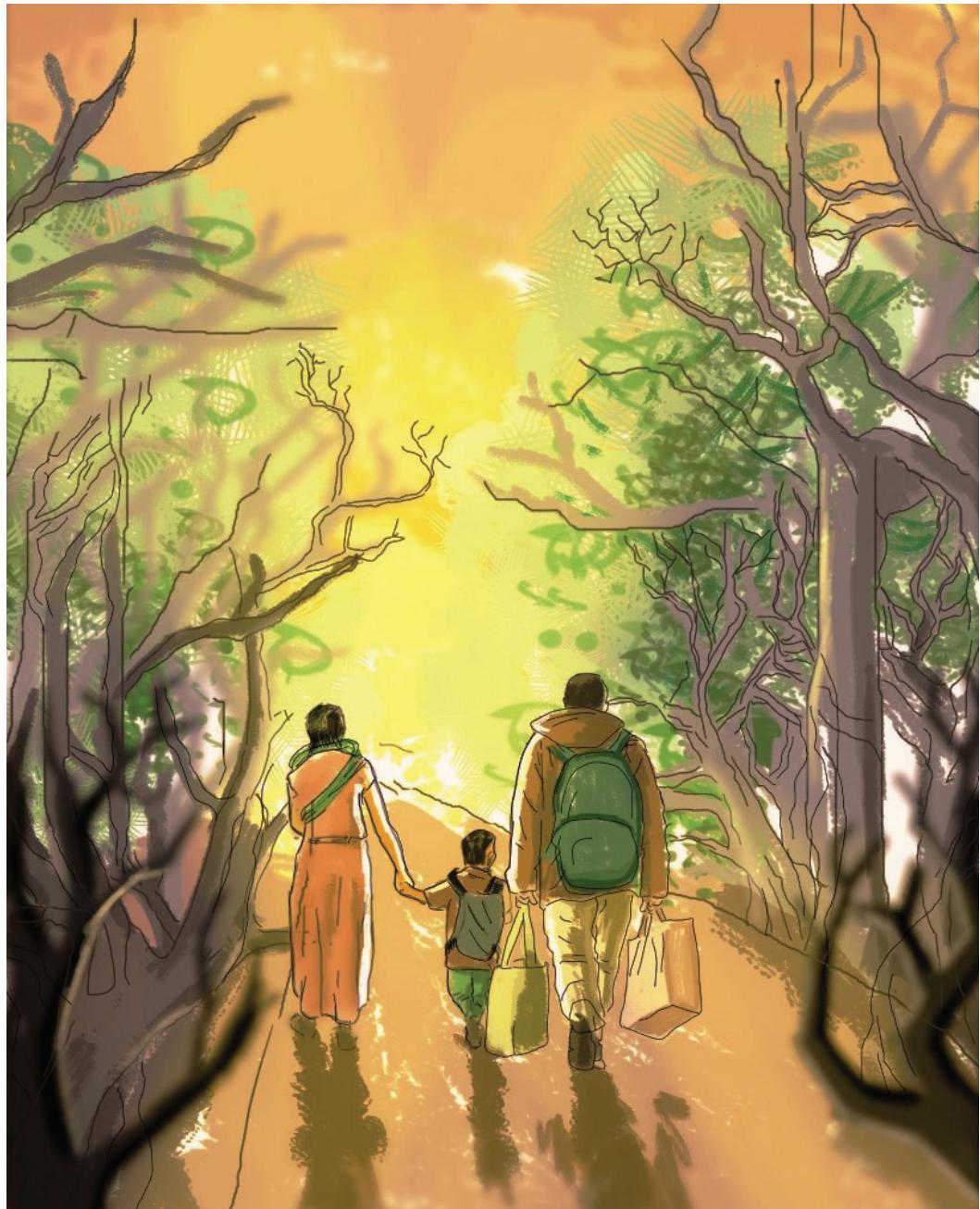


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INTRODUCTION

This collection of profiles, *Volume II, Financial Biographies of People Coping with New Surroundings*, takes up where *Volume I, Financial Biographies of Long-Distance Journeyers*, left off. In Volume I, we traced refugees' and migrants' journeys on the move, viewing their passages through an economic lens. In Volume II, we examine the lives of migrants and refugees who are managing new environments, be they displaced for long periods, in limbo waiting for the chance to move onward, or settling into their final destinations.

These biographies explore stories of adaptation, adjustment, and in some cases, integration. In this updated edition, we draw on the primary research undertaken in 2019 and 2020 and bring new insights from research in 2021 and 2022. Our profiles include material from Tijuana, Mexico; Tunis, Tunisia; Quito, Ecuador; Jijiga, Ethiopia; Kampala and Bidi Bidi Camp, Uganda; as well as Nairobi, Kenya; Amman, Jordan; New Rochelle, United States; and Medellín, Colombia. In Ethiopia, respondents had been near Jijiga for between 10 and 20 years. Most respondents had been coping in their new surroundings for between two and four years.

In total, we conducted over 400 in-depth interviews, some taking place over the course of days. We used several techniques to complement interviews. In some cases, we asked subjects to draw a "journey map" where they visually plotted their routes. In others, we asked respondents to chart their high and low moments over several years and would ask them to explain what happened during each. We never held formal focus group discussions, finding this kind of research too prone to the bias of "group think." Having said that, there were times when neighbors and relatives would stop in during interviews and might disrupt the flow of the discussion. We used a conversational approach in all of our interviews, dispensing with the interrogation methods so evident in surveys. Subjects understood that we would ask for certain kinds of information regarding money as we had alerted them through the informed consent process. Where we could, we held debriefing sessions for respondents, letting them know

the gist of our findings. When this was possible (as was the case in Tijuana), respondents were grateful for our efforts.

In Uganda, we interviewed refugees and migrants from Somalia, South Sudan, the Democratic Republic of Congo, Burundi, and Rwanda. We saw that those who had chosen to live in the city of Kampala, would overtime, likely experience a progression in their earnings from less than \$1 a day to more than \$4 a day and, for the enterprising few, far more. Those in the camp often resorted to selling their food rations to survive.

Ethiopia taught us lessons about how new boundaries do not necessarily mean new kinships. Our respondents in Jijiga, a region in the southeast of Ethiopia, had strong ties to relatives in Somalia and had steadfastly preserved their traditions from that country. This was despite the fact that they had been residing in the camps for ten or more years.

In Mexico, we interviewed migrants and asylum seekers from Burkina Faso, El Salvador, Guatemala, Haiti, Honduras, and Venezuela and learned how native Spanish speakers, surprisingly, did not always do better than those who were learning Spanish as a second language. Haitians were coping well and some had perfected a Mexican accent.

We found there were two kinds of respondents in Tunisia: students who had come from Sub-Saharan Africa to study at the university level and migrants who also came from countries like Côte d'Ivoire to work as casual laborers. The migrant stories showed how, in the hands of malign employers, informal labor could tragically turn into forced labor.

In Quito, we interviewed mainly Venezuelans but also immigrants from Iran, Nepal, Bangladesh, and Colombia. The Venezuelans on the whole expressed appreciation for the welcoming hospitality of Ecuadorans. They liked being able to earn a living in US dollars, a relief from the Venezuelan Bolívar, whose value had plummeted over the years.

In Jordan, researchers conducted three rounds of interviews with participants. Rather than having only one snapshot in time, multiple interviews allowed researchers to understand an in-

dividual's financial circumstances and decision making over time. This proved particularly useful during COVID-19, which coincided with our research, when livelihoods and coping strategies were changing very quickly. A complete compilation of stories from our Jordan research can be found in "A Hope for Home: A brief compendium of financial journeys of refugees and asylum seekers in Jordan."

COVID-19 also impacted our research in Kenya. These stories come from refugees initially hailing from the Democratic Republic of Congo, Ethiopia, South Sudan, Somalia, Rwanda, Uganda, and Burundi and were gathered by refugees themselves. Researchers trained five refugees in the interview process prior to the start of the pandemic. Given the limitations the pandemic created, these researchers wrote down their own stories, which began an iterative process to develop their biographies. Enumerators then completed five additional interviews to share the stories of fellow refugees. The full collection of these stories can be found in "Refuge? – Refugees' stories of rebuilding their lives in Kenya."

After this volume's initial publication, a Fletcher graduate partnered with a Mexican key-informant to interview fifteen migrants from Puebla, Mexico living in New Rochelle, New York. These biographies from the United States added to our previous research in Volume II. None of the informants had legal status in the U.S., and at the time of the initial interviews, they had been in the country for as long as 14 years and for little as one month.

In Cartagena and Medellín, Colombia, researchers also examined the financial lives of Venezuelan households living and working both in downtown and more fringe geographies. In total, researchers held 88 in-person interviews with both Venezuelan migrants and local Colombians. The goal was to understand Venezu-

elan's financial journeys – how they were able, or not, to adapt or integrate into their new economic surroundings. In particular researchers wanted to understand how the study's sponsor, might structure services to meet key financial gaps. Besides interviews, researchers conducted transect walks, held informal conversations with landlords, bodega owners, as well as street vendors.

The biographies in this volume are intended to preserve the entire financial story of selected respondents. We have found that reports, essays, and case studies are valuable contributions to an analytical understanding; they often highlight key messages while sacrificing the full arc of a migrant's narrative. These biographies are meant to supplement our other publications, taking the reader into the depths of individual experiences.

We would like to thank Catholic Relief Services, Mercy Corps (Colombia), the International Rescue Committee, Open Society Foundations, the German Agency for International Cooperation, the German Federal Ministry of Economic Cooperation and Development, the Hitachi Center for Technology and International Affairs at the Fletcher School at Tufts, University and the Leir Institute for Migration and Human Security, also at the Fletcher School, Tufts University. We are also grateful for the Catholic University of Eichstätt-Ingolstadt in Germany, Leir Charitable Foundations, and the Carnegie Corporation of New York. Our special thanks to all our biographers. Their work tirelessly gathered information from hundreds of migrants and refugees and communicated them in a readable form.

Sincerely, Kim Wilson
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Featured Maps

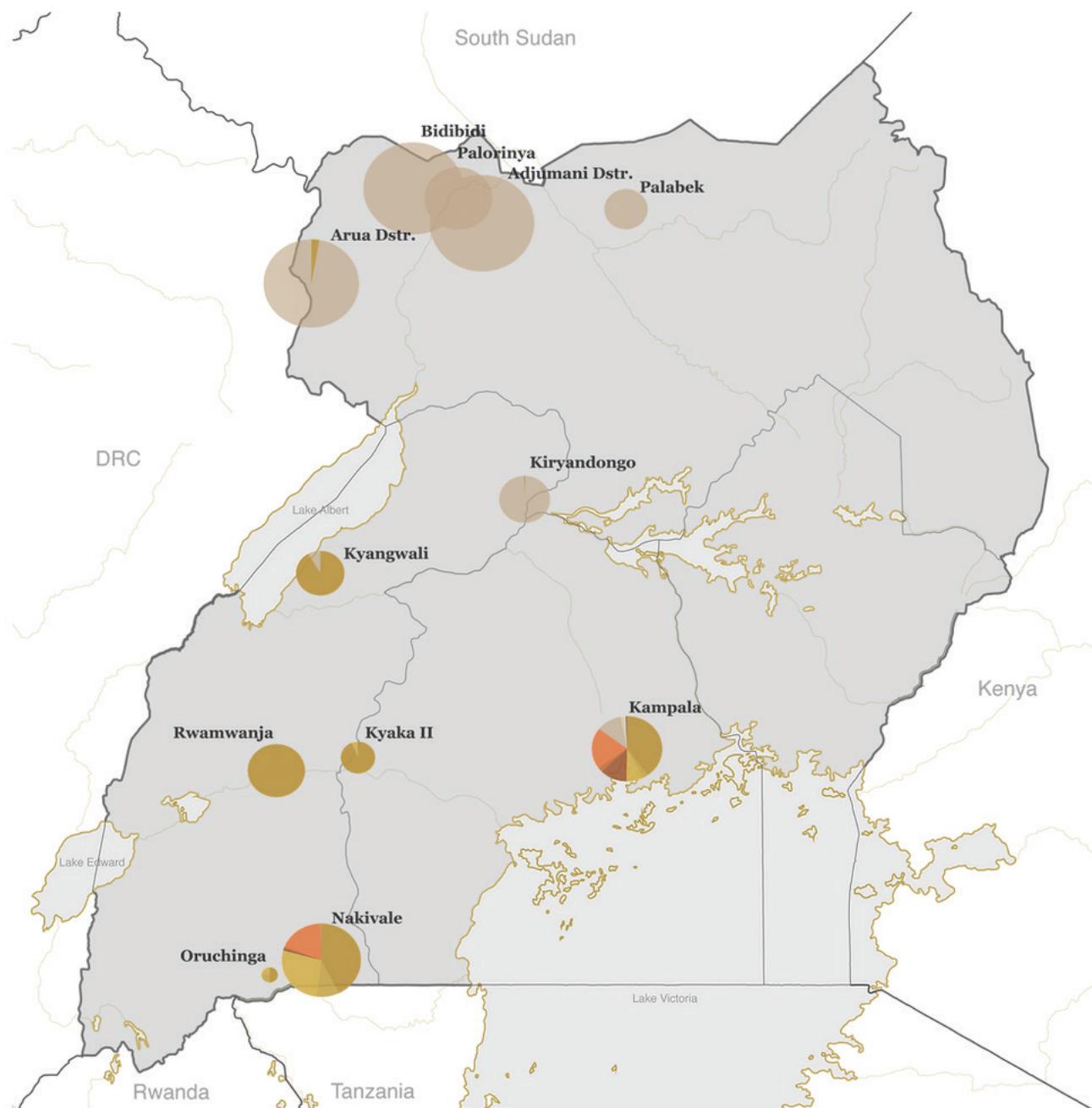
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PART 1:

FINANCIAL BIOGRAPHIES OF REFUGEES IN UGANDA



BIDI BIDI SETTLEMENT



"Global Forced Migration." Mapping Refugee Spaces. Accessed February 11, 2022. <https://www.mappingrefugeespaces.com/physical-map-of-refugee-camps>.

Getting Lucky with Camp Employment

A man from South Sudan shows what financial transitions can look like for highly educated refugees.

Spoon, a male South Sudanese refugee, shows what relatively successful financial transitions can look like for highly educated refugees. Possessing skills that are in short supply in camp, both he and his wife have gotten work with NGOs and, as long as the NGO funding is available, can earn even more than they did back home. Even while Spoon earns a decent living in Uganda, he longs to return home to his land, his extended family, and his cows.

Spoon was among the most well-educated refugees we met in Uganda. Spoon's father paid 95,000 UGX (\$25.77) per term for him to attend secondary school in Moyo, a city in Uganda near the South Sudanese border. Spoon has some family who live in Moyo, and he stayed with them while attending secondary school in the city. He then attended Upper Nile University in the northern region of South Sudan where he studied global public health and graduated in 2014. Spoon was able to attend university thanks to a scholarship that covered two of the four years of tuition. Tuition at Upper Nile University cost 24,000 SSP (roughly \$200) per year, a significant cost regardless of class status in South Sudan.

Spoon's university education in global health secured him a position as a field worker with a health NGO. He traveled across South Sudan promoting hygiene and disseminating public health information for about \$10 per day.

"I was in the field working for [a health NGO] as a Hygiene Promoter when the violence first broke out. I returned home to be with my family – my wife and three kids at the time. We stayed in our home town for two months before leaving. I thought the insecurity was going to end quickly, but when we heard about violence in Juba [the South Sudanese capital], we knew it was time to go."

Spoon fled South Sudan with one sister and her four children, two nephews from another sister, his wife, and their three children. His sister's husband was a government soldier, and Spoon was looking after his family in his absence. Spoon's other sister divorced her husband in 2005, the two nephews from that marriage were living with Spoon's family when Spoon decided it was time to leave.

"We only came to Uganda with small things like utensils, some luggage, and documents. I had bought expensive iron sheets for our home, and had to leave them in Juba just before we left for Uganda."

Crossing the border into Uganda can be a complicated process.

"There are major borders and minor borders. It costs \$50 to cross a major border – with the visa – and it is a risk that you will be caught leaving the country without permission from OPM. Instead, we went to a minor border and crossed easily there."

Life in Bidi Bidi was difficult, especially because of the limited economic opportunities. Monthly rations of basic food staples represented one of the few consistent assets available to refugees. Refugees also receive small plots of land to build homes and grow crops on, though they don't receive enough land to grow enough food for survival.

"There's not enough land to cultivate in Zone 2. You can see how close together we are. Instead, you see people starting businesses to survive, and there are more here than the other zones."

Businesses in Bidi Bidi also struggled as very few refugees earned an income or had access to income-generating activities that would give them money to spend. Considering these barriers, Spoon and his family have done well for themselves.

Spoon worked as a Community Mobilizer with a local donor-funded project for two years shortly after arriving in Bidi Bidi. He did similar work to his Hygiene Promotion role, earning 250,000 shillings (\$67.81) per month. When the project ran out of funding in 2018, he was out of work for some time but soon landed another NGO role. He worked as a Community Facilitator, training his neighbors in farming best practic-

es. He would organize farming cooperatives (28 in Zone 2 alone) that could grow vegetables at scale and then sell them together as an income-generating activity.

Spoon's wife also worked in Bidi Bidi as a Sexual and Gender Violence (SGV) Volunteer with a refugee-support NGO. She earned 10,000 shillings (\$2.71) per day on a one-year contract. During our study, her contract was nearly up and she was waiting to hear back on another paid volunteer role with the same organization. She also sells tomatoes from a stall at the nearby market in Zone 2, though business is slow.

Spoon also holds a position in the camp's decentralized governing structure. He says that people used to segregate by tribe in the camp's early years but are now interacting more across tribal groups. Spoon suggested that violence in Bidi Bidi is the result of inactive youth and easy access to moonshine, not intertribal issues.

Spoon has made some significant investments since arriving in Uganda, which is unusual for Bidi Bidi refugees.

"I have an uncle remaining at home, and he keeps an eye on some cattle that I own there. We speak every two weeks, and he seems to be keeping safe in South Sudan. I send money back to my uncle – usually 10,000 shillings (\$2.71) every three months. I send the money with a friend I trust when they head across the border to South Sudan. They travel usually to cultivate land they own across the border."

Spoon is part of a self-organized savings group that was formed four months ago by twenty members. The group runs on a VSLA model, and it costs members 5,000 shillings (\$1.36) per share with between one to five shares available for purchase to each member every week. The group also offers loans at 10% monthly interest, and Spoon recently took out a 200,000 shilling (\$54.24) loan to purchase twenty liters of honey.

"The twenty liters cost me 120,000 shillings (\$32.55). I had a friend buy the honey at the South Sudan border and paid him 8,000 shillings (\$2.17) to make the delivery. I resold the honey for 150,000 shillings (\$40.68), making a 30,000 shilling (\$8.14) profit. People usually buy the honey in small amounts – anywhere from 5,000 shillings (\$1.36) for a cup to 200 (\$0.05) for a small amount. The honey is typically used as an herbal medicine in lieu of actual medicines that are too expensive or inaccessible."

Beyond being displaced from one's home and enduring difficult economic circumstances in Bidi Bidi, Spoon and the Bidi Bidi refugees more broadly also suffer from inadequate medical care.

"I had to send some family to paid clinics for tests and treatment in Yumbe, which is more than an hour from Bidi Bidi on good days. The health center in Bidi Bidi is always short of basic medications. It feels like all they have is paracetamol. Maybe the Ugandans working at the health center are keeping medicine or stealing it for themselves. Who knows."

Although Spoon is among the most successful refugees in Bidi Bidi, he still yearns to return home to South Sudan. He often asks his uncle and friends about the state of affairs back home, hoping that the violence will subside and that he and his family can go home.

"South Sudan is the motherland, and I also own land I want to return to."

Making Do by Making Brew

South Sudanese mother tries to earn enough to survive by supplementing her food rations with brewing liquor.

Like many South Sudanese women we interviewed... have since settled in Bidi Bidi as well. Easter began to sell high-proof liquor to survive. Despite Easter's entrepreneurial spirit, to start another business requires capital that is out of reach.

Easter fled her village in Eastern Equatoria when violence came to her doorstep. She and seven of her children fled together on foot and reached the Ugandan border after two days. Her husband was left behind in the chaos, though they have since reconnected in Uganda. They crossed the Nile to reach the border and paid 400 South Sudanese pounds (\$3.24 now, closer to \$100 at the time) for a boat to ferry them across. Easter said, "The captain was generous and only charged us passage for my oldest son and myself."

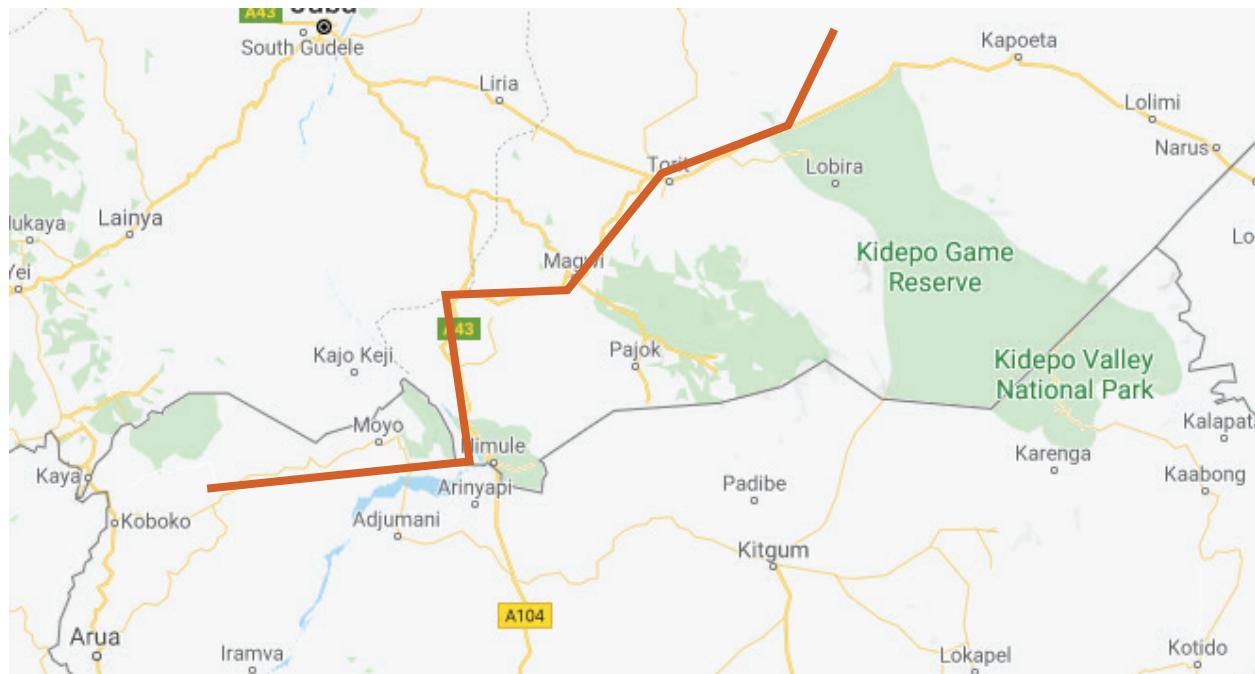
"We came to Uganda in August 2016, I think. After crossing, we spent two weeks at a camp on the border, then spent a week at the camp near Moyo, then finally Bidi."

Regardless of her occupation in South Sudan, Easter has become an entrepreneur of sorts in Bidi Bidi. Each refugee family in Bidi Bidi receives a plot of land to build a home on and grow some crops or raise animals. The land provided cannot produce enough food to sustain a family, so Bidi Bidi residents like Easter tend to grow what they can monetize or use to add flavor and nutritional value to their monthly food ration.

Easter grows maize on her plot, which is typical for Bidi Bidi. However, instead of eating or selling all the maize, she grows two types of grain. One variety is grown for sustenance, the other is used to brew high-proof liquor.

"I can brew a batch in maybe six days, that is about ten liters. I can make maybe 10,000 UGX (\$2.71) from each batch, and I usually sell 500ml bottles for 500 UGX (\$0.14). In a month, I can earn 30,000 UGX (\$8.14) selling to my neighbors and some friends who know my product and visit me."

Map 1: Easter and her family's journey from rural Eastern Equatoria, South Sudan to Bidi Bidi Camp, Uganda



This is a significant amount of money in cash-poor Bidi Bidi, and Easter uses her earnings to buy fresh vegetables in the nearby market. The monthly rations consist of maize, salt, oil, and similar staples that don't provide much nutritional value, so the additional vegetables are crucial for her and her family's well-being.

"The ration is not enough. We receive twelve kilos of maize every month, and I ground two kilos of it for flour and we eat the rest. When we didn't receive rations in June, our situation became much harder. I had to take a loan from my savings group to buy food."

In an interesting twist, our South Sudanese interpreter operates a similar business. He explained to Easter that he purchases moonshine from women all over Bidi Bidi and distributes it to vendors at the markets located in each Zone. The interpreter pays 35,000 shillings (\$9.49) for each twenty-liter batch, a significant improvement over the prices Easter has been achieving. They exchanged contact information and planned to reconnect to discuss business.

I noted Easter's entrepreneurial skills and asked why she doesn't operate a stall of her own in one of Bidi's markets. From our interpreter's experience, it seems that selling from a market allows vendors to achieve higher prices than selling from one's home. Easter responded:

"There isn't enough money to support many businesses. It's very hard to start a new business when so many already struggle to stay open. Also, I would need a lot of money, maybe 200–300,000 UGX (\$54.24–\$81.37), for capital for the business supplies. I don't have this money, and I don't know how I would get it."

Easter belongs to a Rotating Savings and Credit Association (ROSCA) that was formed in the camp three years ago. The group was formed independently, but they received training from IRC in the VSLA model. Some consider this a superior model for its ability to add interest to savings and make more flexible loans than the traditional ROSCA model.

"We meet every week for the group, and I always save at least 500 shillings (\$0.14) with money left over from the liquor business. In a year, I can make 100,000 shillings (\$27) from my savings in the group. The group has grown, and we are now thirty members. After IRC taught us about VSLAs, we started making small loans. No member can take a loan of more than double their savings in the group, so we usually loan 30–50,000 shillings (\$8.14–\$13.56). It is usually the women who run businesses in the market who take loans for goods to sell."

Although Easter has succeeded in starting her own business and providing for her family in Bidi Bidi, she does not feel happy about her situation.

"There has been no 'best moment' for me in Uganda; it has all been hard. It was good to have my husband meet us in Bidi after we were separated while we ran to the border."

At one point, the interview is interrupted by a visibly drunken man who tries to speak to me and my interpreter. After a few minutes, Easter and the interpreter managed to convince him to let us finish the interview in peace. Easter remarked that the man was her husband, who has not worked since he reunited with the family in Bidi Bidi. After the interview ended, the interpreter noted that her reaction suggested that Easter's husband's intoxication is a regular occurrence. It's unclear whether there is any connection between Easter's business and her husband's challenges with alcohol, but boredom and cheap moonshine fuel many of the conflicts in the camp.

“When I Go Back to South Sudan, I Will Implement this on My Own Farm”

A South Sudanese man uses his time in the camp to learn skills he can take home with him.

Abdo, a family man from South Sudan, uses his experience in his town’s Village Savings and Loan Association to find employment in the Bidi Bidi Refugee Camp and help his fellow refugees fight for financial security.

“It was chaos,” Abdo said, reflecting on how the outbreak of war in South Sudan uprooted his entire life. “When fleeing, we left everything behind.”

Abdo, his wife, children, and nephews arrived safely in Bidi Bidi in September 2016, but they would wait almost two years before Abdo’s brother and mother would be able to join them in the camp. His brother and mother had difficulty getting to Uganda; many roads were closed and many towns had emptied. Furthermore, they had no way to communicate with the rest of their family, and Abdo was often sick

with worry about their whereabouts. On the day the family was reunited, “We celebrated in our hearts,” Abdo remembered.

Back in South Sudan, Abdo worked supporting Village Savings and Loan Associations (VSLA) under a community-based organization. VSLAs are savings and loans clubs where members purchase shares and borrow from group funds as they accumulate. Abdo trained association members on the functions of a VSLA and promoted its utility. His VSLA purchased a grinding mill and began to turn a profit, delivering yearly payouts to each of its members. With his cut, Abdo bought a motorbike. Before the war started, Abdo had about SSP 300,000 (about \$85 in mid-2016) in savings through the group, about SSP 50,000 more than his motorcycle cost. He now considers that money lost forever, as the group dispersed suddenly and frantically when families began to flee.

Abdo had also worked as a county tax collector, for which he earned SSP 3,500 (about \$1 in mid-2016) per month. He and his wife also operated a successful kiosk, bolstered by loans from the VSLA. Most of the income from the kiosk was devoted to paying school fees.

Abdo’s experiences with VSLAs and managing his own small business helped him assume various leadership roles in the camp’s farming and

savings groups. In 2017, Abdo was hired by an NGO to help implement livelihood programs in the camp communities. His role involved registering beneficiaries, mobilizing community members to participate in the available programs, sensitization, and monitoring and evaluating the farming programming. He was paid 10,000 shillings (\$2.70) per day.

This NGO provides refugees with seeds, farming tools, and training, but each VSLA needs to find land to cultivate, which has been somewhat difficult. Abdo’s group leased an acre of land from a landowner in the host community for the cost of 120,000 shillings (\$32.40) per year. The group planted onions, eggplants, groundnuts, and sesame.

Map 2: Abdo’s trip from South Sudan to Bidi Bidi Refugee Camp



When they harvest the eggplant, they cut the fruits into pieces and dry them before storage so that the product can be sold during the dry season.

"We harvested 110 kilograms of onions, which we sold at 3,000 shillings (\$0.81) per kilogram and five basins of groundnuts sold at 18,000 shillings (\$4.80) per basin," Abdo shared, noting that the members of the group also set some aside for their own consumption.

Abdo has also formed strong relationships within the local Ugandan community. "Refugees need to create personal relationships with the host members to make it easier for them to get land for farming," he said. The owner of the land on which Abdo's VSLA farms has since joined the group himself, as has his wife. They joined after seeing the harvest from the farm in the first season. Abdo hopes this will lead to reduced rent for the coming year and further cooperation.

Abdo recently joined another farming group that cultivates mushrooms and has already begun selling one kilogram of mushrooms for 10,000 shillings (\$2.70). Abdo said that while it's great that mushrooms can be grown throughout the year, the process is involved and temperamental. The mushrooms, he explains, are sensitive to light, cigarette smoke, lotions, and other irritants. "It is like taking care of a very small baby," he quipped.

The farming group had benefited from Abdo's exposure to mushroom harvesting through his NGO employer. "I appreciate that [they] gave us seeds as startup capital, especially with the mushroom project," he explained. "It is an all-season crop we can always sell or consume ourselves. It is also knowledge that we can use elsewhere when we decide to leave the camp. When I go back to South Sudan, I will implement this on my own farm."

Abdo also joined another savings group in May 2019 and managed to save 500,000 shillings (\$135.30) within a matter of months. He has yet to take out a formal loan from the group. "Taking loans without investing in a business is a risk," Abdo said. However, the same group has a "social fund" from which members can borrow in times of need and repay with no interest. Abdo borrowed 20,000 (\$5.40) to help his brother

travel to theological college. The group of thirty democratically decides what loan requests from the "social fund" will be granted.

In South Sudan, Abdo had no access to banking institutions, but in the camp, he registered for Airtel Mobile Money. However, he has recently had complications using the account and suspects that someone has tried to use the account fraudulently and that the SIM card has been blocked as a result. Abdo's monthly income is delivered via mobile money, so he had no choice but to navigate all the red tape involved in unblocking his account. He had to travel to Arua (for a cost of 36,000 shillings or \$9.70). He decided, after this debacle, to switch to MTN Uganda for his mobile banking needs.

Still, mobile money with any company is not perfect. When people keep withdrawing and not depositing, it becomes difficult for the agents to operate. They lack the cash to fund the withdrawals. "Sometimes, the agent tells you they are only accepting deposits," he said.

Abdo's life in the camp is a patchwork of different incomes and activities, and it has not always been easy. There are times when his family goes for almost two months without receiving a food ration. If the food runs out before the next installment, the family must buy from the market. "I advise my wife to make sure that we do not waste any food," Abdo said. "She should prepare the amount that is just enough to avoid wastage."

Getting firewood is also a problem. "The host community doesn't want us cutting trees on their land. We buy from them at 3,000 shillings (\$0.81) per bundle, which lasts two to three days," he said. Sometimes, the household is forced to sell their food in order to buy firewood. Like many other refugees, Abdo and his family have also run into medical emergencies for which the hospital is unable to provide medication. Abdo believes that camp-based organizations should prioritize health issues because "people can lose their lives on illnesses that can be treated."

"Life was not easy when we came, but now, I can say, it has fairly improved," he said. "But still, if I hear that the war is over, I will pack immediately and go back."

The Cow: The Only Thing My Children Have

A single mother of nine serves as her family's caretaker and breadwinner.

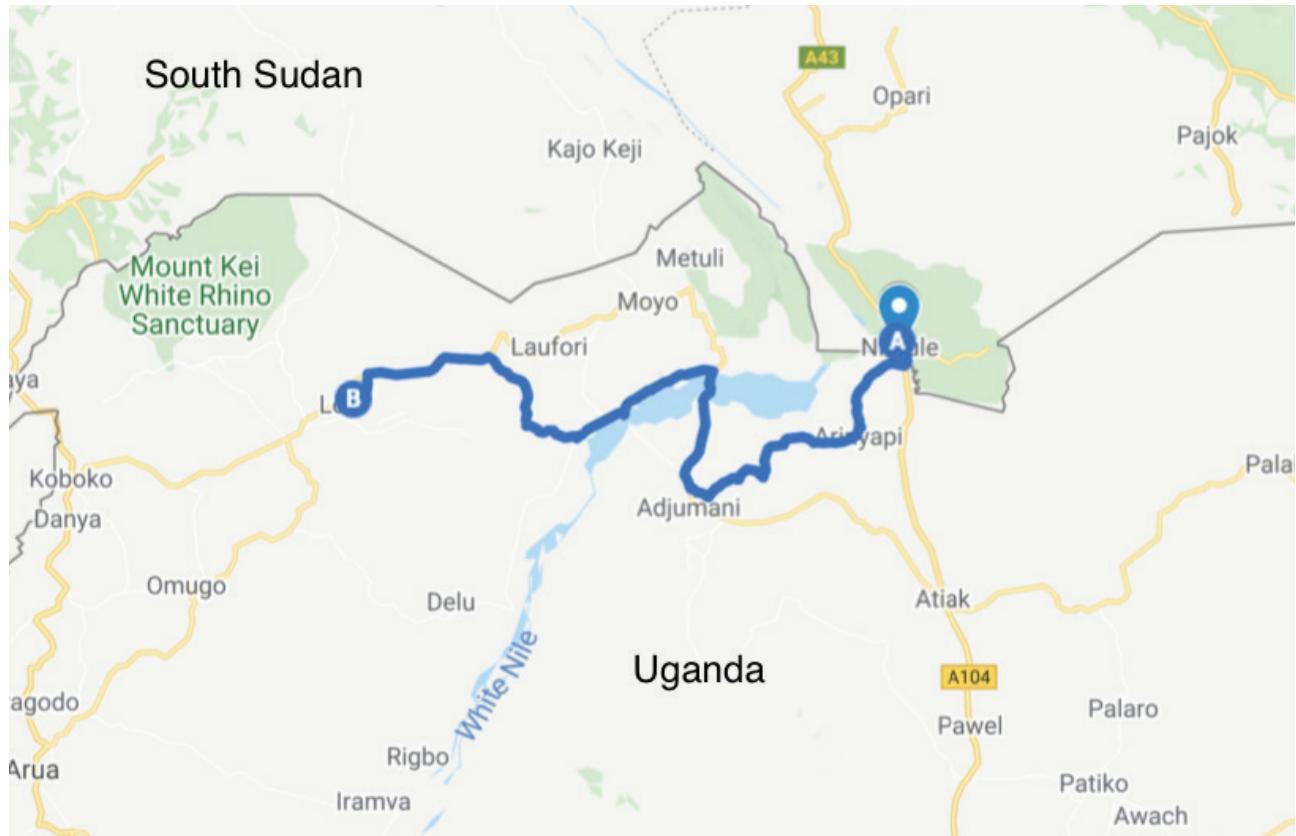
Kadi, who once ran a small but stable business in South Sudan, arrived in Uganda with few resources but abundant tenacity. As a single mother, she balances the family's short-term expenses with long-term investments to better provide for her children.

In her cozy and crowded home in the Bidi Bidi Camp, Kadi is busy preparing the family to visit the mosque later today. She has her hands full, caring for nine children and stepchildren, but she pauses amid the hustle and bustle to share her story with us. Born a member of the Jeru tribe in South Sudan, Kadi has been living in Uganda as a refugee for the last three years.

Kadi, only thirty-five at the time of this interview, gave birth to her first child at fourteen years old, and assumed the roles of caretaker and breadwinner very early in life. A year before the war, Kadi and her husband separated because he had not paid any dowry and did not provide for his family. Instead, it was Kadi who provided for their home and family and Kadi who made a business of selling cooked food, groundnuts, and groundnut paste. Her costs were low and her business was profitable. She purchased ground nuts for 10,000 shillings (\$2.70), roasted them, and then resold them for a profit at 30,000 shillings (\$8.10). Kadi also sold prepared meals, bringing in roughly 150,000 shillings (\$40.60) a day, double the cost of her inputs.

After the war began Kadi was forced to leave it all behind, but she brought her business acumen to the refugee camp. In this new context, Kadi began selling tomatoes and dagaa (a dried fish). "I befriended some people from the host community who showed me where I could get a tomato supply," Kadi said.

Map 3: Kadi's Journey from South Sudan to Bidi Bidi Refugee Camp



She hoped the business would be sustainable, but as the camp's population swelled, so did Kadi's competition. "I was making a profit in the beginning, but the market was getting small when more people started selling the same things I was selling," she said. Tomatoes, she added, also do not have the best shelf life. Thus, not long after its inception, Kadi chose to close down her small business.

Kadi shifted and diversified her investments. Upon entering the reception camp, Kadi used her savings to purchase five goats at 50,000 shillings (\$13.50) each. After being officially admitted to Bidi Bidi Camp, Kadi exchanged her goats for a cow. Next, Kadi made an arrangement with a farmer in the host community: he watches her cow and, in return, he receives either a goat or a calf. Her cow has not yet given birth and thus has produced no new wealth. If she were to sell the cow now, she could sell it for a price of 600,000 (\$163.40). However, Kadi has no plans to make such a sale and views the cow as a long-term investment. "It is the only thing that my children have," she explained.

Having now lived at Bidi Bidi since 2016, Kadi has watched – with increasing concern – as the social and economic environment in the camp has changed over time. "When we first came, there was plenty of medicine. Nowadays, if you are diagnosed with malaria, they give you a half-dose or they don't give you any medication. You are forced to buy," Kadi lamented. One of her children has been diagnosed with malaria several times since they moved into Bidi Bidi. Each time he falls ill, Kadi takes him to the clinic and pays 1,000 shillings (\$0.27) for the consultation, 9,000 shillings (\$2.43) for injections to cure the disease, and 500 shillings (\$0.13) for painkillers. When these unexpected expenses arise, Kadi sells the family's foodstuffs to pay for the necessary medications.

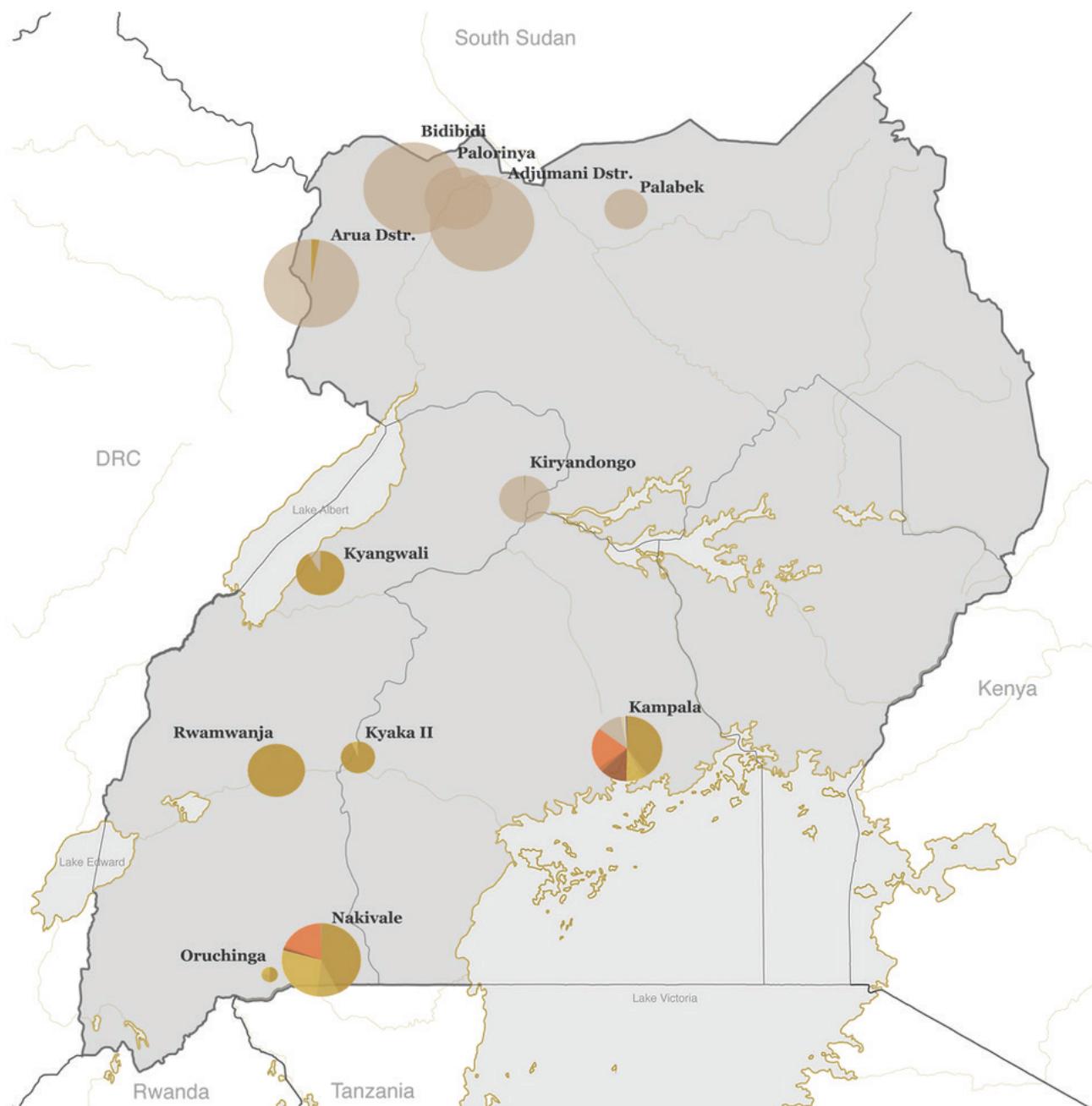
Kadi considers herself lucky to have arrived in the camp with a bit of a financial buffer, having brought her savings from the business back home. But in 2017, with no regular income and the savings diminished, Kadi knew she needed to find a way to make more money.

"I am frustrated because I don't have money. I used to make money daily. I am constantly thinking of how I can get capital and start another business," Kadi said glumly. "If I get capital, I will start selling groundnuts here in the camp and if the business grows, I will move to a nearby town," she explained.

Luckily, Kadi tells us, there has been enough aid for the family to get by day-to-day. They receive 80 kg of maize, 15 kg of beans, and seven liters of cooking oil every month, and the children are all attending school in the camp. While the school is no-cost, Kadi had to invest 9,000 shillings (\$2.40) per child for the appropriate uniform. As some of the children are still nursery-age, Kadi says any work she undertakes will need to have flexibility and proximity to her home and school.

Early in 2019, Kadi joined a farming group where the members are contracted to farm on behalf of an organization sponsored by Danish Church Aid. The group was formed recently, and each farmer has been given chia seeds to plant. Kadi was provided land by a host community member whose property had been lying fallow for years. He made it available for the refugees to use, and Kadi secured three-fourths of an acre for her chia crop. Kadi hopes to garner an income from selling chia seeds and groundnuts and hopes to see returns on her investment in the cow sooner rather than later.

KAMPALA



"Global Forced Migration." Mapping Refugee Spaces. Accessed February 11, 2022. <https://www.mappingrefugeespaces.com/physical-map-ping-of-refugee-camps>

Hymns, Hikes, and Hunger

High costs and legal obstacles lead a South Sudanese man to travel to Uganda by foot.

Jackson, a businessman, finds himself fleeing South Sudan not just once, but twice, and endures being separated from his family for years while he tries to establish his livelihood. His lack of official status keeps financial security out of reach.

Jackson and I sat in front of St. James Church in Kampala. Behind us, the women's choir was rehearsing that Sunday's hymns. It seemed too peaceful a setting to be discussing such a tumultuous journey.

"It took us a month to walk to Uganda through the Congo. We survived on wild fruits that we found in the bush," Jackson told me. Jackson, 32, once made a living selling clothing in South Sudan, but in June 2015, he fled his hometown amid the violence between government soldiers and the rebel militia. One of his brothers had been captured, tortured, and killed for refusing to join the militia. To avoid meeting the same fate, Jackson had no choice but to flee the country.

Jackson connected with a group of others unwilling to join the militia, and together they

trekked through the Congolese forest for weeks to reach the Ugandan border safely. Some of Jackson's companions knew the terrain fairly well; they also asked for directions along the way. I asked him why he chose to make the cross-country journey informally and on foot. "If I were to use the [legal] immigration side, it would have cost me money to cross the border. I had only SSP 1,000 (\$22.20)," Jackson explained.

At home, he wasn't wealthy, but he could access credit to grow a business. When he chose to start a retail shop back in South Sudan, he needed to borrow money from neighboring businessmen with bigger shops in order to begin his venture. "To boost my business, I could take out a loan from my fellow businessmen, the ones I personally knew, not just anyone... Sometimes I repaid the exact amount and other times I would add something small." Most of his lenders charged no interest, and Jackson was eventually able to repay all of his loans and generate a profit.

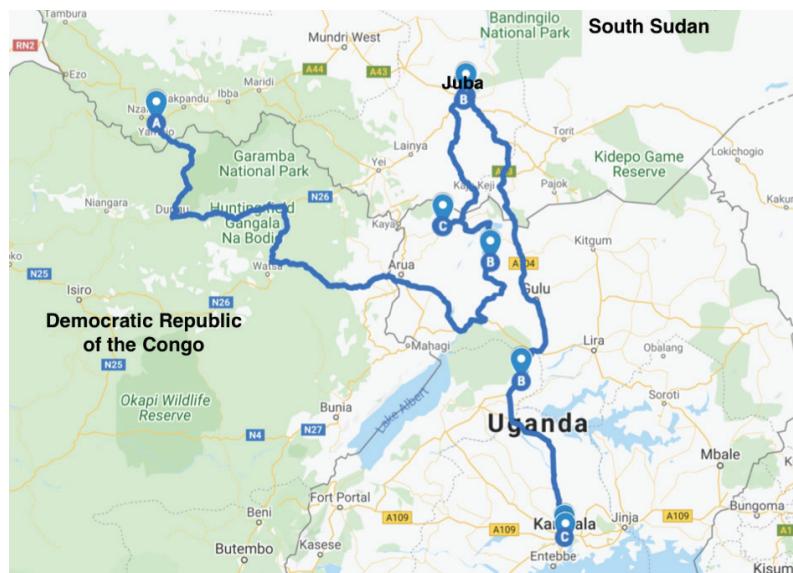
At the start of the war, Jackson's shop was looted and his savings were stolen. I asked why he had kept the money in cash as opposed to a bank:

"The banking system in South Sudan is very poor. Once you save your money in the bank, you are not allowed to withdraw the whole amount. You can only withdraw in small amounts. Sometimes they tell you that the network is not working. If you deposit SSP 10,000 (\$222), they tell you that you can only withdraw SSP 2,000 (\$44.00) ... How can you do business with such a bank unless you are just saving money with them?"

For the purposes of a business account, he clarified, the banking service was not only unhelpful but an added burden. To run a business, he said, reliable access to capital was crucial.

None of this mattered, though, after Jackson learned of his brother's murder. Jackson was devastated. As the situation grew increasingly unstable, Jackson encouraged his wife to take their two-year-old

Map 4: Jackson's journey from South Sudan to Kampala



son and go live with her aunt in a more secure region of the country. He did not want to subject his family to the harrowing journey to the border, nor the stress of a refugee camp. After weeks of traveling, Jackson and his group finally reached Aliwara in the Congo, where they were directed to Bidi Bidi. By then, the men had grown weary. "We were all very tired," he said.

The camp did not offer the respite or support Jackson had hoped for. The registration process was taking so long that, after two months, Jackson decided to return to South Sudan. "After staying in the camp's reception for two months, I met a friend I knew from Juba who was doing business in the camp and was soon returning to Juba," Jackson explained. "I told him, 'my brother, don't leave me to die, take me with you.' We went together and he paid for my transport 60,000 shillings (\$16.20) ... He also paid a fine of \$50.00 at the border."

Once in Juba, Jackson worked briefly as a taxi conductor, sending money to his family sporadically whenever a trusted colleague traveled to that region and was willing to transport the cash. Even with a little income, the family still struggled to pay for food and medication, let alone any transport money to help them reunite. But the chaos and bloodshed of the war soon followed him to Juba, too, and Jackson was forced to flee the country once more. This time he went to Kiryandongo, Buyale camp, using all the money he had at the time, 30,000 shillings (\$8.10), for transport.

When he arrived at Kiryadongo, Buyale, Jackson learned that the registration of South Sudanese refugees had stopped. He explored the possibility of registering as an urban refugee in Kampala but soon found out that too was no longer an option. He could have bribed an official, he said, but he didn't have the 200,000 shillings (\$54) they would have demanded. The only other option, he was told, would be to travel to Bidi Bidi, where they were still registering refugees.

Between the expensive bus fare to get to Bidi Bidi and the anticipated 3+ month waiting period to complete the registration process, Jackson decided against making the trip. "There are no jobs in Bidi Bidi," he elaborated. "I tried the first time I was in the camp and there was nothing to do. It is also the reason I went back to Juba."

Jackson decided to remain in Kampala and learn to manage without identification or legal refugee status, which, he said, has not been easy. "It is affecting me so much," he lamented. "There is nothing I can do besides the simple casual work ... If I had the ID, by now, I could have ventured into business. There is a bank here (UGAFODE, Microfinance Limited) that is offering loans to refugees." Sadly, Jackson cannot avail himself of those services as they too require a refugee ID.

It is Jackson's ambition to run his own business, specifically a small restaurant. For the time being, he has been working as a waiter in one of the restaurants in town and has mastered the tricks of the trade. He started out earning 5,000 shillings (\$1.30) per day but now earns 10,000 shillings (\$2.70) per day. While he is glad for his income, he has no choice but to live frugally. Jackson recalled eating customers' leftovers for some of his meals.

Jackson continues to feel disheartened, as though he is "doing nothing." He longs for a job with "adequate pay" or the opportunity to begin his own business. However, he is grateful that his wife and son were finally able to join him in Kampala in 2019 after many years apart. This reunion, he said, was only possible because of the generosity of his wife's kin and her hard work as a hairdresser. Without the refugee ID card, Jackson's son cannot be admitted to a government school, which is all Jackson can afford right now. To enroll their child in a private school (as they aspire to), Jackson and his wife would need approximately 200,000 shillings (\$54.00), an amount out of their reach.

Despite his meager earnings, Jackson is determined to save. From his earnings of 10,000 (\$2.70) per day, Jackson takes care to put half into a mobile money savings account. At the end of each month, he uses these savings to buy food items like rice, beans, posho (maize meal), cooking oil, and charcoal in bulk quantities intended to last them a whole month. He leaves a small amount in his account to buy fresh vegetables on the days they need them.

Until he can obtain a refugee ID, Jackson is left feeling stuck, just barely getting by.

Leveraging Human Capital for a New Life

A university graduate and former UN field staffer relies on his network to reestablish himself away from home.

Jacques was an uncommon refugee, fleeing political persecution with a university degree, UN agency work experience, significant savings, and relatives overseas. After building his businesses in Uganda, he now works to build a community abroad for fellow Burundian refugees in Kampala.

"I sponsored the strikes in Burundi, but I didn't demonstrate with the strikers. I was usually in the field working with a UN agriculture agency. The government figured out that these people could not be striking all day and survive without someone supporting them. I had been helping the strikers pay for food, things like that, and I heard a few weeks later from a friend that my name was being said in the security services. My friend was from the army, and he said that my name would be on the list of "the disappeared" the next week."

On December 11, 2015, the strikers attacked a military base to get weapons – the government was armed, and they were not. The strikers lost, and 33 of them were killed. The government started rounding up every young person, and I left the next day, December 12th. I only told my brother – he lives in Canada and works at UNHCR – about the situation and he bought me a plane ticket to Uganda. I hid in a friend's home for the day, and even though the government was out looking for people, they had forgotten to blockade the road to the airport. I put some Muslim garb on my face to hide from anyone who might know me and flew to Entebbe that day.

Two of the three Burundian respondents we interviewed were able to fly out of the country without government interference. In both cases, this was tied to their ability to access international funds to purchase their flights. It seems that the Burundian government did not expect any of their targets to be able to fly out of the

country, possibly because they attempted to freeze the targets' local assets. In both cases, the international "sponsors" chose Uganda as their final destination on behalf of the refugees, for Kampala's stability and relative political freedoms.

Jacques and his Burundian counterparts were the only political refugees we encountered during our interviews. They also represent a different class background than the Congolese, South Sudanese, and Somalis we interviewed. Jacques held a university degree in psychology and had worked for a prominent French tarmac company in Burundi before joining the UN agency where he was working just before he fled.

As Jacques noted, he has a brother working for the UNHCR in Canada who helped him flee Burundi. The combination of tertiary education, well-paid employment, and expatriate family members was rare for most of the refugees we encountered, with the exception of the three Burundian political refugees.

"I saved very well – I saved money for my university expenses while working at the French tarmac company and as an Account Manager at a hardware company, so I would work in the day and [go to] school at night. The university in Burundi cost about \$400 per month. I also started at [the UN agency] just before finishing university, which helped me cover the costs."

Jacques had a lot of his savings tied up in Burundian banks when he left the country and employed two different strategies to access those funds. First, he saved 30% of his money in KCB, a large Kenyan bank accessible in many East African countries, so he could access those funds in Uganda. However, the other 70% of his savings were in Interbank, which only operated in Burundi. Jacques couldn't return to sign for the money, but he was lucky to have a friend who worked at the bank forge Jacques's signature to withdraw the funds. Jacques's friend kept 500,000 Burundian francs (\$270) and wired the remaining 5 million shillings (\$1,350) to Jacques via Western Union in April 2016.

"I tried to start a bar with my savings – Burundians really like to drink. I spent most of my 5 million shillings (\$1,350) on the rent and the bar. The biggest challenge was to find a good location. Even though I could afford the rent for a

nice spot, because I was Burundian or because I did not know the city, I couldn't get a place I liked. So, from 2016–2017 I ran the bar in Nsambya, with people from all over as my clients. I would sometimes receive a little trouble from the Ugandans, who did not like drinking at a bar owned by a Burundian."

Jacques's bar business ultimately failed, and he lost most of his savings from Burundi when the business went under. However, he is resourceful, determined, and skilled, and he has been able to rebound quickly. Jacques started saving money once he established himself in Kampala. He and his wife both have passbooks for a Burundian VSLA, and they each save 40–100,000 shillings per month (\$10.80–\$27.00). Jacques and his wife save so well that he was able to buy the second-hand car he drives for Uber – six million shillings (\$1,620) in cash! Jacques was unable to say how much he earns driving Uber, but it is enough to cover his significant living expenses and continue to save the enormous amounts noted above.

"The biggest challenges for me are communication. To succeed in business, you need to speak English or Luganda [predominant local language in Kampala], and I'm lucky I learned some English in secondary because I cannot speak any Luganda. Banking had been a big problem until recently, and many banks still won't accept refugee IDs. The IDs are a big problem – for instance, you need a Ugandan ID to get a driver's permit. I had to bribe the policewoman 120,000 shillings (\$32.41) to let me get my permit, and the permit itself cost 500,000 shillings (\$135)! But the nice thing is that the permit allows me to use bigger banks that don't serve refugees – they assume I needed a Ugandan ID to get the permit, so they don't check that I'm a refugee."

Jacques is the leader of a Burundian Catholic community called Sainte Therese de l'Enfant Jesus. The group was established three years ago after a Ugandan priest (who had lived in Burundi for 23 years) noticed more and more Burundians attending the French mass he presided over each week. After one such mass, the priest addressed the Burundian attendees and asked them if they needed help organizing masses for themselves – especially masses in Kirundi, the local Burundian language. Jacques had studied in the seminary (all six of his secondary school years studying to be a Catholic

priest) and was young (in his early 30's at the time). So, the group of Burundians elected him to lead the organization. In the first year, they found a place to hold their masses and significantly expanded their community. Jacques won reelection in 2018 and 2019, and he has expanded community projects, including paying school fees and medical expenses for community members. Jacques noted that diabetes and insulin injections were a significant cost for some members and that many Burundian children are sent home when their parents can't pay their school fees. Interestingly, Jacques's daughter's very expensive tuition at a Catholic boarding school – 500,000 shillings per term (\$135) – is also paid by the organization.

"The first mass was 40 people, the second mass was 80, and now we have 400–500 people at these masses being said in our language, Kirundi. The Ugandan Bishop actually came in our second year to recognize our church as part of the Catholic community of Uganda and officially accept us."

Medical expenses and rent represent Jacques's largest expenditures. Jacques has a young, growing family and a wife who recently gave birth in Kampala. Thankfully, Jacques has a steady job, strong financial acumen, and (relatively) wealthy family members who can send remittances to cover large costs.

"Rent is 350,000 shillings (\$94.50) per month. Well yes, I needed two bedrooms! My children are nine years and the newest is five months. My wife had a hard pregnancy with our baby, and I had to pay about two million shillings (\$540) in medical expenses. Malaria treatment can even cost like 100,000 UGX (\$27) for a child, so medicines are a big expense."

"My brother in Canada will send me money sometimes. I send about 200,000 shillings (\$54) each month to a family in Burundi. They are like my aunts and they don't have very much. We send and get the money from a place in People's Plaza – it is a service like a mobile money agent. Josue's girlfriend works there. She can tell you more. But they have offices in Burundi, Tanzania, even London – I had a friend send me some money from thereafter my wife delivered. They only take five, maybe 10,000 shillings (\$1.35–\$2.70) for each transaction, so it's pretty cheap."

Finding Prosperity in Community

By networking with other refugees in Kampala, a Congolese couple is able to find temporary housing and work opportunities.

Isabelle and her husband fled to Kampala in 2012 after the M23 rebel group began taking territory in the region around Lake Kivu where they lived. They were able to take a boat from Bukavu to Goma, across Lake Kivu, then finally rode a boda boda (motorcycle taxi) for three hours from Goma to Bunagana, the last town on the Congolese side of the Ugandan border. Like many Congolese refugees, Isabelle and her husband simply walked across the border and presented themselves to Ugandan authorities in Kisoro, the first town on the Ugandan side of the border.

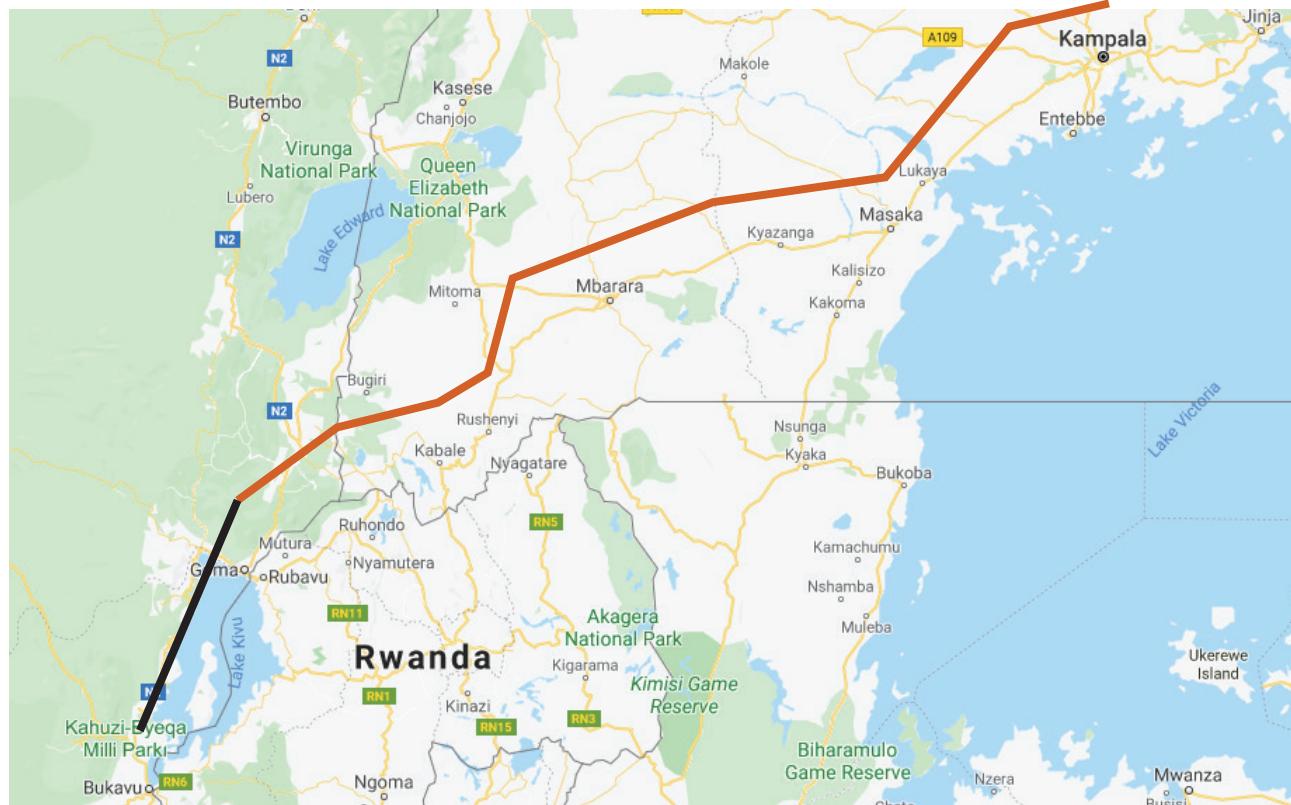
The border authorities weren't much help, though, and nearby transit camps like Nyakabande had not yet been established.

"When you ask someone, they say the explanation of coming to Kampala was easier than coming to a camp. You have to take many roads to get to Nakivale camp. You need a car to Mbarara, then another car to another city, blah blah blah. But it is easy to get to Kampala; all cars are headed there."

"Yes, at that time, the local police station could not help you. Only the Old Kampala police station was dealing with refugees at the time. So, we found a lorry. Someone was coming to Kampala with goods for the market, and he helps us. He said we did not have to pay after we explained to him our problem. Since he worked in Congo, I could speak to him in Swahili."

"The driver left us just around Old Kampala. He took us as far as he could, and he pointed out the road to Old Kampala police station. At the police station, they were cooking some posho and beans – some lunch and dinner – for the officers. But when you are there, they give it to you. They give you some food if they have leftovers. We had to stay there overnight for one week to get papers. We slept on the veranda of the police station. Most of the refugees, when

Map 5: Isabelle and her husband's journey from Eastern Congo to Kampala



they are coming, they go there, so there were no problems staying there."

Isabelle and her husband relied heavily on Ugandan support in their initial displacement. Beyond the friendly officers who shared their meals with the refugees waiting outside, she also met a Congolese refugee who invited Isabelle and her husband into her home for three months.

"Most of the Congolese were coming there to the station for their papers. All of us Congolese were talking, and I got someone to help me get a place to stay for some time. She was also a refugee with her own problems, but she took us. She had a place on Entebbe Road, like Freedom City side [Katwe neighborhood]. She was a single woman who had kids. She had been in Uganda for eight years, I think."

"We stayed for three months, and we got some food help from JRS [Jesuit Refugee Services]. We were new refugees, and they were giving out maize flour, beans, oil, sometimes sugar and rice. We would go to Nsamba to JRS once a month to get kilos of food to bring back to the woman's house. I was pregnant at the time. I was tired. I didn't have energy. I even fell down when she was there, and she bought me some food from the store to give me energy. I don't keep in touch with her anymore because she is in America now, in Washington, DC."

Isabelle's husband quickly found work in the Katwe neighborhood, and they were able to save enough money to rent a room for the growing family.

"My husband started working with builders in that area, giving them blocks and sand and water when the builders were busy. He was not a builder – more like a laborer. The builders could make some money because they are skilled, but he could only make some 10 or 20,000 shillings (\$2.71–\$5.41) per day. He would go there each day and ask if they needed some help. After three months, we had saved enough money to pay the rent."

"Rent was about 70,000 shillings (\$18.95) per month, and then my daughter was born. We lived in that apartment for four months and then moved here to Nsamba. I found that there were more opportunities in Nsamba for both me and my husband. When I would meet with other Congolese, they would tell me that there were

opportunities to learn English or learn skills in the centers in Nsamba. The NGOs know that most of the refugees are in Nsamba, so they set the centers here."

NGOs like JRS, IRC, and YARID (Young African Refugees for Integral Development) provide essential skills training for refugees and Ugandans alike at their Nsamba locations. English language classes, business skills courses, and trade skill workshops provide some refugees with improved employment or income-generating prospects and help establish relationships among refugee communities and the Ugandan host population.

"My husband was still working with the builders and learning English when he had free time. Once my daughter was seven months old, I started learning cosmetology at JRS. The classes were 9:30 am–4:00 pm. They were long days for both of us, but I didn't have a choice. The class lasted from February to October, and then I had an internship from October to December. I was not paid, not even for transport, for the internship. After the internship ended in December, they hired me, but I only worked there for about seven months. While I was there, I made maybe 400,000 shillings (\$108.27) per month."

"I found the internship on my own. I was just walking from salon to salon, asking for an internship. I left after the seven months because they were long days – 7:30 am to 7:30 or 8:00 pm. There are a lot of dangerous chemicals, like acids, in the salon. I had to pay a woman 2,000 shillings (\$0.54) per day to take care of my daughter while I worked. The woman was not treating my daughter well, but also, I had been saving money while I was working at the salon, and I started my own business. I had learned tailoring at YARID and started a business selling kitenge and fashion. JRS does not allow you to go back to learn another skill once you have a certificate. You need to go out and find a job. So, I went to YARID to learn tailoring."

"The tailoring business was for three months only, and then I got a job at YARID as an Assistant Trainer for the tailoring program. This was 2015. We worked almost as volunteers – we would get money for transport and some small tokens, but they also paid us a salary for a few months. The good thing about working at YARID was that, as a volunteer, they did not take all

of our time. It was only 8:00 am to 2:00 pm, and I would make beadings [handbags] with my children at home, after YARID. I started at YARID in 2015 and left in 2016 after giving birth to my son."

These days, Isabelle owns and operates a tailoring shop and sells brokered goods through social media, earning significant sums from both businesses.

"I have a tailoring shop with kitenges, kids' clothes, beading, all of that nearby. I am teaching women in the shop with my machines to make clothes. I have had the shop for one year and six months. I am sometimes doing things online. I will post an item, like a phone, and people will pay for me to go get the phone for them. So, I need to take a loan to go buy the phone or the shirt for the customer because I do not have it on hand when I advertise it. Sometimes, the people don't know where to find the thing – Kampala is big!"

"Both of [my businesses] make good money! It depends, though. Sometimes I get more orders for the online business and can make a lot there. And there are seasons for the shop – we are busy on holidays like Easter, Eid, Christmas, and before the new school term starts when they want a new uniform. But, in January and February we are bored. This month we are bored. There are no holidays, and no one is buying."

Isabelle turned to her savings groups to find the capital to start her businesses.

"At first, it was difficult. When you are working, you have to buy your materials and machines one at a time. Before I left YARID, I had had the idea for a while, and whenever I could get some money, I would buy a machine. When I was ready to start the business, I already had three machines. I would buy them second-hand, and they would cost 200,000 shillings (\$54.14) each. Rent for the shop is 150,00 shillings (\$40.60)."

"I am in two savings groups. One is mixed, and one is only Congolese. YARID started a savings group and they called me and told me to join the group. When I was saving with that group, one of the group members saw that we were saving well and invited me to join the other group. I even found that the new group was more organized than the first, so I decided to save more in the new group than the one YARID started. In the YARID group, we save 25,000 shillings (\$6.77) and 1,000 (\$0.27) for welfare per week. In the

other, "Neema," we are saving 40,000 (\$10.83) and 1,000 (\$0.27) for welfare and 1,000 (\$0.27) for social activities per week."

"For me, I am not taking loans from the YARID group. Other people do, but they only allow you to take half of the money you have saved in loan. Also, the interest from your loan is divided among the whole group. In the Neema group, you can take a loan for up to double what you have saved, and 90% of the interest of your loan comes back to you at the end of the year, while 10% goes to the group. So, at YARID, if you stay in the group, even if you have not taken a loan, you can end up with more money at the end, but at Neema, the interest is your money. Sometimes I use the loans for my own businesses."

Isabelle's husband also found improved employment in Uganda, utilizing his newfound language skills and familiarity with Congo and Uganda to make himself indispensable to Congolese businessmen.

"He works as a broker for factories. For instance, the factory, Roofings, sells metal things like wire and metal sheets. Congolese may want materials from Roofings to go to Congo, but they don't know about Roofings. Congo doesn't have factories like Roofings, so they have to order from Uganda. My husband knows where Roofings is, and he has a wholesale account. You can't buy from the company without an account. The Congolese send him money, then he buys the materials, puts it on a lorry, and sends it across the border."

Outside of business expenses, the most considerable cost for Isabelle's family is school fees. Isabelle has two children, and she wants them to receive the university education she never had in Congo.

"The boy will start daycare [Kindergarten] next year, and my daughter will start year one of primary school next year. The girl goes to private Kindergarten, which is 130,000 (\$35.19) per term. Next year, she will go to another private primary, which is 200,000 (\$54.14) per term."

"It is not the best school she can go to, but it is the best for the fees I can afford. Because next year, I will have two in school. I want them to go to university, but they can choose their own careers. I am just [going] to support them, to pay their school fees, so they can do what they want."

Struggling in the City, Stuck in the City

Formerly a social worker, a South Sudanese woman struggles to earn a living on her own in Kampala and worries about educating her kids.

Grace had a good job in South Sudan but has struggled to build a life in Uganda. Grace lost her husband during the war (losing a significant potential source of income) and was unable to save once the government ceased paying salaries in 2017. Her children attended both private and public schools in South Sudan. As violence resumed, she also worried about the educational opportunities for her kids. She worried that private schools cost too much. She earned 1,500 South Sudanese pounds per month (\$11.52 now, but much more then, before significant inflation), and school fees for her children averaged 500 pounds (\$3.84 now) per term when she left in 2017.

“I was a social worker in South Sudan since 2004. I worked with children who had been separated from their parents during attacks in the war, and many of them had mental issues and trauma. The children would stay at the Center for a month before we could reunite them with their parents or closest family. It was a good job. I made 1,500 South Sudanese pounds (\$11.52 now, but worth much more then) per month, but then the government stopped paying salaries for six or seven months. And then the war came.”

Grace relied heavily on familial connections to get her to Uganda and smooth her transition once she arrived in Kampala. Her brother in Juba paid her way from her home town to Juba. That same brother took care of her children in Juba for three months before joining her in Kampala. Her sister gave her and her children a place to live in Kampala for a year.

“My brother lived in Juba at the time and he sent money for me to leave with the children [Western Equatoria] to Juba. He sent the money by Eden Bank [a South Sudanese bank], and then we stayed with my brother for seven days in

Map 6: Grace and her family's journey from South Sudan to Kampala, Uganda



Juba. I went on to Kampala alone and left [the five] children to stay with their uncle in Juba. I had an older sister who lived in Kampala. I met a member of the South Sudanese Red Cross on my way from Juba, and she paid for my bus tickets and visa to Uganda."Grace's sister played a vital role in her journey to Uganda.

"I lived with my sister in Batata [near Freedom City] for almost a year, and after three months, my children arrived from South Sudan, so we were squeezed. Their uncle in South Sudan paid for them to take a bus from Juba to Kampala. After a few months, we were too squeezed in my sister's home, so we moved here [to Masaaya] to be closer to the Church."

"My sister has an older daughter who lives in Juba. She works for World Food Program and sends money to my sister in Kampala when she can. It's not enough for rent, though, maybe food, but it's enough to help. The daughter sends it by mobile money."

Perhaps the only figure more important to Grace's life in Uganda is the late Archbishop Peter Munde, a prominent member of the Anglican Church. Anglicanism is one of the primary religious denominations in Western Equatoria, and Archbishop Munde was instrumental in not only supporting South Sudanese refugees in Kampala but also in shepherding groups of South Sudanese across the border to Uganda. We even heard stories of Archbishop Munde bargaining with rebel leaders to secure the release of child soldiers into his care.

Archbishop Munde and his wife lived in a large home in the Makindye Division in the southern outskirts of Kampala. The Archbishop and his wife cared for dozens – possibly hundreds – of South Sudanese refugees. They paid school fees, medical fees, rent, and even put up more than a dozen South Sudanese children and teens in their home. Archbishop Munde passed away in October 2018, and his passing has adversely affected many of the South Sudanese respondents we interviewed.

"Rent is 400,000 shillings (\$108.51) per month, and I have no job in Kampala. I have one friend in Juba who would send money via mobile money to me once every two months to help with rent. She would usually send about \$100, maybe with \$20 or \$30 on top to help with food or school

fees. Bishop Munde would help, too, but he has been dead since November, and the new bishop does not arrive until later this month."

Grace briefly established an interesting and lucrative business while in Kampala. Grace would send secondhand clothes from Kampala to a friend in Juba, who would resell the clothes there and share the profits with Grace. Second-hand clothes are preferred to new clothing because they tend to be made of superior material and don't deteriorate as quickly. Grace was able to make enough money to cover rent for a few months through this venture, but after an indeterminate amount of time – likely four or five months – her friend stopped sending money back to her in Kampala and the enterprise ended.

"The hardest time in Uganda is right now. When there is no money, they cut our water and electricity, so we have to drink from the stream. We have been drinking from the stream and without food for two weeks now."

Like some other South Sudanese we met in Kampala, Grace would prefer to be living in a camp setting over her current situation in Kampala. She initially headed to Kampala because of her sister. Now that she cannot afford rent, school fees, or even utilities and food, she would prefer to live in the camps but cannot afford the transportation fees to reach distant Bidi Bidi.

"I tried to go to Biyale earlier this year, but the camp has been closed since last year. I want to register the children in a camp so they can receive primary school, but the transport money for all of us is too much. It would be 30,000 UGX (\$8.14) per person for us to [take a] bus to Bidi Bidi [the closest open camp], and there are six of us. So, for now, I am stuck."

Greener Pastures

More a migrant than a refugee.

Gilles' experiences raise questions about the different challenges facing migrants and refugees. Initially from Rwanda, Gilles is now a registered Uber driver and explains how his savings practices, family, and fake IDs helped him find stability.

"I decided to come to Uganda to look for greener pastures," said Gilles. The 25-year-old left Rwanda in 2013 with the hope of finding a better job in Kampala. "The problem is I did not finish school. I started, but dropped out," Gilles explained. "I was in a Teachers' Training College, but there was no money to finish the course." Like his mother, a primary school teacher, he had long planned to work in education but needed to find a more financially viable career path. Gilles's mother and five siblings remain in Rwanda, and Gilles aspires to save enough money to purchase a plot of land on which he can one day live with his family. Literally and metaphorically, Gilles dreams of greener pastures.

"My friends, who came here before me, told me that there are good opportunities here. At first, it was not easy, but I tried," Gilles said. His moth-

er paid for his transportation to Kampala, a cost of 60,000 shillings (\$16.20), and Gilles was able to stay with friends while settling in and looking for a job. It was a cramped environment – a single room, two mattresses, four people. While not fitting the definition of a refugee, Gilles heard from others that he would be welcome in Uganda because of the country's openness to refugees.

Uganda, Gilles said, offered more opportunities for the Hutu in particular. "There is opportunity for Tutsi [in Rwanda]. If you are a Hutu, you have to struggle because of the 1994 genocide." While his mother remains employed in Rwanda, Gilles's siblings have struggled to find any job, let alone more desirable or lucrative ones.

Upon arrival, Gilles found work cleaning a salon, earning 3,000 shillings a day (\$0.81), an amount barely sufficient for basic food needs, so he still relied heavily on his friends' support. After a six-month stint at the salon, Gilles decided to rent a motorcycle and work as a driver. He paid the motorbike's owner 60,000 shillings (\$16.20) per week, making an average of 30,000 (\$8.10) per day. "It was a good deal," he recalled. Gilles continued this arrangement for the next year and a half while continuing to live with his friends.

During this time, Gilles was diligent about saving money "under the mattress." He said he trusts his friends deeply and never had any money stolen. He later registered his phone with a mobile money company and transitioned to saving in the mobile wallet. By the time he had saved 700,000 shillings, fate had intervened and presented an investment opportunity. Someone was selling a motorbike for 1,000,000 shillings (\$270.20). Gilles asked one of his uncles back in Rwanda to help him with the remaining 300,000 (\$81.00), which his uncle promptly sent via Airtel Mobile Money.

Between the conscientious saving and his uncle's generosity, Gilles could purchase his own bike, thus graduating him from errand boy to small business owner. He quickly began to see financial returns, earning between 50,000–200,000 (\$40.50–\$54.00) per week. Gilles chose to open an account at Equity Bank, where he could save and manage larger sums. But, in order to do so, he needed a Ugandan ID card. Gilles said he encountered no issues

Map 7: Gilles' journey from Rwanda to Uganda



when he bribed a government official 20,000 shillings (\$5.40) to secure a Ugandan ID, in this case, a driver's license. It was a relatively easy and inexpensive process. Still, Gilles is wary of the fact that he now carries both Rwandan and Ugandan IDs, hoping that it won't one day cause problems.

In 2019, Gilles began to befriend more and more Ugandans, including a "rich man who had a car that was registered with Uber." This more affluent friend convinced Gilles to sell the motorbike and arranged for Gilles to borrow the car and drive for Uber instead. Gilles sold the motorbike for the same price he once paid for it and used the money to enroll in driving school and become officially registered as an Uber driver.

"I paid him 150,000 (\$40.50) per week and earned 400,000 (\$108.00) per week," Gilles said. With increased income, Gilles could afford to live alone with a rent of 50,000 (\$13.51) per month. He has also been able to grow his savings. "In a good week, I save 300,000–400,000 shillings (\$81–\$108)," he said. "While in a bad week, I save 200,000 (\$54)."

Gilles began to see the fruits of his labor. He was able to start sending money to his mother and siblings via Airtel. And while he had to pay it off over installments, Gilles was able to purchase a plot of land in Rwanda for his mother (a cost of 180,000 francs or \$196.70).

Working for Uber has allowed Gilles to save substantially more than he could on his motorbike and move to a better house where rent is 113,000 (\$30.50) per month and includes electricity. "Life is very, very good; I want to buy my own car," Gilles said. He attributed his relative success and momentum to his habits of saving and staying focused on his goals. Many of Gilles's friends have returned to Rwanda. "They didn't know how to save," he said. "They loved women and living a good life, yet they did not have a lot of money," he continued. Today, most of Gilles's friends are Ugandan, and he has grown suspicious of Rwandans. "Some of them are spies," he claimed.

Gilles continues to grow in his financial life, looking forward to one day being his own boss. A newly imported car would cost him around 15,000,000 (\$4,053), but he believes he can find a used car for a lower price. Once Gilles buys a car, he plans to build a house for his mother on the land he bought for her. He also wants to bring his thirteen-year-old brother to Kampala for his education. As a child, Gilles dreamed of becoming a doctor, but he did not get that opportunity. Now, he hopes his brother will study medicine. At least for his little brother, Gilles says, that dream is in reach.

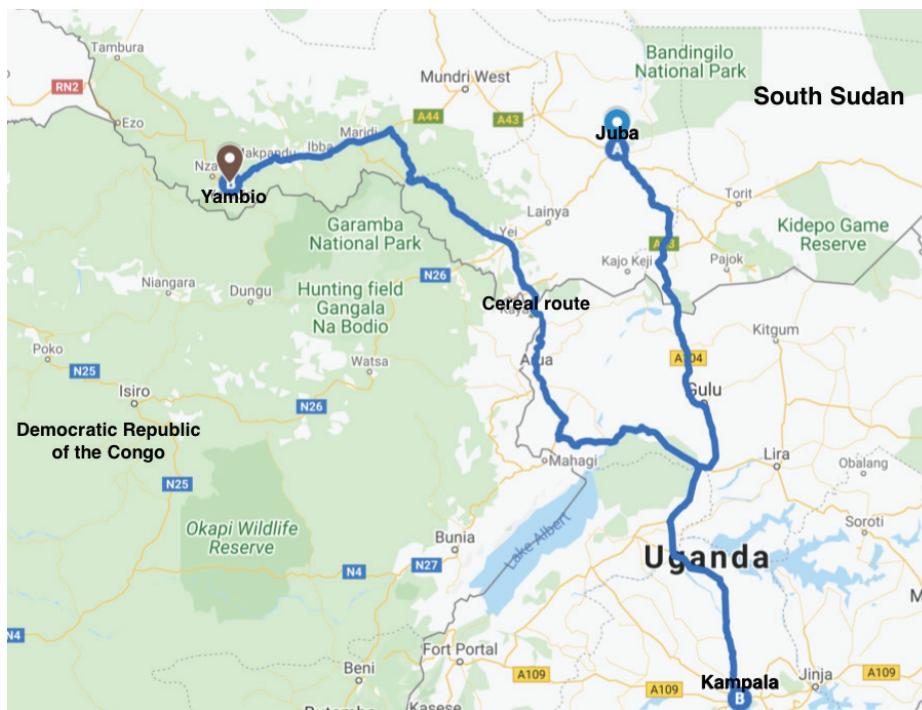
“You Must Hustle”

Pursuing an education in mechanical engineering while working as an entrepreneur and broker, a twenty-nine-year-old works to create opportunity.

Simon, a young man from South Sudan, struggles to obtain his mechanical engineering certification while also making a living and supporting several family members. His business endeavors have had to take the back burner to his studies in recent months, and money is tight. Simon looks forward to the day when he has the necessary qualifications to open his own mechanic's garage and be his own boss.

“I am the one who provides for the family,” Simon, age 29, began. “I pay rent and buy food. I also pay my own school fees.” Most of Simon’s income is spent on his school fees, a cost of 350,000 shillings (\$94.70) per term. Simon’s diploma course in mechanical engineering is an important step in his career journey, a journey complicated by both displacement and financial hardship.

Map 8: Simon’s journey from South Sudan to Kapala



In 2015, Simon and his sister were students in Juba when they learned their father had been killed in a crossfire between the rebel militia and government soldiers. They agreed it was time to leave South Sudan. However, their migration to Uganda was more economically motivated than it was by their lack of safety.

To journey to Kampala, Simon withdrew SSP 45,000 (about \$1000 at the time) from his savings account at Equity Bank. In Juba, he had worked as a taxi driver and in construction and managed to save about SSP 3,000 (\$66 at the time) per month. He hoped that Kampala would not only be safer but also prove ripe with opportunity.

“When I went to register as a refugee at the Old Kampala Police Station, I was told that they were no longer taking South Sudanese refugees,” said Simon. “They said that we are very rude.” As a result, Simon and his sister were unable to secure any documents indicating their refugee status.

But, they still hoped to stay. “I asked my friends what they did in Kampala to survive,” Simon said. “They told me about the business of sending goods back home to sell and get your money back. Most of them were dealing with clothes and shoes. I decided to deal with cereals since there was a demand in Yambio.” Simon has other siblings living in Yambio and, with their help, has been able to coordinate the delivery and sale of cereals. His siblings receive the goods, sell them on his behalf, and then send the money to him for restocking. Simon began this business with \$200 from his savings.

Simon purchases the cereals in Kampala for a cost of UGX 40,000 (\$10.80) per bin. He then loads them onto trucks that travel through the

Congo and onward to South Sudan. Sometimes it takes up to a month for the goods to be delivered, especially during the rainy season. His relatives receive the load, sell the goods, and then return the proceeds to Simon via MAF airline parcel delivery or a family friend traveling to Kampala. Simon's relatives don't take a cut of the profit. "They know that we are struggling here in Uganda," he explained.

Even though he still has an account at Equity Bank, Simon says he has no use for its services, preferring the convenience and flexibility of mobile money instead. A friend with legal documents purchased a phone line for Simon and registered the number with Airtel. Simon said mobile money has made it easier to pay his school fees.

Simon's cereal business has recently taken the back burner to his studies. "My business has gone down because I am busy with school-work," he said. "You must hustle," Simon continued, "I [do] any work that would give me money. Like working in construction sites." But Simon now has his sights set higher, dreaming of more financial security and autonomy in his work life. "I decided to do mechanical engineering because I will be self-employed. I will be the one to decide my salary and what to pay my workers," he reflected.

During the weekdays, Simon is in school, but he works as a broker for other South Sudanese on some weekends. People send him money to purchase goods on their behalf in Kampala and then coordinate the goods' safe delivery to South Sudan. There is no standard amount that Simon charges for his services as a broker. "It depends on the person's generosity," he said. His income ranges from 10,000–30,000 shillings (\$2.70–\$8.10), depending on the customer. It's not much, but Simon says he needs every dollar he can earn to help cover the cost of his education.

There are more school-related fees for non-citizen students like Simon. When enrolling for the mechanical engineering course, Simon did so as a South Sudanese and not as a refugee because he lacked official refugee status. As a non-citizen, Simon will pay a 150,000 shilling (\$40.60) examination fee in addition to his regular school fees while citizens will pay only 100,000 shillings (\$27.00) in examination fees. Money is so tight that sometimes Simon cannot pay their rent and is grateful their landlord is very understanding about delays.

One of Simon's instructors recently suggested that Simon take an internship as a mechanic in a garage in Kibuye. While not paid, the internship would offer a pathway toward employment for interns who demonstrate competence. Simon is considering this opportunity but has also toyed with the prospect of returning to Juba. "Whether or not I return depends on whether I will get a well-paying job here in Uganda or not," he said.

Simon aspires to open his own garage in Yambio someday. He plans to save up some money and then use the land he has in Yambio as collateral to get a bank loan. This is an option that, without documentation, isn't available to him in Uganda. He joined a South Sudanese refugee organization that advocates for the official registration of people like Simon and his sister. He also hopes his sister will be able to go back to school one day and endeavors to save for her education as well. But, in the meantime, money is tight.

PART 2:

FINANCIAL BIOGRAPHIES OF REFUGEES IN ETHIOPIA



Life Is Good When You Have Health, Safety, and Security

As times get difficult, life partners transition to business partners through their small business.

Uzair and Fatima began their life humbly enough in a part of Ethiopia that was once Somalia. Early into their marriage, Uzair rented a wheelbarrow and was able to earn income from his porter work, which had him fetching and hauling all manner of goods, from construction materials to retail goods. While living in an Agency for Refugee and Returnee Affairs (ARRA) supported refugee community in Kebri Beyah, Fatima soon got the idea to sell snacks in the schoolyard. She pressed Uzair to help her shop for the best wholesale ingredients. Their business grew slowly and steadily, as both realized how satisfying the process had been.

“We met in Hart Sheik. I worked as a maid for an Ethiopian family,” Fatima began. “[Uzair] used to come to their house to borrow a wheelbarrow. We were both young and belonged to the same clan, so the family introduced us,” said Fatima, as she entered the tiny room in a separated hut in their compound. This room was used for prayers. She was a middle-aged woman, filled with pride and excitement to share the story of her business.

“It was 1991,” she continued. “My mother and I had to urgently flee Somalia due to the war. In our time in Hart Sheik [a city in the present-day Somali region of Ethiopia], we were confined to our home because we were kids. I used to spend most of my time with my mother. My father used to work with a wheelbarrow, and he would earn around 10–20 ETB per day (\$0.35–0.70). Nothing more.

When you live a comfortable life, you can go to school, but that was not the case with us,” she said with a stern voice. “I used to stay at home and help my mother by washing dishes and clothes. As I grew up, I also started working as a maid. It was mostly freelancing, nothing regular. For instance, I would go to a neighbor

and wash dishes for them. I would get 20 ETB per day (\$0.70).”

“My father died in Kebri Beyah.” Fatima fell silent.

I turned to her husband, Uzair, who was listening in the corner of the tiny room. He was also middle-aged and was patiently waiting for his turn to speak.

“I came from Mogadishu in Somalia. When the destruction started in our country, we quickly escaped and came to Ethiopia and landed in a camp at Hart Sheik. There were a lot of refugees there back then. In 2004, however, most of the Northern Somali refugees returned home, as peace prevailed in their region. But the people who were like me [from Southern Somalia] were sent here [Kebri Beyah].”

“We married in Hart Sheik, and we had to move here,” he said with a smile as Fatima blushed. “There was an established camp here. There were a lot of people. There were people from three camps who were mixed here. Our clan has always been a minority, something which made us feel different.”

“Our clan is a minority in Somalia as well. We have always been farmers. We used to have our own farm where we grew cereals and maize. We used to harvest around ten sacks of maize each season. I was a kid at the time and lived with my parents. I had six siblings, but I moved to Ethiopia with my mother and sister. We got separated from my father while we were running,” Uzair paused. “My father fled with my siblings into deeper Somalia and finally found one another. Before we were transferred to this camp, my mother died in Hart Sheik. After her death, my sister was my responsibility. She was very young. She had to be piggy-backed all the time. I was a kid too and did not have any skills. My circumstances forced me to go to the market, to use a wheelbarrow to earn a living.”

I then started renting a wheelbarrow daily. I had to bring it back in the evenings, pay the rent, and then I could take it again the next morning. I had to pay 2 ETB per day (\$0.07) as the rent. I would earn around 10 ETB per day (\$0.35). At that time, things were different. Even those 10 ETB used to sustain us.”

With an air of pride, Uzair then said, “And I started becoming mature, and when my sister came of age, I married her off.

“After my wedding, my wife started helping me at each step. She even started to go to market with me. I continued working as a porter, using the wheelbarrow. We used to sell things to children: samosas, yams, beesa [like bread].” Fatima was getting impatient, wanting to speak, but Uzair continued. “My first child was born in Hart Sheik, and now I have three boys.”

Fatima was staring at him, a signal that he needed to start talking about her. He continued, “To start her business, there was no loan or investment. I started the business for her. When I used to push the wheelbarrow every day, I would give her 1 kg of flour, potatoes, or chili powder, and that’s how she started.”

Fatima impatiently took over. With excitement in her voice, she said, “I have been making sweets for the children who go to school. I sell it outside the ARRA school. I started my business right after I got married. It used to cost around 100 ETB (\$3.49). It would be the total amount needed to make the snacks.

Making samosas is very difficult, especially during the day. If I start right now [2 pm], I will finish by nightfall. I make around 100 samosas a day, but these 100 samosas take from morning till 2 pm I then take them to town. Previously, I sold them in the Kebri Beyah market.” Uzair stepped out to get the sweets she made for us to taste. Fatima continued explaining, “It is made of sugar, flour, and peanuts.” I asked if I could try it. They emphatically responded, “Yes!!”

Fatima continued, “The profit would be 70–80 ETB (\$3) per day. Before we used to go to town together – he as a porter and me as a vendor,” she said with happiness in her voice. “I used to go to all the Kebri Beyah schools, but now I have stopped going there. I now sell everything in my shop. I then started to go to wholesalers – alone, by myself – to get potatoes to make samosas. They know me well now.”

Fatima relays to me the ingredients and their prices at the wholesalers:

- 1 kg of onion would be 40 ETB (\$1.39)
- 1 kg of potatoes is 30 ETB (\$1.05)
- Pepper is 10 ETB (\$0.35)

- 1 kg of flour is 20 ETB (\$0.70)
- Oil is 50 ETB (\$1.74)
- Charcoal is 20 ETB (\$0.70)

“The total cost for 200 samosas is around 100–120 ETB (\$3.50–4.00). It would last two days. If all the samosas were sold, I would get 30 ETB (\$1.05) as a daily profit.” Hearing such precise budgeting, I was curious to know more about her business model.

Fatima explained, “One samosa is sold for one ETB (\$0.35). This is just the profit from samosas. Sweets get me the rest of my profit. However, I have stopped making samosas, as they are hard to make. I am getting old, and making them is very time-consuming. Also, samosas are always better sold in town, but I have stopped going to town. The money I make buys only the milk, meat, and soap. Beyond this profit and the ration [of money and goods we receive from ARRA], my husband provides the rest.”

She pursed her lips as she said, “I never increase my prices, as refugees would not buy the snacks. However, I don’t give any discount either.” Uzair smiled in the corner, happy to see his wife taking over the conversation.

Uzair then added, “My wife used to get 60–80 ETB (\$1.05–1.40) profit from that, and I used to get at least 20 or 10 ETB per day (\$0.35 or \$0.07) for my porter work. I used to pay all the bills of the house. I never let my wife spend the money she earned. Instead, she would save it. At that time, around 2005, 20 ETB was more than 200 ETB (\$6.97) today.”

“We started running a shop,” Uzair continued, “using the money that we saved. We had saved around 2,000 ETB (\$69.75). I went to a wholesaler in Kebri Beyah and I asked him what the most important things were that I would need to open a shop. He wrote down rice, sugar, flour, sweets, gum, etc., and the total came to 2,000 ETB.”

He said contentedly, “At that time, the profit from the shop did not matter. Whatever we earned from the shop we used to put back into the business. We kept increasing the variety of things to sell. My wife stopped saving the money. After we opened the shop, she started paying the bills. She still continues to pay the bills. Whatever profit I get from the shop, I put into inventory.

2,000 ETB (\$69.75) helped us fill two sections of the shop. Things are much better now. If you try to estimate, the worth of goods in the shop today is around 20,000 ETB (\$697.95). I take care of the basic needs of the kids: fees for the private school, clothes, and shoes. The rest I put back in the shop."

Uzair explained that he never offers free products to anyone. "I just try not to take a loan and not be owed money. The wholesalers can give loans. But I am a small retailer. I buy sugar or rice or other things, but I always retail them. I will buy a sack, and then I put them in small plastics and sell them. For example, I take a carton of pasta or spaghetti. I put it in smaller boxes and retail it. That is because I don't have a good strategic market. My economy would improve if I had more customers with more money. Then my market would increase.

I take out around 500 ETB (\$17.44) per month for my kids. My kids go to the ARRA school, which is free, but they also go to a private school for English. We have to pay for that. It is in town. It is 100 ETB (\$3.49) per child per month, so it will be 300 ETB (\$10.46) for three children per month.

My wife manages most of the bills of the family, like milk and meat. If it goes overboard, I cover it up." Uzair and Fatima glanced at each other again, this time with a big smile.

"We have a family of five, so we get 200 ETB per person per month (\$6.97) from ARRA. Hence, a total of 1,000 ETB (\$34.87). My wife always takes the ration [of goods we receive] from [ARRA], but still has to go to the wholesaler to buy a half-sack of sugar and flour."

Turning to a discussion about their wider finances, Fatima added, "However, we have no major savings, no emergency funds. By God's grace, my life is always normal. Life is good when you have health, safety, and security."

Uzair recalled the time he was offered the opportunity to go to the United States. "Frankly, the best day was when I was told that I am selected for resettlement. However, I was one of the many whose process was canceled. We were told it was canceled because the president of the US has restricted the number of refugees who could come. Since that day, we are

living here. We do not have any problem and we are content and satisfied with what we have.

My oldest child is seventeen years old and is a student. I plan to send my kids abroad, if we get a chance, for their higher education. Even if we stay in Ethiopia, I want him to receive good higher education and get a job. He is currently in grade eight. I will try to send him to a university," Uzair said with a hopeful voice.

He does, however, express some concerns and difficulties. "No one here trusts refugees," Uzair said, sounding disappointed. "We are worse off because even our neighbors don't trust us. They are from a different clan. The wholesalers don't trust us, and they never give us any loans. They say that refugees cannot be trusted because they move from one place to another. But the locals are trusted, as they have land. You have to cut your shirt and your sleeves according to your status. You have to spend according to your earnings. When there is less money, you have to buy less. That's how it works."

Fatima jumped into the conversation, adding, "The ration from ARRA is inconsistent, too. Five years ago, we were given soap, salt, sugar, and millet. It changes every year. We are not given any soap, salt, or sugar now. They have started giving us porridge, oil, and beans. However, even the porridge is occasional. Along with the money that we are paid right now, it is always oil and beans."

"People who live in the refugee camps go to the wholesalers to buy things. If I had some more money, I would buy and sell in wholesale within the refugee camp itself."

"I tried to get [a microloan] several times. A lot of agents came to me before – Europeans and Americans. I told them that if I could get some money, I can do better. They said they will help me, but I never heard back from them."

Fatima then reflected on her life and said, "The most valuable lesson I have learned is that I used to be a girl living with my family, but now I am a responsible wife." She laughed, "Now I have a lot of burdens, a lot of responsibilities. I used to be a girl who used to live with my parents. Now I gave birth to children, took care of the house, and also ran a business."

Speaking of her marriage, she added, “We command each other. Sometimes he tells me what to do, sometimes I tell him. And we have to listen to each other.” Uzair nodded in agreement. Fatima continued, “I would like to go to a better place. A place better than this. The humanitarian organizations always come to interview us, but I wish they would take us to the US where my mother is. I would like to see my business growing, but the most important thing is if they can take me to my mother.”

She ended the interview by further expressing her frustration, “You are the 80th person who has interviewed me, so I would like the humanitarian organizations to take me to my mother. All of them [the humanitarians] were white, and I cannot separate one from the other.”

Budget (Present day)			
Source	Activity	Per Day (ETB)	Per Month (ETB)
ARRA Funding	Family of 5		1,000 (\$33.67)
Fatima			
Earnings	Selling Samosas & Sweets	70–80 (\$2–3)	2,100–2400 (\$70.71–80.81)
Expenses	Buying raw materials	50–60 (\$1.74–1.90)	1,500–1,800 (\$50–51–60.61)
	Buying meat & milk for the house	20–30 (\$0.70)	600–900 (\$20.20–30.30)
Uzair			
Earnings	Selling groceries at his shop	120–130 (\$4.04–4.38)	3,500–4,000 (\$117.85–134.68)
Expenses	English school fees for three kids		300 (\$10.10)
	Uniform, shoes, and books for three kids		200 (\$6.73)
	Miscellaneous house expenses (electricity, water, healthcare)		500 (\$16.84)
	Re-stocking the shop		2,000–2,500 (\$67.34–84.14)

Somalia or Not-Somalia?

The confusion of escaping civil war and not knowing where your country ends and another begins.

Hamza, in his mid-40s, took us back 30 years to when he moved with his family to the Somali region of Ethiopia. In the volatile 1990s, the boundary between Ethiopia and Somalia was vague and shifting. As the borders shifted, so too did the currencies. Hamza switched his money from Somali shillings to Ethiopian birr. For him, the switch meant he was no longer living in Somalia but Ethiopia instead. Slowly, by using a local system of rotating savings clubs while working and studying, he became a schoolteacher and a businessman.

We visited his shop in the early morning. Hamza took us through the back of the shop, which opened onto the front yard of his house. The roof of his home was made of hay, cloth, and tarpaulin. Kids, covered in dust, played in the front yard. The shop, constructed from metal sheets, stocked different vegetables, like tomatoes, chilies, onions, potatoes, and staples like oil and wheat. A neighbor's Bajaj (a three-wheeler) was parked in Hamza's front yard. As we started the interview, Hamza's wife was standing in the background and hurled out a jibe, "Donald Trump does not want us to go to America. He is bad." Everyone laughs.

Hamza emptied a glass of water and cleared his throat as he began telling his story. "Back in Somalia, my father was a porter and my mother managed a butcher shop. As the civil war broke out, we faced a lot of different problems: we were tortured; my mother was raped; a gunman broke into our house and looted it. That was when we decided to leave my village. My father was killed before leaving the village.

"I was still a child and came here with my mother. We entered from Shedder [traveling via Somaliland]. I was taken from Shedder to Kebri Beyah by ARRA [Agency for Refugees and Returnees Affairs]. When I was a child, we were told that even this camp is Somalia. People here spoke our language," Hamza smiled and paused.

I asked how he started his financial journey, and he responded, "I started by selling plastics and polishing shoes in Kebri Beyah. The Ethiopians would also buy my things. No one discriminated against me in the market. Everyone welcomed me. At that time, Somali shillings used to work in this region. In fact, this entire region used Somali shillings, even in Awbare and Shedder. Even the Ethiopian people used to give me Somali shillings. We never felt like we were out of Somalia. People here belonged to our clan. By selling plastics, I used to get around 1,000 Somali shillings (\$1.73) each day at that time [in the '90s]."

Had things ever become difficult, I asked. "It was only two years after the EPRDF Party [Ethiopian People's Revolutionary Democratic Front Party] came to power that Somali shillings were canceled. It was a difficult time. We had people who would come to the market and exchange the currency for us. It was almost like a business. They would take our Somali shillings and give us Ethiopian birr (ETB). However, some of the money was never exchanged. The money changers, responding to government instructions, stopped taking Somali shillings after a certain point. I didn't have much money, just daily savings, but even they were gone. That was when I realized that I am not in Somalia anymore. I am in a foreign land," Hamza paused, and his wife left to wash clothes.

"After that, we were given ration cards and ID cards, through which we could get wheat. But it was not enough. We passed through a life so hard that I can't even narrate that journey. Sometimes I felt like going back to my country because here, we were always starving. There was no one here who had enough money to give us loans, and by then, I had lost connections with my friends and relatives back in Somalia." Despair was evident in his voice. "There were no fees for school. So, through all our troubles, I still continued studying. At the time, there was no kindergarten. I just went to elementary school, then secondary school, then college.

I started selling charcoal. I used to buy it from the countryside and then sell it in Kebri Beyah. The countryside was 50 km from Kebri Beyah. I used to buy it wholesale there and retail it here. I would bring coal on a cart pulled by a donkey. I had built the cart myself. I would sell charcoal to

everyone – anyone who wanted to buy it. Even the Ethiopians who would stay in town would come to buy it. I was making 500 ETB (\$17.18) per load. In a single trip, I would fetch a load, which I would sell in 15–30 days. I would save part of this money.” There was an excitement in his tone.

“I was a part of a traditional savings circle, where twenty families would come together. All of us would do different businesses. Someone would be a wood-seller, someone would be a coal merchant, and so on. I used to save 200 ETB (\$7) from my 500 ETB (\$17.18) earnings and put it in the savings circle. Everyone contributed 200 ETB, and one person would take home 4,000 ETB each month. This system is called ‘hacbeth’ in Somali. It can be per day or per month. I used to do it per month.

However, my hacbeth circle is broken now, as my family is the only one left here. The rest have all gone to the United States. UNHCR took them. Even I had an opportunity, but then my visa was denied. When I applied, I did not know the difference between Kenya and Ethiopia. I had filled my country of residence as Kenya instead of Ethiopia.

Going back to the time that I saved hacbeth-style, I started selling certain groceries. I did not have a shop then. I used to buy vegetables and fruits from town. I used to make 200 ETB (\$7) per day as profit and would store some of it in a can. I put some of the profits toward stocking and selling gum, biscuits, and other items. Some refugees say that there are no wholesalers, but in town, there are many wholesalers from our clan, and they are eager to help. Gradually, my profits grew to 600 ETB (\$20) per month. I used to use 300 ETB (\$10) each month and save the rest for opening my shop.”

I had eight children by then and was determined to open a shop. A few friends who had gone to the US sent me \$1,000 through Kaah, a money transfer service with an agent in Kebri Beyah. I used \$500 for opening the shop and \$500 for my child’s treatment [his child was paralyzed]. I also have a bank account in the Commercial Bank of Ethiopia. I opened this account recently and had not used a bank before. The IRC [International Rescue Committee] sent us to school, which was upgraded from the Teacher Training Institute in Jijiga to a Teacher Training College. I studied and was rewarded with a diploma.

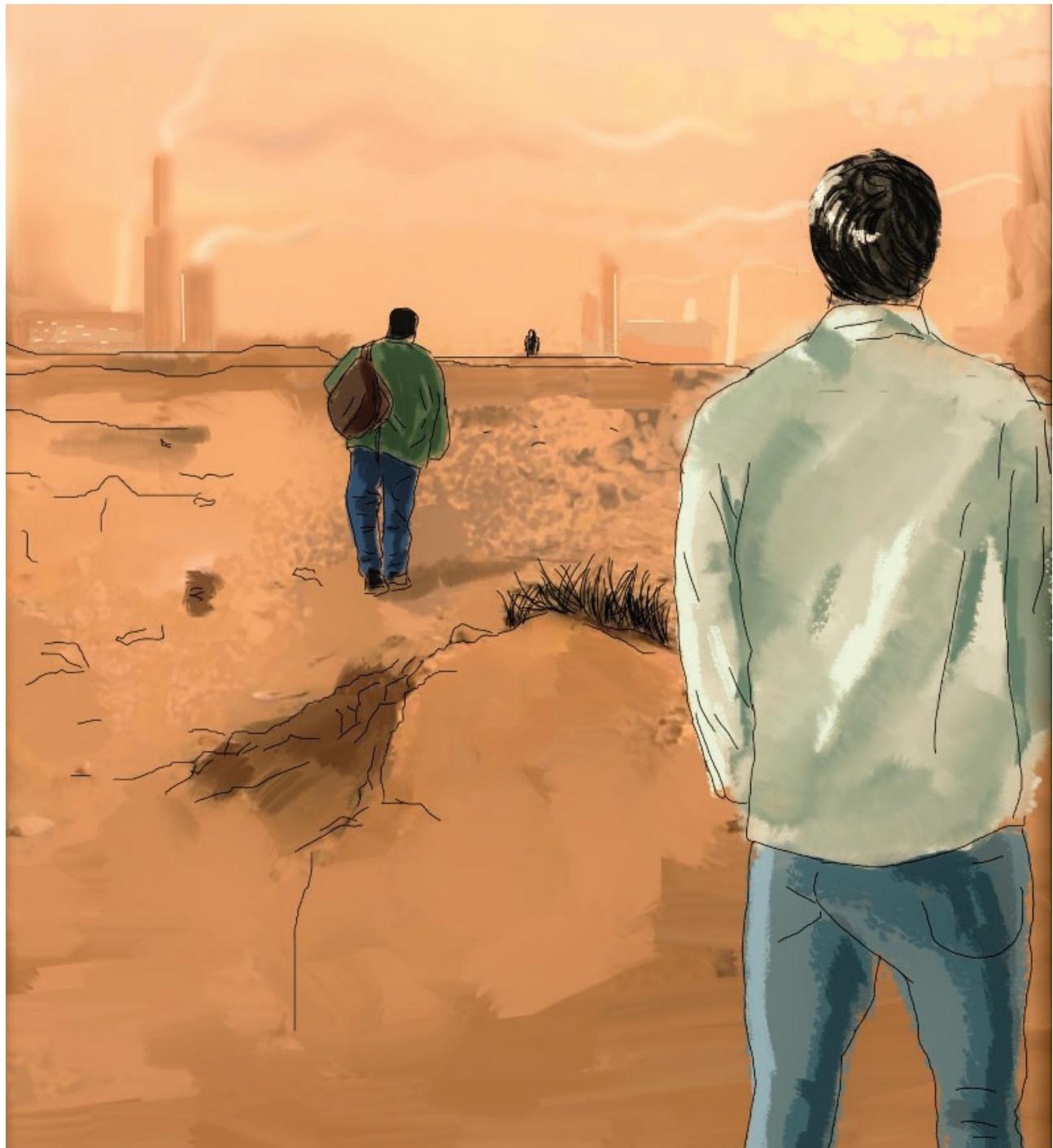
Life started getting better after I became a teacher, when I began instructing Somali children from Kindergarten through 5th grade. I started teaching thirteen years back and now teach in two institutions. One of them is the IRC school, and the other is an Ethiopian school. I consider it to be my greatest achievement. I have been through different stages in life, but thanks to Allah, I was able to feed my family,” he said with pride. “I don’t have an Ethiopian ID card because I am still a refugee. The Ethiopian school, which is private, still hired me because they don’t differentiate. They just needed skills. I get 4,500 ETB (\$154.19) per month from the Ethiopian school and 800 ETB (\$27.48) per month from the IRC school.

I also received a ration card that affords me both food items, as well as a cash grant of 200 ETB (\$7) per month for each member of my household. These sums are in addition to my teaching job and earnings from the shop.”

Hamza concluded, “I believe I have a great future. Should I receive more funds, then I would start different businesses in the market, like a small shopping mall or an electric shop, or a cosmetic shop. I want to start a different business.”

PART 3:

FINANCIAL BIOGRAPHIES OF REFUGEES IN MEXICO



“Living Securely in the Midst of Insecurity”

A young Salvadoran publicist finds meaning in helping other migrants.

MS13 and 18th Street are rival gangs in El Salvador, splitting the country into heavily monitored areas. The gangs are unkind to those who cross into opposing territory. John was working in MS13 territory but living in an 18th Street controlled neighborhood. Once this was discovered, he had no choice but to pay the gangs their “rent.” Four years later, the rent was not enough to guarantee his safety, so John fled to Mexico in the hopes of eventually reuniting with his mother in the US.

John arrived at the café sporting trendy clothing, with a fitted t-shirt, colorful sneakers, thick-rimmed glasses, and hair slicked back with gel. As I went over the consent form and explained our project, he warned me his story was not the saddest or most dramatic, perhaps expecting some disappointment from me. I assured him I was interested in learning about all different migrant experiences, and therefore, drama was not a qualifier for an interview. After a few exchanged pleasantries, he seemed excited to get started.

I am from El Salvador and have lived in Tijuana for three years and in Mexico for five. Back in El Salvador, I was a publicist in charge of design and production. I also had another job, with the Ministry of Culture, in a multi-choral voice project. I was in publishing for ten years and made, on average, \$450 a month. I grew up with my grandparents and lived with them until their deaths. In our household, my grandfather, my brother, and I all worked. When my grandparents died, my brother and I split all the expenses. We only had bills and food to pay for since the house was an inheritance, so I had enough money left over to buy clothes and appease my vanity.

Starting in 2001, there were organized, armed groups with intelligence in government agencies and civil society. They divided the country into territories, split among the major gangs. I lived in a colony that belonged to 18th Street and worked downtown, in a territory that belonged to MS13. On May 12, 2012, I received a visit from

one of MS13’s members while at work. He said his bosses were coming to collect a rent (‘renta’) of \$50 a month. I decided to pay because, ultimately, you are paying for your life, and if you can afford it, you should pay. This is living securely in the midst of insecurity. Two days later, I had to pay my first month’s rent. On the second day of every month, someone different would come to my office to collect it. They didn’t look like gang members. They were well dressed and wearing long sleeve buttoned shirts like they belonged in the office. It was just like paying rent on a house.

On September 15, 2016, things got out of hand. A young boy, probably around fifteen years old, with a baseball cap and Adidas shoes – typical dress code of a gang member – came knocking at my door and said I had 72 hours to leave because his gang had found out I worked in enemy territory. My mom had left El Salvador to live in the US in 1989 when I was five years old. We didn’t have much communication with her while I was growing up but had reestablished communication in recent months. I knew she was sick, and she knew I was dealing with a tough situation in El Salvador. So, following this incident, I immediately wrote my mom and she told me to head to the US. That’s when I made the decision to leave.

I didn’t know much. When you come to these countries [Mexico, the United States], you tend to look for a coyote to take you, but since the move caught me by surprise, I had nowhere to go and no idea how to get here. I looked up how to get to Guatemala on the internet, which buses to take. My brother stayed behind because the gangs had an issue with me, not him. I had no other ties to El Salvador. I had no kids, no wife. I did have a girlfriend, but I left her behind. My brother did have ties to El Salvador – a daughter.

I had no issues traveling to Guatemala because, as a Central American, I could travel through Central America freely with my ID.” This has since changed with the recent rise of the ‘caravans,’ or large groups of migrants moving through Central America together. “Once I arrived at the Mexico-Guatemala border, I Googled what to do next.

I knew I had to take a raft made of tires and wood once I arrived at Tecun Uman to cross the river. I knew I would also have to pay to cross from Mexico to the US. As luck would have it, before I arrived to Tecun Uman, I met a Honduran person at

a bus terminal. This person said he had his residency card and regularly crossed the border. He had just forgotten his residency card at home. I don't know if this was true or not, but he seemed to know what to do to cross the border. He said that we would arrive at a house in Tecun Uman, rest, and get up at 5:00am to cross the border. At 5:00am on the dot, the lights of the house where we stayed began to flicker on and off. The man I was with said, 'You see? These people are taking care of us, and by flickering the lights, they are telling us, 'It's time to leave. If we stay any longer, bad people will come and mug us or even kidnap us. Remember, even criminals sleep.'

This man warned me that after we cross in the rafts, there would be criminals watching, awaiting those crossing, and observing if they are worthy of being mugged." By 'worthy of being mugged', John meant looking like someone who has money. "Without a doubt, this man had crossed multiple times and knew his way. At the same time, fear crept in, as I thought maybe he was the criminal and was trying to take advantage of me. Thankfully, we crossed the river, and everything was fine. I was lucky – the rafters only charged me 10 GTQ (\$1.30). According to the Honduran man, rafters can charge as much as 100 GTQ (\$13.01). On the other side of the river, we disembarked at a market, where we got on a bus that would take us to Tapachula.

Taking a bus when you are a migrant, carrying luggage is not a good option. There are checkpoints along the way, so it is risky. I took the risk, got on the bus, and just pretended I was asleep whenever we stopped. I did observe the behavior of other people and how much they were paying for things in order to fit in and not have to ask any questions that would reveal I didn't belong. The fare for the bus was 25 MEX (\$1.24). Luckily, we didn't come across any checkpoints. Usually, there are many along the way. I arrived in Tapachula by myself, not knowing what to do next.

I walked around, looking for a phone to call my mother and tell her I had arrived in Mexico. She sent me money and asked me to find a place to stay as we figured out the next details, so I could join her in the US. So, I stayed in a hotel. I went to the park to listen in on conversations of other migrants and pick up what to do. That's how I learned about COMAR [Mexican Commission for Refugee Assistance]. The next day, I went to

COMAR to get information on how to apply for asylum. They told me it would take about three months to receive asylum, and I would have to go sign paperwork every week. For me, those three months became a year. I started my process and was not allowed to work until it was completed, and I didn't want to risk it. Luckily, I had the blessing of my mother's help. I knew of people who would work over twelve hours a day and only make 200 MEX (\$9.94) a week. They lived off eggs and bread.

I found out that I also had to apply for the humanitarian visa. Apparently, a requirement to obtain the humanitarian visa was to initiate a process with COMAR. If COMAR denied you asylum, then INAMI [Mexico's National Institute of Migration] would grant you the humanitarian visa. As luck would have it, COMAR eventually denied my asylum request and I received my humanitarian visa instead. On the other hand, gang members were also granted asylum because they wanted to leave the gang life. But those were the same people I was running away from. Who knows how many they killed!

While I waited for a resolution, I rented a room with the money my mom had sent me through MoneyGram and Western Union. I asked friends I made in town to help me access my money transfers, and they helped without charging me. One of those friends was a sandwich maker, and I repaid him the favor by eating his sandwiches almost every day! The man I rented the room from didn't ask me for any documentation. He only requested I pay the first month's rent. He charged me about 1,200 MEX (\$59.62) a month, and that included water, electricity, and a bed. My mom sent me \$100 a month. It was like a sabbatical year that I took!" John laughed. "The only problem was, I had fatigue from the immigration process. Every day INAMI had an excuse as to why they were taking so long.

When COMAR denied my asylum claim, they gave me the option to appeal, but I didn't take it because I was angry and tired of waiting. That was my mistake. A very nice woman from UNHCR helped speed up the process for my humanitarian visa with INAMI. Without her help, the process would have been even longer because there were too many Cubans and Haitians. Back then, Cubans were given preference. They even had their own line, while Central Americans and Haitians had to wait in the regular line.

My mom and I spoke every day, so I knew she was getting sicker. One night, I believe it was January 29th, 2017, my mom asked me to pray for her because she didn't feel well. She had gone to the hospital after fainting. The next day, my sister called me to say my mom had died. It was all my sister's negligence that killed her.

After my mom's death, my plans changed. I was supposed to go to the US to be with her. My new plan was to call my uncle who lived in Tijuana and make my way to him. I received my visa a month after my mom died and immediately left for Tijuana. My first job was working at a poultry shop cleaning chickens, preparing them, and washing dishes. Walking with my uncle, I saw they were hiring. There are many employers who don't want to hire you as soon as they hear your accent, but I've always had a way with words. So, I talked my way into the job. I only worked there for two months because my supervisor felt threatened by my growth. I was paid 1,200 MEX (\$59.62) a week in cash. The humanitarian visa does not allow me to open a bank account, so I had to rely on cash payments.

After that, I went to work at a restaurant and bar called El Torito. I was in charge of cleaning the bathrooms and my payment consisted of tips. I was told I could make around 1,500 MEX (\$74.52) a week or more if I sold loose cigarettes in the bathroom. I only had to work Friday through Sunday, and each day I made 4,000 MEX (\$198.72). Each day! I made around 12,000 MEX (\$596.16) a week. I worked there for six months. I left only because I began to notice the irregularities that exist in those types of bars: drugs, a life of crime, etc. I felt I had become part of something that was harming others.

I was still living with my uncle but have always been a savvy administrator. So, although leaving a pay of 12,000 MEX (\$596.16) per week hurt, I had a plan. With the money I had saved, I bought thirty pairs of shoes, five watches, and an immense amount of clothes. I am a vain man. I bought a refrigerator, washer, bed, toaster, and microwave. With that, I was ready to move out of my uncle's place.

I used to frequent a hotdog stand, and one day I overheard the owner saying he was looking for someone to help him. I expressed my interest and he offered to pay me 1,500 MEX (\$74.52) a week. It was a big change from 12,000 MEX

(\$596.16), but it was fine. I have been there ever since – almost two years now. However, I won't celebrate my two years as a hotdog vendor because I was offered the opportunity to work at an NGO supporting migrants as a coordinator. During the time I've worked as a hotdog vendor, I have not had to pay rent because my boss gave me a place to live rent-free. All I asked of the NGO was to give me a month to wrap things up with my current boss. The NGO will be paying me 3,500 MEX (\$173.88).

My visa expired nearly two years ago, and I continue to wait for a window of opportunity to regularize my status. The laws in the US impact the laws in Mexico, making it increasingly difficult to find avenues for regularization here. However, if you are good, people will see that and will know you deserve to be here. No one ever asks me for my documentation because my behavior speaks louder than any piece of paper. That's what they say about Haitians – that they deserve to be here because as soon as they arrive, they get to work. People like to compare Haitians and Hondurans who arrived with the caravan, saying Hondurans are demanding. But I remind them that when the Haitians first arrived, they too were victims of racism and discrimination. People would call them 'monkeys with malaria.' What I admire is that they remained silent through it all and simply showed Mexicans who they really are. Therefore, the only advice I can give to anyone you may talk to is to behave. Be loyal to the people who have helped you.

If people are looking for safety, they can find it here. If they are looking for a better life, they can find it here. And if people have the opportunity to regularize their status in Mexico, there is no need to pursue the American Dream. The American Dream is a lie that was conjured up in the '70s. It never really existed. The real dream is to be somewhere you feel well. I feel well here, and I am not willing to risk my life to cross over to the US illegally. It would not be fair to my deceased mother, who worked so hard to get me here, for me to risk my life and join her in heaven. She wanted me to be well, and that is what I will do. I will now get the opportunity to help other migrants and Mexicans who have not been as blessed as I have and are seeking help through the NGO I told you about. That in itself is a great reward."

Paying the Price

The United States deports a former Salvadoran child soldier to Mexico, despite his years of work for the FBI. He rebuilds his life in Tijuana.

Tired of the civil war in El Salvador, Houston¹ moved to the US when he was fifteen. He joined gangs and served time in prison but was given a chance to use these experiences to work for the United States Federal Bureau of Investigation (FBI). Nevertheless, a charge for domestic violence sent him back to El Salvador and eventually landed him in Mexico, where he has established a new life.

I met Houston after frequenting a pupuseria, where his wife, Laura, was the cook. One afternoon, after I shared the purpose of my visit to Tijuana, Laura urged me to wait until Houston picked her up from the pupuseria. With marveled eyes and a sense of admiration in her voice, Laura confided that she knew bits and pieces of her husband's history, but not all of it. Despite a strong pitch, nothing could have prepared me for the Hollywood-esque story that was Houston's life.

Once Houston arrived, Laura introduced us and set up a table in an alley right outside the pupuseria. A few feet away, children kicked a ball back and forth as they played street soccer. A mariachi band was playing with gusto a few businesses down.

"I was born in El Salvador, and I remember the war breaking out when I was six years old. There were lifeless bodies splayed out in the streets every day. I grew up in the midst of violence, traumatized." Houston paused to show me the goosebumps on his arms as he began sharing his story. "The army would chase us after school, trying to force us to join the war. As children, we grew up fearing we would be killed by the army or killed by the guerillas. We slept out in the hills, hiding from people who wanted to murder my father for being a commander in the Salvadoran army. I was able to avoid the military until I was fourteen, but had grown tired

of running away from the 'recruiters.' Before my fifteenth birthday, I found myself fed up with the military and asked my father to send me to the United States, following the trail of many other Salvadorans who had left and been received with open arms up north.

"I arrived in Laredo, Texas, in 1990, after my dad paid a coyote to take me. Back then, it cost around \$2,000. Once I arrived at the border, I turned myself in to the authorities. I remember a marine asked me if I was from El Salvador and followed up his question by saying, 'Welcome to the United States.' I took my shirt off, and the marine noticed I had a skull on my back that is representative of the Salvadoran military. He asked me if I was in the military, and after I responded affirmatively, the US gave me my papers, and I became a refugee."

Houston went on to share many aspects of his life in the US, such as finally understanding the complexity of what was happening back home and being recruited by the FBI.

"I kept getting in trouble, so one day the FBI recruited me to work as an undercover gang member for them. They promised to protect me, so I worked for them for nearly seven years. Despite my years of service, they took away my refugee status and deported me [to El Salvador] in 1999 for an alleged domestic violence dispute, for which I had proven myself innocent. The US keeps you around as long as you are useful, and then they kick you out on your butt.

"Back in El Salvador, the gangs were after me. They kept attempting to recruit me, but I was done. I didn't want that life anymore. Instead, I grew closer to God and began to help youth who were in gangs. Finding God was the best thing that happened to me. I remained in El Salvador for two years, working in whatever came up, including my father's cattle ranch.

"Then I went back to the US by myself, but this time I had a different mindset. I wasn't using drugs. I wasn't involved in gangs. I didn't drink. My only vice was smoking cigarettes. I received many threats from gangs who said I had to join them or else. My response was always, 'Do what you will.' I loved myself and wasn't willing to get back into gangs. Instead, I worked in the same thing I work in now: construction, remodeling, painting, and electric work. I took on jobs in dif-

¹ All names are pseudonyms.

ferent states and eventually went to Miami and learned to build traditional Miami homes. Back then, I made \$150 a day. That was 20 years ago, around 2001. After a short time, I met a man who hired me as his contractor and gave me a team of people to do the same work. He gave me my own truck and everything! I made good money, but I always spent my money on luxury cars and nice clothing. Sometimes, as humans, we can be really dumb. There were days when I would make \$3,000 or \$4,000 in a day. My life was all about luxury, though. I would send money to my daughter in El Salvador and spend the rest. My motto was, 'When I die, I won't take anything with me, so I might as well spend it all now.'

"Then, in 2011, I was walking down the street when a cop stopped me. He entered my information in his system and said I wasn't allowed to be in the country because I had a warrant for a domestic violence charge from 1997. I went to jail in 1997 for that domestic violence dispute and even proved my innocence. It was the same dispute that had gotten me deported in the first place. In any case, the cop in Miami took me in, and I went back to jail. I didn't realize what they were doing to me was illegal. The cop was also trying to pin me for stealing \$450, which he never found on me. In court, I asked, 'Where are the \$450 I stole if the police report states I only had \$60 in my pocket? Where is the testimony of the person I allegedly stole that money from?' After three court appearances, someone from the FBI showed up with my entire file on hand. He shook my hand and said, 'You worked for us many years ago. We can't deport you because you helped us a lot. You will go to immigration court, but you will not be deported.'

"After I was in detention for a month and a half, a marshal showed up and took me to a federal prison. This time, they wanted to use everything I did while undercover against me. You see, they would hire me and ask me to go undercover to a prison to get information from someone. I did that various times for them. The file the marshal had on me did not state anywhere that I was undercover, working for the FBI. Instead, it claimed in all those instances I was just another gang member. For my work with the FBI, I was sentenced to fifteen years in prison.

"I wanted to kill myself. I would cry and cry. I came to hate the United States. My attorney told me to plead guilty and settle for seven years in

prison. She assured me that if I fought my case in court, I would get the full fifteen years. I did as she said. I ended up serving four years and then went back into a detention center the day I was released from prison.

"I didn't want to go back to El Salvador because if I returned, I would be killed. I sent letters requesting asylum in Germany, Italy, Spain, France, the UK, and Mexico. I never received a response because my letters were never sent by the immigration officials. Eventually, I preferred going back to El Salvador to staying in the Immigration and Customs Enforcement detention center. On February 17, 2015, I was deported. That same day, a member of my family, who had joined a gang, tried to kill me. He knew I had worked undercover for the police in El Salvador as well. I narrowly escaped after suffering a beating, and I went into hiding for fifteen days. Once I had recovered from the beating, I fled to Mexico.

"In Mexico, I applied for asylum. As I did, authorities contacted the local Salvadoran consul, who claimed I was a gang member and should be sent back. I demanded to speak with a human rights organization, but the consul kept lying to me, saying he was contacting them, but the line was always busy. So, I went to a migrant shelter for a few days. There, I helped the man in charge. The consul wanted this man to kick me out of the shelter, but the man did not let him. The man from the migrant shelter was able to put me in touch with a human rights organization on the first try. That's when we confirmed the consul had never really made the call. The next day, a human rights worker came to interview me, along with a journalist. At the end of the interview, the human rights worker said, 'Welcome to Mexico. I will make sure you are able to stay here.' He then sent me to COMAR [Mexican Commission for Refugee Assistance] to file my case.

"After my asylum interview with COMAR, I left for Oaxaca with their authorization. I knew I couldn't stay in Chiapas because there are too many gangs there and it's too dangerous. I learned of a migrant shelter in Oaxaca run by a priest, and the human rights organization arranged for my transportation. The migrant shelter is in Ixtepec, right where La Bestia runs through, which is why it is always filled with migrants." Houston tells me of his time in the shelter, the friends he made, and a nun who disliked

him and wanted him to leave. "As I fought my asylum case, I worked in the shelter. I would do all the things I knew how to do: electric work, water pump maintenance, trash pick-up, etc. I didn't get paid for this work. I simply did it to earn my keep. After a month and a half of living in the shelter, I received my refugee residence card and cried.

"I stayed at the shelter a while longer. I was put in charge of the minors' ward and taught them technical skills such as electrical work and painting. I was then asked by the priest in charge to head another chapter of the shelter in Oaxaca, which would be exclusively for minors. I accepted and was sent along with five other people to get the chapter started. Although I was in charge, I still received no compensation and, therefore, decided to move on from the shelter.

"I left for Guanajuato to work with some of the priest's family members, polishing cars. They wanted to exploit me. This time I was offered payment, but it was too little for the work I was asked to do. I worked from 8:00 am to 12:00 am, seven days a week for 800 MEX (\$39.74) a week. I refused to be exploited and left for Tijuana instead.

"I arrived in Tijuana with 5 MEX (\$0.25) in my pocket. I slept on the floor of a former resident of the shelter in Oaxaca for over a month with only a suitcase to my name. Two days after my arrival, I was working at a manufacturing plant in Otay, getting paid 1,200 MEX (\$59.62) a week through a bank deposit. I was restless and wanted more, so I only worked there for two weeks. I knew I could make money here, and I wanted to improve myself. In a month, I had saved enough to rent my own room and found a better job, working for a man in construction, where I was making 1,800 MEX (\$89.42) per week in cash. I met him because he came to fix a pipe where I lived. I asked what his profession was, and he said he worked for a company that did all sorts of construction and repair work. I asked if he could get me a job, and he did. Once they saw my work, they rewarded me with bonuses of 2,000–3,000 MEX (\$99.36–\$149.09). I also worked a reasonable schedule, so I stayed at that job for three months.

"After that, I was offered a management position to oversee thirteen restaurants in Zona Rio [a wealthy commercial area in Tijuana]. I found

that opportunity by looking for maintenance jobs on the internet. In the US, a maintenance job involves electric or painting. Here, maintenance is janitorial work. I learned about this difference after an interview at a restaurant. My interviewer convinced me to try waiting tables for a week, and depending on how it went, I could be offered a management position. I accepted and worked for the restaurant chain for nearly eleven months. I only made 1,800 MEX (\$89.42) per week, but the work was much lighter, and I could earn double if I worked overtime. My problem there was other Mexican employees. They didn't think I should be their supervisor because I was a foreigner. The owners of the restaurants, Israelis, would explain to them that nationality had nothing to do with it. This was a matter of experience and skill, and I was in charge. After a while, I got fed up with the racism and looked for another job.

"I found my next job in a newspaper ad: painting. I was offered 2,200 MEX (\$109.30) a week, a fortune for me in Mexico! After that, I found another job doing the same thing where I was paid 2,800 MEX (\$139.10). I was there for ten months. I then found out they were looking for people to work at the airport on a remodeling project. I applied and got the job as a painter. After six months, some electricians stole an expensive cable so they called the federal police to search all the workers. They didn't find the person that stole the cable but fired five of us since we had some nails and screws we'd picked off the ground in our bags. All five of us were Central Americans. The next day, they found the true culprit, so my boss called me to apologize and offered me the job again. I accepted the apology but told him I would never work for his company again.

"Close to my house in Otay was a mall under construction, so I applied as a painter and was asked to start immediately. I began to work without knowing how much I would be paid. The man in charge came up to me the first day and said he liked my work and offered to pay me 4,000 MEX (\$198.72) a week. I worked there for six months and then we finished the job. My boss referred me to a friend and since then, I have been working with him. It's been almost one year, and he pays me 3,000–3,500 MEX (\$149.04– \$173.88) a week. I have threatened to leave a few times for the same reason: dis-

crimination against migrants. There are Mexican colleagues who don't like that I know more than they do, so they want to humiliate me. I have been on the verge of fighting them. My boss has had to send me to work on my own as a solution.

"We face discrimination everywhere. I once had to sue [a Mexican bank] for discrimination. I had an account with them back when I worked at the manufacturing plant. I went to withdraw money one day, and they requested my ID, so I gave them my residency card. They then requested my passport, so I told them I didn't have one. When they saw my tattoos, they said I was a criminal and belonged to MS13. I showed them my CURP (my insurance card) and I told them they couldn't treat people like this. They said they didn't care, and next time I showed up, I wouldn't get any money. So, I called an attorney friend I have who works for the government. She requested I send her everything that happened in writing and told me she would send the CONAPRED [National Council to Prevent Discrimination] to represent me. My lawyer asked if I wanted to sue for money, but I said no. All I wanted was for them to learn that all humans on this earth are the same. I don't want another migrant to be humiliated the way I was. So, they all had to take a six-month-long anti-discrimination course and a training on how to treat migrants.

"Since then, I don't have a bank account. I also can't afford one, so I keep my money under my mattress," Houston laughed. "It's hard. My wife just began to work. She doesn't have any documents, and that makes finding work very difficult. She has suffered a lot. She was offered a job, working twelve hours a day for a meager 100 MEX (\$4.97). Another offer was at a night-club, but I told her I would rather her not work than be humiliated. She spent almost a year without work. It's impossible to save when you have very little coming in. What money we have left over, after paying rent and bills, goes to our kids back in El Salvador and to my mother. We send around \$100 a month through Elektra, but they always request my passport, which I have now. Before, I had to pay someone to send the money on my behalf.

"I can't say my life in Mexico has been bad. I don't drink anymore. I've had good jobs and good bosses. I have suffered discrimination, but

that hasn't slowed me down. I have a bed, a refrigerator, a microwave, and internet. I arrived with just a backpack. I had nothing! It wasn't easy. Sometimes I didn't have anything to eat. I would buy an avocado and cheese, and that was my meal. Now I'm rich in Mexico! I have life, health, a bed, and a roof over my head. I am well. But many migrants don't have that. You have migrants from all over the world in Tijuana, but many of us don't come with the intention of bettering ourselves. Here, in the northern part of the city, you can find Salvadorans, Hondurans, and Guatemalans stealing or doing drugs. Why come to do that? Sure, I used to be like that, but I left that life behind.

"I am now in the process of becoming a Mexican citizen. I would like to go back to El Salvador, but there is no life for me there. The most I would make for what I do is \$10 a day. Even though I have all my papers in order, I can't go back to El Salvador as it would mean putting my life in danger. And my mom, who is like Wonder Woman to me, is dying. She doesn't want to come here because she's 83 and in a wheelchair. I know I won't ever see my mom again, and all I can do is ask God for strength on the day she passes. I have been the black sheep among her sons, yet I'm the one she loves the most. She's given her life for me." His voice breaks as tears stream down his face. We take a moment as I hand him a tissue.

"Although I am a refugee in Mexico, I have never received any benefit or money for my status. UNHCR has done absolutely nothing to help me, nor has COMAR. That hasn't stopped me, though. I continue to work hard and will push forward despite the odds."

Houston and I have stayed in touch since our interview. He recently fell off a ladder at work and broke his back. Doctors said he needed a surgery that costs \$500, but he could not come up with the money and was out of work for a month. Salvadoran gangs were able to track him down in Mexico and he is now wary of his safety. He called UNHCR to express his fears, and they have yet to do anything. His wife is out of work again after dislocating her ankle, and they are both scrambling to make ends meet. Somehow, despite the hardships he's enduring, he remains positive and hopeful he'll overcome this and any other tribulation thrown his way.

“Dear Lord, What Have You Saved Us From?”

A mother of three is welcomed to Mexico by insecurity, uncertainty, and financial distress.

Paola’s hometown is a poor farming village, where families live off of the few crops they grow. Longing for a better life, Paola and her family decided to journey to the US, leaving behind the threats of extreme poverty and gang violence. Along the way, Paola nearly loses her life at the hands of a Mexican cartel. At the time of this writing, she was awaiting her asylum process in Mexico, the same country where she and her family nearly lost their lives.

Paola sat quietly at our café table as I interviewed her sister and brother-in-law. I offered to separate the two families so they could have more privacy while telling their story, but they insisted on sitting together through the interviews. Paola’s gaze seemed to get lost in her coffee as she stared at it, fidgeting. Once I was done interviewing her sister and brother-in-law, I attempted to make a few jokes to ease any tension. She appeared more comfortable and told me she was ready to start.

“I came from El Salvador and arrived in Chiapas, Mexico, in March 2019. I don’t remember when I got to Tijuana, but it was probably about two months ago. We are from a canton in El Salvador where there are no jobs. People live off what they grow: corn and beans. The poverty and the threats we received from gangs because we lived in enemy territory are the reasons we left our home. I came along with my husband, my brother-in-law, and my three kids, who are four years old (twins) and ten months old.

“From El Salvador to Chiapas, there was really no problem. We crossed the river after arriving at Tecun Uman at 7:00 pm and did not come across any checkpoints along the way. We got to Chiapas around 10:00 pm. My husband worked for a few days cleaning hotel rooms in Chiapas, for which he was paid 700 MEX (\$34.93) a week. During that time, we submitted all our paperwork to COMAR [Mexican Commission for Refugee Assistance] and UNHCR.

We waited for UNHCR to provide us with aid so we could rent a room for 1,500 MEX (\$74.84) a month. UNHCR ended up giving us 6,000 MEX (\$299.36) in aid each month.

“We remained in Chiapas for nearly three and a half months, waiting for all our paperwork to go through. COMAR denied us asylum. They didn’t give us a reason why. They just denied it. We later found out they were supposed to give us a reason, but at the time, all we did was fall back on the humanitarian visa and wait longer for that one to go through. We then made our way to Tijuana in the hopes of meeting up with my sister, who was already here and could take us in.

“We took a direct bus to Tijuana.” Paola’s body began to shake, and she hunched forward. “The night we left Chiapas, our bus was stopped by the federal police. They got me down from the bus and requested to see our documents. After I handed them over, they asked for money, claiming our visas alone were insufficient to let us through. I fought back, saying that was the whole point of the visa, and they had no reason to scam us like that. My husband also tried negotiating with them, telling them we didn’t have enough money to both pay them and feed our kids during the three-day journey. We couldn’t just let our kids go hungry! But they insisted that we either pay, or they would leave us stranded in the dark. They got all of us down from the bus and did not let it move until everyone had paid. The officers asked for 500 MEX (\$24.95) from each of us,” or 2,500 MEX (\$124.73) in total. “We ended up with no money after paying them and had to go hungry. Thankfully, we had some milk for our baby boy.

“After that encounter, we continued on our way. Before arriving to Tijuana, close to Sonorita, the Jalisco Nueva Generación cartel fell upon us.” Her bottom lip trembled, and she crossed her arms over her body. “We were half asleep when we heard someone asking my brother-in-law where he was from and to produce his visa. The voice then said, ‘Take your luggage and get off the bus.’ I opened my eyes to find a group of men carrying weapons. My brother-in-law pointed at us, saying we were traveling together, hoping to gain some pity for our sleeping children. Just as they did with my brother-in-law, they asked us where we were from and demanded we show

them our visas. Another young man got on the bus with a weapon and said to my husband, 'Get off the bus with your whole family and get your suitcases down as well.' Paola snapped her fingers, signaling the urgency with which she and her family received the command.

"We saw they were getting everyone down. I took longer to get off the bus because I had to put sweaters on each of my kids. My husband and my brother-in-law each grabbed one of the twins, and I stayed behind with the baby, wrapping him in blankets. The young man with the weapon came back to me, demanding once more that I get off the bus immediately. He grabbed my diaper bag and ordered me off the bus. I thought it was weird that they were asking us to get down.

"When we finally got down from the bus, we noticed many trucks parked around us, with their doors open. The young men were shoving everyone onto these trucks, forcefully, even the children. As soon as my husband saw this, he said to me, 'Get back on the bus!' The young men saw us and started screaming, 'Where are you going?' They were pulling me over to the trucks, but I kept resisting. My husband conjured up a quick lie and said we had one more kid up on the bus and needed to get him down. With that lie, they allowed us back on, but they quickly called our bluff. They started screaming once more, pulling us to get on the trucks. Then, as a miracle from God, the armed men heard a '3-4' on their radios. I don't know what '3-4' means, but the young men called to each other saying, 'A 3-4 is coming!' They rounded up the people they had managed to get down from the bus, slammed the doors of their trucks, and drove away." Paola reproduced a sigh of relief. "I cried, thinking about the women and children that were in those trucks. I exclaimed, 'Dear Lord, what have you saved us from?' Out of the forty-something people originally on the bus, only six of us remained.

"Back on the bus, we went on our way and were surprised by two more trucks up ahead. I looked at my husband and said, 'If they didn't get us the first time, they're going to get us now.' My husband told me to lock myself in the bathroom with the kids, but the chauffeur's assistant got down and spoke to the men in the trucks. I don't know what he told them, but the trucks started up

again and drove away. My husband and brother-in-law became very angry with the chauffeur and reprimanded him for stopping and opening the doors for anyone other than the police. The chauffeur claimed he had no choice since the young men had pointed a gun at his head. I felt traumatized that day. Along this journey, you never know the risk you are taking. Our lives don't matter, but those of our children do. We fight for their lives, not our own.

"From the time I came up to Tijuana, there has been a spike in the number of Salvadorans being kidnapped." Paola's sister shared with me that the day after Paola and her family arrived in Tijuana, they saw a massacre reported on the news. The police found the bodies of several migrants chopped up into pieces inside eighteen suitcases after one of the abductees had escaped and alerted police. Paola and her sister are certain the bodies belonged to the migrants abducted from the bus Paola and her family took up to Tijuana the previous night.

"Once we arrived in Tijuana, we faced another challenge. Immigration authorities requested our documents, but they had been taken from me by the cartel. You see, the bag the young man on the bus took from me also had our humanitarian visas and birth certificates. The immigration officers asked us if our bus had been the victim of kidnapping. I answered, 'Yes,' and explained that, luckily, only my bag had been taken from me. The immigration officer told me not to worry, as he verified our humanitarian visas in the system. We have yet to request new humanitarian visa cards because our plan was to just stop here temporarily, before jumping the wall." The phrase 'jumping the wall' is used to denote crossing over to the US without proper documentation. "We jumped over the wall but were then returned to Mexico to fight our case from here. Upon arrival back in Mexico, we were provided with permits to reside here until our next court date in the US, which is in November.

"In the meantime, my husband has been working in the same manufacturing company as my sister's husband. He managed to get that job with the temporary permit we were given and has been there for a month now. I am helping my sister by taking care of both my kids and hers, so she can work, and this way, we all help each other. We were able to find a place to live next

to where my sister lives. It costs us 800 MEX (\$39.91) a month, plus water and electricity. On top of that, we all need to chip in about MEX 3,000 (\$149.68) for our landlord to connect the electric since we currently don't have a meter and need to get one installed.

"The situation is really difficult, but our idea is to stay here if we are denied entry into the US," Paola said hesitantly. "We can't go back to El Salvador. We can't risk our lives. The gangs will find out if we return. We'll see what happens."

Paola and I have remained in touch since our interview. She has reached out to share that her family has struggled with paying the bills. The cold weather, to which her family is not accustomed, has caused her children to become sick. Their lack of access to free health services has further strained her family's finances. She still hopes to receive good news at her upcoming court hearing.

In God I Trust

A Honduran man's faith carries him through adversity and eventually leads him to the United States.

Alex and his wife fled Honduras after being threatened by a local gang. In Mexico, Alex's pregnant wife was abducted, but fortunately found alive a day later by Mexican authorities. After this traumatic experience, Alex's wife decided to return to Honduras, leaving Alex to carry on the journey to the US on his own.

After a few failed attempts to schedule an interview, Alex and I met at the shelter that lodged him. He hugged me hello and showed me to the church where the shelter holds their daily worship. The church was sweltering, as the fans were not on and the windows were closed, but Alex didn't seem to mind, so we got started.

"I am from Honduras and arrived in Tijuana in October 2018. Thank God I left home without any problem, although we did face many challenges along the way. I left with enough money to pay for transportation to Tijuana, but the journey was still hard. My wife was kidnapped in Tecun Uman, Guatemala, on our way to Mexico. The bus we were on had stopped so we could stretch our legs and use the restroom. My wife got off, while I stayed on the bus. I waited for her to come back, and she never did. I thought I was going to lose my mind when I didn't see her in the rest stop, and I immediately realized she had been kidnapped. I screamed and knelt down to pray in the middle of the street. I then pulled myself together and filed a report with the Mexican police. That day, I looked for her through the night. I didn't think I would find her, and I was sure the federal police would find her dead. Around 3:00 am, I received a call from the federal police telling me they had found her alive in an abandoned room. That was tremendous luck! Mexico has a really great police force. Her kidnappers carved a sign into her back with a knife." He struggled to remember the letters they carved: " 'J.E.S.' That is what they wrote on her back. When she sent me pictures of her back, I felt as if someone had broken my soul in two. I felt like I had been killed in

that moment. I then thought, 'I must be strong, and I must have faith because it is Jesus who gives me strength.'"

"She was pregnant with my baby and almost suffered a miscarriage because of this. She was hospitalized in Tapachula, Mexico, for three months. I thought she was going to lose her mind, too, after the trauma she endured. Luckily, she had great medical care. There are excellent doctors in Mexico! While hospitalized, she was asked whether she wanted to stay, and she said she did not want to live in Mexico. Of course, after everything she had been through, she went into a panic! I spoke with her, and she told me she could not continue the journey to the US, that she would rather die" – Alex quickly chose another term, as if uttering the word 'die' could hurt his wife – "She would rather go back to Honduras. We agreed she would return, and I would continue. I had to continue. I have to cross to the other side. She cried. She kissed me. It wasn't easy. We were risking her life by sending her back, but God gave us strength.

"She also has problems back in Honduras. Both of us were attacked by Los Amadores, a group of drug traffickers back home. One of her uncles was killed by Los Amadores. Thankfully, she is staying with one of my aunts right now. She barely leaves the house and chooses instead to remain locked away in a room. She can't work, so she has to remain inside the house. If I obtain asylum in the US, I will send for her and my son.

"My son was born a month ago. He is so beautiful! I thought I was going to lose him. The doctors kept calling me and calling me. I spent nearly 15,000 MEX (\$788.53) on hospital bills for my wife and son, money that I worked hard to get while living here in Mexico. I continue to send her money through Banco Azteca Elektra. I send her 700–800 MEX (\$36.80 –\$42.05) weekly. That is my obligation. I have to ask my boss for more money sometimes because I end up sending all of my earnings to her and my son. I am unable to send the money directly because I lack proper documentation. Instead have to ask my boss or someone at the church to send the money for me. I give [whoever] helps me a 'certification,' 100 MEX (\$5.26), for their goodwill.

"My wife and I left Honduras on our own, but by the time we arrived in Tapachula, the cara-

van started trickling in as well. I felt very vulnerable and scared in Tapachula, but luckily, the Mexican government supported me with some resources when they heard me preaching the gospel, speaking to anyone I found along the way about Jesus. The government realized I was legitimately a good person looking for protection, and they asked me what I wanted. I told them I had a problem and was running away from my country and that if I returned to Honduras, I would be killed. I told them I felt attacked and sad because around me were only strangers. They provided me with a sort of EBT [electronic benefits transfer] card with 2,300 MEX (\$120.91) a month, but they never gave me a humanitarian visa. I would have had to wait far too long to get a visa.

"Rent in Tapachula was very expensive, so I slept in a park that was protected by Mexican marines. Since there were so many people staying in the park, I would wake up in the middle of the night and preach to those who were around. There were so many people there. I was surprised! I kept asking myself, 'What's happening? Is it the end of the world, or what?' There were just too many people. People kept flowing in, and I grew scared. Just as there are good people, there are also dangerous people with bad intentions. But God protected me. I would just preach, and those with a good conscience and a good heart – of which there are many in Mexico – would give me money and food. People saw my effort and recognized the situation I was in. They saw I was trying to survive.

"I stayed in Tapachula for three months, during which I was unable to access decent employment because I lacked the necessary documents. Nevertheless, I eventually found work at a store, unloading trucks and working in sales. Sometimes I would work until 8:00 pm and would be exhausted. As a migrant, you are exploited, bled dry. Imagine getting paid 800 MEX (\$42.05) a week. You are basically a slave. We are all human beings, and we all have the right to have our work be appreciated. That's why I decided to just leave and come here, where God has made lots of employment opportunities available to me.

"I lived a long time in the park until a Mexican man told me of a place that was renting out rooms to migrants. The rent was 1,200 MEX (\$63.08) a month, leaving me with 1,100 MEX (\$57.83)

for food. That's how I survived until a federal agent asked me what my plans were. I told him I wanted to go to Tijuana to get my name on the list and cross into the US legally. He asked me whether I was considering jumping the wall. I explained that was not my intention because I wanted to be in the US legally, regardless of how long that took. Three or four years? I didn't care. He commended me for thinking as I did and provided me with a fifteen-day transit pass. He explained the transit pass would shield me from detention and told me of a bus I could take the following day. The transit pass also included his number, in case I needed to contact him.

"I arrived in Tijuana in January 2019. When I arrived, I thought I was in the US because Tijuana was so beautiful! I had heard a lot of things about this city, but I never imagined it would be this beautiful. A Mexican man I met took me to the border where I could sign up on the list to get my number the next day. That night, I slept in the Barretal [the same shelter where members of the caravan stayed] and woke up early in the morning to get my number at Enclave Caracol [a community center supporting migrants]. They just asked for my personal information and gave me my number. I was told I would have to wait a month or two and would have to continuously ask which numbers were being called to know when my number was up.

"I met a woman while getting my number who knew the shelters well, and she asked me where I was staying. I told her I really didn't have a solid place, so she paid for my Uber and brought me here to the Baptist church. I was very happy to be here. The pastors received me with such love. They gave me clothes and footwear. I felt like I was in heaven! They also warned me about Tijuana, saying it was very dangerous and I had to be very careful. They mentioned kidnappings and cartels, so I got scared. I also asked them how I could go about working, and they explained I needed a visa and proper documentation. That made me feel depressed and sad, but the pastor was quick to reassure me I would be well taken care of at the church for as long as I needed to get back on my feet. He also said that friends could likely get me a job in construction, even though I lacked the necessary paperwork, and they could also find me my own place. I lived in the shelter for six months.

"I looked for work often, and after three months of living in the shelter, I found a job at an Oxxo [a convenience store chain, similar to 7-Eleven] through one of the congregants of the church. The congregant spoke to his boss and put a good word in for me. I was able to work there for three months, mostly as a painter. I was paid 250 MEX (\$13.14) a day in cash. With that, I started to save up. Once I had enough money, I started to rent my own room. I knew the pastor had grown fond of me, so one day, I thanked him for everything and explained I had grown feathers along the way and was ready to fly. I wanted to be independent. He told me I was welcome in the church and the shelter whenever. I have now been living alone for one month.

"Living on my own has been a battle of its own, but I am getting to work a lot with young people. There are many young people where I live. To distract ourselves, we get together and read the bible, and we live without vice. It was very hard to find a room around here because most rooms are rented out in US dollars. How are we expected to make dollars here in Tijuana? Whenever I would go looking for a room, I would be told, 'It costs \$500 a month,' or, 'It costs \$800 a month.' Wow! Where am I supposed to find that kind of money? Where? I started crying and became so sad. Nevertheless, there are always Mexican comrades that come through. I was told by my Mexican comrades to say I was their family member, their cousin. And, well, I could pass off as Mexican," Alex laughed. "I didn't like to lie because that's a sin, but I asked God for forgiveness since I had no other choice. The alternative was to sleep out on the street where I could be kidnapped or killed. Thanks to this Mexican comrade, I was able to get the room in which I currently live for 1,700 MEX (\$89.37).

"The room was sloppy and neglected. I fixed it up, painted it, and added a few very nice details. Now I really like it there. I have been able to get ahead with great effort. I have been working for the same person as a construction worker for three months. He pays me 1,600 MEX (\$84.11) a week. He marvels at what I can do, always saying, 'I don't know what I am going to do when you leave for the US.' I try to explain to him that it's just something I have to do since my life here isn't safe. Meanwhile, in the US, there is safety, civil protection, and all of that. I know that life in the US is not easy. You suffer there, too.

But at least I won't have to worry about being kidnapped or assaulted. Here, I don't even have documentation, which makes me more vulnerable to being kidnapped.

"I have also been in great health. Recently I got sick, but it was just the chickenpox. It hit me bad, and I could not afford to go to a doctor or a clinic. My lawyer sent me money from the US so I could go to a clinic and get better. My lawyer also found some psychologists from the US to treat me. They were a big, big help! They helped ease my mind, and I am so grateful to them. I found my lawyer through a person from the US who often comes to the church to help the migrants.

"When I left for my first court date to the US, I was sure I wasn't coming back. I requested the help of three other men and went to the store to buy cakes, chicken, and drinks. I spent a good amount of money. I wanted to have a big going-away party! People cheered for me, and some cried. It was wonderful. Of course, I came back, and the pastor still laughs at me for making a big deal of that party. But I tell the migrants, learn! Learn from this, share, don't be stingy. We are seeing how God has blessed us with being alive. Let's celebrate and help one another.

"Having a lawyer to represent me has led to big changes. Immigration authorities now respect me whenever I cross to the other side for my court hearings. The second time I went to court in the US was in March. That time, the judge said he would give my attorney five months to come up with all the evidence and get everything in order for my last court date, in August. Next time I go, the judge will decide whether I am allowed to stay in the US or have to be returned to Tijuana. Everything you confess must be true, and my lawyer has all the evidence to show my story is, in fact, true. The judges in the US carry out an investigation for each case, and that is something that, as migrants, we must understand well.

"I think if they say I can't stay in the US," Alex paused for a few seconds, "I think that would be a big blow. It would be very hard, but I have the support of a lawyer who will tell me what I have to do. She knows the justice system in the US. She knows US law. If I am denied asylum, I must then go to court again to see what can be done. For now, we just have to wait for the

judge's verdict. I don't know what the decision will be, but my faith in God makes me believe the judge will say I can stay. I will not lose hope. I will not let my faith wane. If I am sent back to Tijuana, I will continue to fight until I accomplish my goal. This is a battle for the brave. This isn't a battle for just anyone.

"There are some fellow countrymen who have been returned to Tijuana and provided their next court date in six or seven months. What do they do? They return to Honduras. By returning, they are saying they don't really have any problems in their country. I, on the other hand, can't afford to do that, as I do have serious problems back home. I left Honduras because I love my life and I want to be at peace. A lot of people have returned to their country, though. I have seen many women crying, saying, 'I'm going back. I'm going back,' and they leave. They receive money from relatives in the US, and with that, they return to their country.

"If someone is returned and they don't feel like they can survive in Tijuana, they need to keep working. Wash cars, sell oranges, sell juice – anything – but find ways, find solutions. They shouldn't just give up and go back to their country. That is what I would say to those who actually have problems back home. Just because they're in Mexico doesn't mean that they won't be able to survive. In Tijuana, you can survive by working. If someone really is facing problems in their country, they would rather die here in Tijuana than go back to their country. I thank God that I was able to leave my country alive. Here I am, praying, attending church, and devoting myself to God. I will not rest until my life is at peace.

"And so, I continue moving forward. Today, I went shopping and bought myself a pair of shoes – something for me. I only had shoes for church,

and I wanted a pair of tennis shoes to wear with jeans. When you have no vice, you can make ends meet. You survive. There are moments when I don't have enough food – I won't lie – but what I do is buy milk and bananas, and make myself a milkshake. Well, I call it a milkshake, but I don't have a blender. So, what I do is chop up the bananas and add them to boiled milk. That's breakfast. I take vitamins and saline solutions to remain healthy. I have also been getting my shots regularly. All the vaccines and shots are provided to us for free here at the church. A medical brigade shows up and takes care of us. They vaccinate us against tetanus and measles.

"Things have become much harder for those trying to leave Honduras now. Getting to Mexico is increasingly challenging, and if one manages to get here, it is almost impossible to find a lawyer who will represent you. For those of us who are here, we have to continue working hard and fighting. We can't be cowards. We have to remain strong, and soon the day will come when they and I will be able to live in the United States."

On August 10, 2019, I received a text message from Alex, letting me know he had been granted asylum in the US and was now residing "on the other side." He was among the first Central American migrants to be granted asylum since the Remain in Mexico program was put in place. The US government threatened to appeal the court's decision to grant him asylum, but that has not stopped Alex from holding his faith close and believing he won the war. Alex checks in every couple of months and has even reached out, requesting help for fellow friends and migrants stranded in Tijuana. He is very happy with his new life in the U.S.

The Beast Tamer

An adventurous Honduran man rides La Bestia in search of a better future.

Alexander first arrived in the southern state of Yucatan, Mexico, to reunite with his Mexican-Honduran girlfriend. After the relationship ended, he decided to head further north to Tijuana, aboard La Bestia, searching for better employment opportunities. He now straddles a life between Tijuana and his Honduran hometown, picking up jobs as they come and hawking merchandise when he can.

I met Alexander through another Honduran participant. The two migrants are friends and traveled together to Mexico. For our interview, Alexander and I sat on the couch of a café, with a strong fan blowing at us on a hot summer day. He seemed meek at first, but quickly shed his shy appearance to unveil a man who thrives on adventure, always seeking the next big thrill.

I am from Honduras and I have lived in Tijuana for one year and four months. Growing up, I wanted to be a professional at a company or work in electrical engineering. But in Honduras, these goals are difficult to achieve. I graduated with a technical degree in computer science after going to school for seven years in the evenings and working all seven years during the mornings. I took jobs in construction, welding, painting, or whatever would come along. Sometimes I didn't even have a chance to shower between my job and school. I would wake up at 5:00 am to go to work and get home at midnight after school to do my homework. I used to make anywhere between 150 and 120 HNL (\$6.17 and \$4.94) when employers took advantage of me. They knew I needed the money, so they would pay what they pleased. After I graduated, I wanted to continue studying, but I couldn't. I had responsibilities at home, helping my mom. I had even registered to study in a larger city and passed the enrollment test, but finances prohibited me from going back to school. Instead, I began to work in auto part sales. I was there for two years, making 4,500 HNL (\$185.07) a month. That was still very little for someone with a technical degree. I should have been making 8,000 HNL (\$329.02) at a

minimum, but it was something. At the time, I still lived with my mother and my brother, who was in school.

I was 23 when I first came to Mexico. My girlfriend at the time lived in Mexico. Her family was from Honduras, so she traveled to Honduras often, and that's where I met her. So, I decided to take on the adventure of coming here. She lived in Merida, Yucatan. I lived there for nine months with no proper documentation, and every employer would ask me for a work permit. I was offered 400 or 500 MEX (\$19.87 or \$24.84) a week to work in a cybercafe from 8:00 am to 8:00 pm. It was exploitation, so I only worked there for two and a half months. My girlfriend really helped me during that time. One day, a man came to weld the gate at the place where we lived. I asked him for a job, and he accepted me. He paid me 800 – 900 MEX (\$39.74–\$44.71) a week. I worked with him for four months and was promoted to master welder because of my hard work and dedication. He increased my salary to 1,400 MEX (\$69.55) a week and covered my food.

I then started having problems at home with my girlfriend. I was a very proud young man, so I didn't like being reproached by my partner. A friend was making his way up to the US at the time, so I took advantage of the opportunity and decided to head to the US. I was selfish in my decision, but I also had to take care of myself and my family. That was the first time I rode La Bestia.

I got on the train in Salto de Agua, Chiapas. Catching the train there is a little less dangerous, but most people get on in Tenosique, Tabasco, where it's more dangerous. Between Tenosique and Salto de Agua, the train rides through Palenque, Chiapas, where criminals hop on to mug or extort you. There, the train rides really fast. In Salto de Agua, the train goes more slowly, or sometimes even stops. There is also a really great migrant shelter there.

I had never ridden a train before. The first time I saw it and heard it coming, I felt nervous, but I also felt an adrenaline rush. I got on the train without any problems at 5:00 pm, and the train didn't stop to rest until 3:00 am. That night it rained, and we all got wet. There were a lot of people, but not many children. In fact – though I did not witness this – on the way from Palenque

to Salto de Agua, some criminals got on the train and threw a child off it. I did see the child's mother crying inconsolably by the time I got on. That was really awful. We were risking everything on our journey.

When we arrived in Chontalpa, Tabasco, we were mugged. I think the train is allied with the criminals because it stopped at the town center but then reversed into a dark, lonely place. That's where the criminals got on. I recognized they were criminals right away because they weren't dirty. They were well dressed, had nice shoes and good backpacks. I noticed one of the criminals was Central American, either Honduran or Salvadoran. There was a young man with us who had hidden his cellphone in his private parts. The criminals stripped him, and when they found the phone, they beat him for lying to them. Another migrant looked at the Central American criminal and asked, 'Don't you remember me? I'm from San Pedro Sula, just like you.' The criminal looked back and answered, 'Yes, I remember you. So what? I don't care if you are my brother, my mother, or my father. I am the one in charge here. If you don't pay, you get to stay here.' He pointed his gun at the migrant's stomach and the migrant fell silent. The criminal then looked at me and asked, 'What will you give me?' I said I had nothing, but he was free to search me. He responded, saying, 'Well then, here. So you're not off the hook for free,' and kicked me twice. They know where to kick you so you can't get up and they can have enough time to hop off the train. Once they had hopped off, the train took off.

In Choapas, Veracruz, the train stopped again. This time, people were screaming from below '[expletive] you will stay here. The raza [referring to angry locals] are coming to kill you.' We were scared, but luckily, they didn't get on. At that point, we had been traveling for eight days, going hungry. There were towns where people threw bags of food to us. In other towns, the train rode by avocado, orange, and mango trees, and we would jump to reach the fruits. Yet other times, when the train stopped, some people would get off and ask locals for food. Some migrants would bring canned food with them to eat along the way. The only perishable food we took with us were cheese and tortillas. Everything else needed to be canned or it would spoil.

When you are on the train, you are under the sun. If it rains, you get wet. You can't sleep because if you fall asleep, you risk falling off the train. You feel discouraged and sad, wanting to cry, thinking about your family and your life. You doubt yourself and ask whether what you are doing is the right thing if it's worth it. At the same time, you think, 'I should just go back.' You also gain courage, though, and make friends. That's the beauty of that adventure. Unless you live it, you will never know. It's both awful and beautiful. You find people along the way who you might never see again, but you feel like you've known your whole life. They cheer you on, they bring you comfort, they motivate you, they share their food. When they see you are sad, they find ways to make you laugh. You feel closer to them than to friends you've known your whole life. You can be good, bad, a drunkard, a drug addict, a criminal, Honduran, Salvadoran, or Guatemalan... It doesn't matter. On La Bestia, you are all one.

'That first time I rode La Bestia, I didn't get very far,' Alexander laughed. 'I got to Coatzacoalcos, Veracruz. Many of the migrants on board, including myself, decided to get off in Coatzacoalcos to take a bus past the most dangerous parts of Veracruz: Coatzacoalcos, Minatitlan, and Acayucan. Some people said there was an immigration checkpoint in Acayucan, but others said there wasn't. We thought about it but decided to go anyway. We wanted to avoid Coatzacoalcos because it had become a very dangerous place. We heard cases of muggings, beatings, and migrants found chopped up by machetes.'

'We were on the bus, on a highway when the driver took a detour into an immigration checkpoint. The immigration officer got on the bus and came directly to the five of us who were migrants. He didn't ask anything and only said we needed to get down because we were migrants. We were imprisoned in Acayucan for three days, almost four. After that, we were deported back to Honduras.'

I stayed in Honduras for nearly three years after I was deported and worked in the craft I had learned in Mexico: welding. I had to start from scratch, but eventually, I was able to buy some clothes and tools for my business. However, it was still not a livable situation, so I decided

to head back to Mexico again, on La Bestia, in 2017.

This time around, it was the same adventure, though it was more difficult. At least this time I was more mature, had more experience, and came with five friends. I decided to go to Tijuana because my older brother was living there and said he could help me and my friends. I took 23 days to get here, and my friends took 25. The difference in arrival times was because in Guadalajara, the train went through really fast, so we had to do this thing called 'poncharse el tren' [take the air out of the train]. This means someone jumps on the train and finds the levers that release the air pressure from the train. This forces the train to stop, to build up air pressure once more, allowing migrants to jump on board. My friends and I had been waiting for three days in Guadalajara. There were about 20 migrants who couldn't get on the train due to its speed. We were in danger because we had almost been mugged three times, so we didn't want to be there anymore. There was a young man who was known for taking the air out of trains, so we paid him about 300 MEX (\$14.90) to do it, but he failed. On the fourth day, we decided someone from the group had to do it, or else we would never leave Guadalajara. Since I have always been adventurous and have played soccer for most of my life, I'm pretty athletic. So, I said I'd do it." My face revealed the immediate worry I felt as he laughed.

I gave one of my friends my sweaters and bags, only keeping a sweater tied around my waist. The train was coming, so I began to run to match the train's speed. After running about 300 meters (328 yards), I managed to grab on to the train, but it was going too fast and began to drag me. I don't know how, but I managed to get on. I could hear the group cheering, 'He's on! He's on!' Unfortunately, the train was intermodal, meaning it could not be released of its air pressure," Alexander laughed, recounting the irony. "When the train dragged me, my sweater fell off, so all I had were the clothes on my back. I couldn't get off because if I tried, I could kill myself. The train stopped about an hour from where I got on. I had no phone, no money, no other clothes. I thought about getting off and waiting for my friends but then realized the train was only stopping because it needed to change

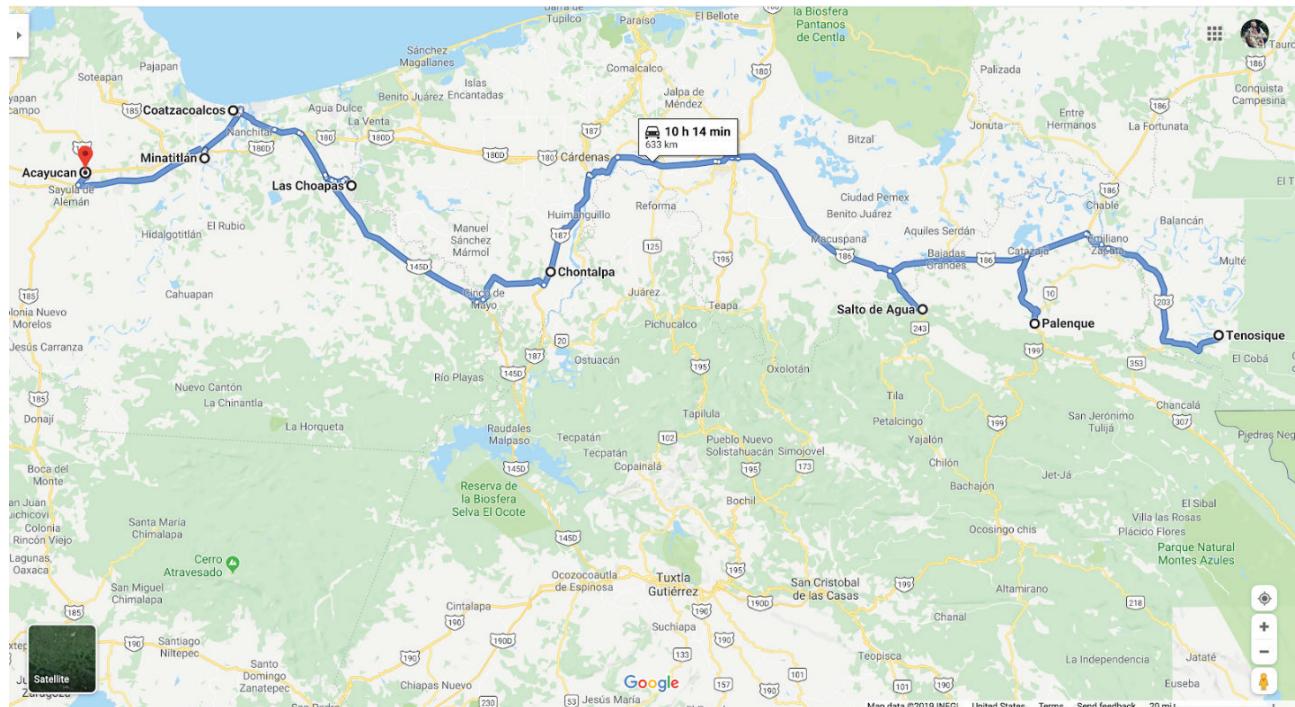
tracks. In any case, I got down and someone on the train asked me why I was getting off. I explained I had no money, no phone, nothing, and my friends had stayed back. He said to get back on and he would help me with whatever I needed. I got back on, and this man lent me his phone so I could call my friends and tell them what to do next.

This train took five days to get to Mexicali. I had to run away a few times because the guards forced us to get off at the terminals. I also managed to hide a few other times. On the train, I went through the desert at night, without a sweater, and felt like I was going to die. I managed to find a cart that had some holes and hid from the cold there. In the mornings, I felt chills that made my bones weak. When I finally got off the train, I fell because my body was so debilitated.

Once in Mexicali, I called my friends to let them know I would wait for them there, and I went to a cybercafe to contact a friend that lives in the US, who had offered to help me. This friend sent me money, and with that, I was able to pay for a hotel and buy some clothes while I waited for my friends to arrive. I had to ask a shoeshine to pick up the 3,000 MEX (\$149.04) for me at Western Union and paid him 300 MEX (\$14.90) for the favor. The money was also enough for me to pay for my friends' hotel room once they arrived. That way, we were all able to clean up and avoid looking like filthy migrants. After that, we left on a bus to Tijuana.

Once in Tijuana, I contacted a friend who allowed us to stay with him for a week, after which we all pulled together our money to rent a room, which [cost] 2,300 MEX (\$114.26). It was hard to get a room because no one wanted to rent us anything, simply because we were migrants who lacked proper documentation. Eventually, we came across a guy who liked us, I guess. He asked if we were Honduran and said he liked our accents. We talked to him for a while and found out his mom was renting out some apartments. With his referral, his mom gave us two weeks to come up with 1,500 MEX (\$74.52) for the deposit and 2,300 MEX (\$114.26) for the first month's rent. We all found a way to come up with the money by asking for help and working in whatever jobs. And that's how we started out.

Map 9: Alexander's first, failed attempt at riding La Bestia



Within two weeks of my arrival, I managed to get a job at a pozole restaurant. I had never cooked professionally but had always liked cooking. I started out as a dishwasher and eventually became a delivery man, washed corn, and did a little bit of everything for 1,200 MEX (\$59.62) a week. I had to walk 50 minutes every day to work. I couldn't continue working there for 1,200 MEX, so after eight months, I apologized to my boss and told her I wanted to find a job in my craft. She was very understanding and told me the door remained opened if I ever wanted to work there again.

Fifteen days after leaving my job at the pozole restaurant, I managed to get a humanitarian visa. I had requested a visa from immigration before, but they were reluctant to help until the arrival of the second migrant caravan. As a way to help migrants remain in the country legally, the president of Mexico offered to provide us humanitarian visas. I received my visa within 25 days of applying but had to regularly check on the status of my application at the immigration offices. This meant I had to miss four days of work to stand in line and wait for officials to confirm whether my visa was available or not. After four different instances of waiting for their

response, I explained I couldn't request any more time off work and asked whether they could notify me once my visa was ready. The official I spoke to said they didn't offer that service and that if I wasn't at the immigration office to pick it up when it was ready, I would lose it. I explained my situation to another agent, who seemed nicer and more reasonable, and he was able to help me. He let me know I could show up the next day before work to pick it up. Alas, the next day I received my humanitarian visa.

With my visa in hand, I decided to go back to Honduras to visit my mom. I hadn't seen her in a year. I was with my mom for fifteen days. I also managed to get my passport while I was there. Now I am more than legal in this country. I got my passport stamped in Guatemala and Mexico and now I can access the money I'm sent.

Even though I'm legal, things are not easy in Tijuana. I don't feel comfortable here, especially not in places frequented by people with money. There are many racist people who mistreat us, look down on us, and judge us as soon as they find out we're Honduran. They think we're all the same. I acknowledge that some Hondurans have come to Tijuana and messed up. They've

been disrespectful and have done bad things. But because of one, ten are misjudged. Because of ten, one hundred are misjudged. Just like there are bad people, though, there are also good people. The racism even gets in the way of us accessing certain jobs because employers will say, 'Oh, he's Honduran? We won't hire him.' If they do hire us, they want to pay us less, just because we are Honduran. That happens in jobs like construction or jobs at the local market. It happens less in company jobs, as long as one is documented, but sometimes employers will ask for our birth certificate, and we don't have them. They use that excuse to deny us jobs.

There are also friends of my Mexican friends who'd rather not hang out if I'm around. The police stop us randomly, pretending they're doing checkups. Even when they don't find anything, they detain us, just so people can see they're doing their job. They'll put us in the police car and drive down two streets before letting us out. All we can do is bear it, keep our heads down, and bite our tongues. When Donald Trump said Mexicans were the worst plague and discriminated against them, Mexicans were up in arms, calling him racist. Now, Mexicans are doing the same thing to Hondurans and Haitians. I think that is very hypocritical. There are some Mexicans that are good, though. I just don't understand why some are so mean. This racism pushes me to think about leaving Tijuana.

Right now, I'm working off and on as an independent welder. I've also traveled to Mexico City, to Tepito [a large and dangerous market], to buy merchandise, like perfumes and lotions, so I can sell them in Honduras. Finding a permanent, more stable job here is difficult. I had some friends who were working for a company but had to leave due to bullying. People say we've come to steal their jobs, so sometimes we'd rather stay away from companies to avoid dealing with that. Mexicans also say they're getting paid less because of us because we're

willing to accept less money for the same jobs. There are jobs everywhere here, though. The thing is that Mexicans just want to work in an office with air conditioning and are looking for someone to blame when they can't accomplish that. I've lived and traveled to various parts of Mexico, and I have never felt the kind of racism one experiences here, in Tijuana.

My plan now is to stay here and hopefully get a job at one of the companies where they treat migrants well. Luckily, I have no vices, no kids, and no wife. My only responsibility is my mother, so I can stretch out my money well. When I send my mom money, I send it through MoneyGram or Western Union. I just don't like Elektra because after a while of sending money, Elektra blocks you. I now have a savings account and a debit card from BanCoppel, so I can keep my money there without any problem. That way, I pay [for] things with my card and don't have to carry cash around. If I get mugged, it's not a big loss. Now that I have my passport and everything, I have access to those services. I also have a few friends who have made it to the US and will send money sometimes, just to help. I pool that money together with what I make, and I send money to my mom whenever I can.

I hear a lot of people who have made it here tell others not to come, that it's not worth it, that it's hard and dangerous. I can't say that because I was told the same thing, and there are people who really need to be here. Who am I to burst their dreams? That would be selfish of me. If you think you'll be better off here, come. Just behave. There is suffering involved, but that's life, and you just have to move forward. If you come here, don't go back. It's such a waste of time and money. Don't give up."

“Nobody Even Realized I Was Gone.”

A Haitian migrant details how his friends helped him secretly leave Haiti and make his way to Tijuana.

Feeling stifled at home in Haiti, Samuel secretly left, first for the Dominican Republic, then Brazil. He then aimed for the US but has gotten stuck in Tijuana, unable to cross. Though his friends helped him navigate his journey, he needs more than money to cross the final border. To make ends meet, he works overtime but still can't support his family the way he would like. “I still feel that my journey isn't complete because I haven't reached my destination. I want to go to the United States because it's a powerful country where I can go and be able to help my family. And life there is much more secure.”

My name is Samuel, and I've been living in Tijuana since January 2017.

Back in Haiti, I never finished school. My parents couldn't pay for me to continue studying, and my older siblings had their own children, so they couldn't help me either. I imagined what my friends would say when they heard that I could no longer afford school. I had really loved being in school, and it humiliated me to think I could no longer go.

When I finally decided to leave for the Dominican Republic, it was in the dead of night. I waited until everyone was asleep and no one even realized I was gone. I left behind my mom and pregnant girlfriend.

I left for the Dominican Republic in 2011, and to make the journey, I borrowed \$85 from a friend. I paid a \$4 motorcycle to get to Cap-Haitian, then paid around \$5 to get from there to Dajabon, a city that borders the Dominican Republic. There I talked to a smuggler who asked me for \$32, but I negotiated him down to \$21 to help me cross the border. We crossed the river on a raft, and when we got to the other side, the police got us and told us we could get deported. Luckily, I spoke Spanish and was able to talk my way out of it. Eventually, a friend working in

San Cristobal sent me a money transfer to join him and got me a job out in the country picking coffee beans. When I got to where he lived, I realized it was not a good living situation. He lived near the forest where there was no electricity, and it was very cold. You could even hear animals at night! I was paid \$67 a month for that job.

Soon, another friend called me and told me about a job on a chicken farm in another town and asked me to come work with him. When I thought about myself, a man who had hopes of finishing school, going to work on a chicken farm, I didn't want to do it. But I needed the money. I got paid \$137 a month, and the job allowed me to save and send \$39 a month back to my mother and girlfriend.

Eventually, I left that job and went to work in a city called Mendoza at another company. When we got there, the company rented us a beautiful house that was shared between 8 or 9 other workers. When other Haitians heard how we were living, they also came and joined us. This boss gave us a contract that outlined how much we would be getting paid: \$39 a month. After nine months at that job, I learned my brother and a close friend had gone to Brazil.

At that point, I had been living in the Dominican Republic for three years, but I knew I had to get to Brazil. I calculated the amount of money I was making at the time and how much my boss owed me. If I left the job, I knew I could ask for my pay, and that's exactly what I did. My boss was shocked when I told him I was leaving, but the pay ended up being the amount I needed to leave: \$335. My cousin also lent me \$347 because I had lent him money to go to Brazil himself. I was so happy when I got that money! When other friends heard I was going to Brazil, they also sent me sums of money, and I was able to start my journey. To get there, I took a plane to Guayaquil, Ecuador, then paid for a taxi to Tumbes, Peru. I spent \$120 to \$150 to get through Peru to Brazil and ended up in Rio de Janeiro. There, I went to a shelter and was able to get a job that paid \$266 a month and stayed there for a year.

I started hearing rumors that there was an opportunity to get into the United States through Mexico. At that point, I had no one supporting

me in Brazil. I had also learned that my child was being threatened and was not in a good living situation [back in Haiti]. So, I decided to try to get to the United States. From Brazil, we stopped in Peru for one day, then went to Ecuador, Colombia, then Panama. In every country, immigration would give us papers that allowed us to travel for twenty days in that country.

In Panama, as we climbed the mountains, we found dead people along the trail. It was terrible! Even if someone offered me two million dollars to take that trail again, I would never do it." Samuel is referring to the Darién Gap, a stretch of rainforest that is roughly the size of Massachusetts. "When we left Panama to go to Costa Rica, we crossed the border and had to fill out a list at immigration to show where we came from and where we were going. At that time, a lot of Haitians were going by Congolese names. I felt like going by a Congolese name but decided not to." Samuel explained that he had heard immigration authorities would favor Africans over Haitians, but sometimes the reverse was true: Haitians might be favored over Africans.

There were people who told me off and said that I shouldn't have said I was Haitian because I would be sent back to Haiti. When we got through immigration, we paid \$30 for a bus to take us to the northern border." The border with Nicaragua had been closed since 2016. "It was very hard to cross there because if you did, the police always sent you back. You must negotiate with the police and smugglers in order to pass. This was the hardest part of the challenge because people paid all kinds of money to get across. I had a cousin of mine who paid \$2,000 just to cross. Some people paid \$900. I thought to myself, 'Wow! I don't have that kind of money, how am I going to find it?' I heard there were people trying to cross by boat instead, but I would have to pay \$400. I didn't have the money, so I called a friend in Brazil. I explained my situation to him, and he sent the money. That's how I was able to pay for the journey from Costa Rica to Nicaragua by sea. It took three hours on a little boat. This was the first time I really understood what an ocean was. When I was in it, I had no idea what I was doing. When we got out, we took a truck and then walked on foot. That was paid for with the same \$400 I gave to the smugglers. They were all organized and calling

each other, getting us through the routes of Nicaragua so that we could get to the Honduran border. When we finally got there, I clapped my hands and thanked God.

When we got to immigration in Honduras, they gave us passes, and the Red Cross station there gave us some medical attention. While there, I had one friend send me \$30 to \$40. I'm someone who hates to ask for money. My friends knew how tough the road was, though, and they chose to help me. We left Honduras, went to Guatemala, and finally got to the Mexican border. When we got there, I paid \$5 to cross a small river by raft. Then we paid \$2 for a car and finally arrived at immigration in Tapachula. They gave us a 20-day pass. Things are different now, but when I came in late December [2017], I got my pass the same day I arrived. Then, I bought a bus ticket for \$94 and spent four days on the road before arriving in Tijuana.

When I arrived in Tijuana, I had no idea where I was going. I didn't know anyone at all. I had about \$10 left in my pocket. I had traveled on a bus with a family that didn't have a place to stay, so I suggested we put our money together to book a hotel. We paid that \$10 to stay in the hotel overnight, but when we got up in the morning, we had no idea what to do. We all decided to split up, and when I left the hotel, I ran into an immigration officer asking for a Haitian who spoke Spanish. I said I did and asked the officials where they planned on going. They said they were looking for migrants to take to a shelter. They said they only wanted to take the pregnant women to the shelter and no men. I cried to them that I had nowhere else to go, and as they were leaving, I climbed into the truck with the women and children. We drove 7.8 miles and arrived at a Catholic school. I stayed there for a bit, but I couldn't find work.

The factories here don't take you without documentation. If you work on the street or someplace very discreet, they'll take you without them. When I was in the shelter, they were deporting a lot of Haitians from the U.S. border who had no papers. On January 9, 2018, they deported a lot of Haitians. At the time, the Mexican government received us with open arms and said they would welcome us if we wanted to stay. There were a lot of jobs and companies

[that] helped us foreigners find work or helped us get papers so we could work. Haitians agreed to stay here initially because Mexican immigration said they would help us change our status. When I learned this, I told myself, 'Fine, if I must stay here for a bit, I will, while I wait for another opportunity to get to the U.S.' They gave me a humanitarian visa that lasted a year. After that, they had me fill out a letter asking why I left my home and how I came to be in Mexico.

When I finally got the humanitarian visa, they [the bosses] still didn't want to give me a job. I didn't have papers giving me permission to work. They also didn't like us as black people.

I found my first job over the internet. When I went to the location that was advertised, they took me in, gave me coffee, and said they would call but never did. I started searching again and found that this big company was hiring. When I went to them, they said they would hire me. When other Haitians heard I had found a job, they asked me to help them get one there too. I asked my bosses what they could do on behalf of those Haitians, and they said it was fine to bring them on. They said that even if those Haitians didn't have papers, they would talk to immigration and help to change their status to be able to work. My job took in more than 150 Haitians. I spent four months working there before I was let go. They let me go because I was in a group of people working with a piece of equipment that went bad, and they fired the entire group. Now, I work at another factory that makes safety goggles and other equipment. I've been working there for two years. In total, I make \$63 a week. I rent a house for \$200 a month, and I make about \$223 a month, including overtime. If I don't work extra hours to make more money, I won't have enough food [to] eat. It's like I'm only working to pay the rent. I love to work, but I'm forced to sacrifice my body to work as much as possible.

The money I make working at night is the money I end up saving to send \$10 to \$26 to my family and pay for small things I need, like clothes.

If there's a big problem back home, then I don't have the means to help. When my mother got into an accident, I was able to send her \$200 to \$250. I can't afford to send money every month with my pay. If I could make enough money to send every month, I'd send about \$10 to \$16. I have several family members, and I must send at least \$100 or \$200 to satisfy everyone. To be able to send that much money, I must make at least \$313.

I have a bank account, but I didn't get it on my own. When I went to the bank and asked to open an account, I couldn't because they asked for a temporary or permanent residency card. I couldn't just show up with my passport. With the temporary residence card, they also require your passport and something that shows your house address. Then they open it for you. I only have a bank account because of where I work. They won't give me cash on hand. The company takes your passport with your picture and opens an account under your name. In the company, there's a huge meeting room where you sit, and there's an agent from the bank that comes with paperwork. They ask you [for] lots of information, and then they make you sign. But you can't just go and open a bank account yourself.

I still feel that my journey isn't complete because I haven't reached my destination. I want to go to the United States because it's a powerful country where I can go and be able to help my family. And life there is much more secure."

“The Reality Isn’t What You Think.”

A Haitian migrant shares his financial journey from Haiti to Tijuana, Mexico.

Aldner couldn’t find stable work at home in Haiti and left to join his father in the Dominican Republic. He transitioned out of construction and into people smuggling, which helped him save up enough to leave for Brazil and, eventually, take a shot at getting the US. “I’m not interested in staying here. If I can’t get to the United States now, I’m going to wait for an opportunity to leave...People in Haiti think that Mexico is this successful country, but when you arrive and see the reality, it is not at all what you think.”

My name is Aldner, and I left Haiti in 2006. In Haiti, I worked in construction, but it was never a stable job. I could find something one week and then not find anything at all for two weeks. Sometimes I would go a year without any work. I left Haiti at age 24 and moved to the Dominican Republic so I could work and make something of myself. My father was already living there. I paid less than \$11 to get to the Dominican Republic from Haiti. I crossed illegally because it was cheaper. Once there, things weren’t easy. After I crossed the border, my dad abandoned me, but I decided to stay and try to make a living. First, I worked in construction for nine months as a contractor. I made \$11 a month. Things weren’t that expensive. I had enough to save, rent a house, and make money transfers to family back home.

I saved up, bought a motorcycle, and eventually stopped doing construction work.

I started smuggling instead, and that was what I did until I left for Brazil. I would bring people across the [Haitian-Dominican] border. That was much better pay than doing construction! When I started smuggling, the money I made was my own. If I made \$10, that was my \$10. If I made \$27, it was mine. Life became much better for me. While I worked, I supported my family. Every now and then I would go back to Haiti and help. When the 2010 earthquake hit, I

went to Haiti three different times and brought them everything I could.

I left the Dominican Republic in May 2015. I first went to Ecuador, then Peru, and finally got to Brazil. I financed all of this through my savings. I had \$2,000 saved; this was pocket money and all other little monies I could scramble together.

When I got to Brazil, I felt very welcomed. I was put in a shelter for a month, and then a construction company came to pick us up for work. The company paid for our rent and food. They even paid for healthcare and had someone come clean our house! So, I didn’t really have any bills. My pay was \$260 a month, and with extra hours it could come up to \$321 to \$347. I stayed in Brazil for a year and four months and was given all my documentation. I even have a residency card that’s valid until 2027, and when it expires, I can renew it. In Brazil, I never really touched any of the money I made. I kept it all in the bank. I was able to open the account through the company I worked for. In Brazil, you could even go to a candy vendor in the street and use your bank card. It wasn’t hard for me to understand their system.

In 2016, Brazil fell into a financial crisis. The company I worked for had 200 people working for it. They fired 100 and kept 100. I ended up being one of the 100 people they fired. I spent seven months unemployed. After those seven months, I decided to take my money and leave. It was such a hard decision. I made it as far as Colombia, then decided [to] turn back to Brazil.

I was already settled there. I didn’t have any trouble with the police or fear for my safety. That’s why I didn’t want to leave at first. I was getting comfortable in Brazil, and making the journey to the U.S. would mean going into the unknown. What finally pushed me to go for good was that I couldn’t find work and was running out of money. When I finally left, I traveled through Peru, Ecuador, Colombia, Panama, Costa Rica, Nicaragua, Honduras, Guatemala, and ended in Mexico.

Back then, immigration didn’t give Africans any problems. So, some Haitians chose to pass for Africans. Haitians were scared, especially in Panama. They thought that because Panama was so close to Haiti, they would be deported. Most of them didn’t come with any identifica-

tion, so they just went by a Congolese name. I even used a Congolese name! I realized I should have just used my Haitian identity because there was a Haitian who arrived the same way we did, gave his Haitian passport to immigration, and was allowed to pass through the border that same day. Me and all the other people who went by Congolese names were held for eighteen days.

I spent the most money for my journey in Brazil. For me to leave São Paulo and get to Rio Branco, I spent \$137. When I left Rio Branco to get to the border of Peru, I paid \$14. When I got to Peru, I crossed the border to enter a city called Puerto Maldonado, and I only spent \$3 to \$6. Then, from there to the border of Ecuador, I spent \$46. From the border, I took a bus to the capital, Quito, for \$20. Then from there, I paid \$7 to get to the border with Colombia. When we got to Colombia, I paid \$27 to cross the river into Panama. After the river, we climbed a mountain for two and a half hours, and then we rested. Many people died in those mountains because you had to go pretty much on your own. There are no guides. The guides are the Indian [indigenous] people that live in these mountains, but there aren't many for Panama. Haitians who had already passed through this route had ripped pieces of a Haitian flag bandanna and tied it along branches to guide our steps. You can even find old shirts tied up. Those all kept you on the right path.

When I left Panama, I paid \$20 to get to Costa Rica. But getting to Nicaragua next wasn't easy. Some people paid \$200 to \$300. I gave the money, but the mountains were hard. After that, I spent five days walking through Honduras to Guatemala. I didn't have anything to eat.

I paid a smuggler \$80 to take me through Honduras, all the way to Mexico. The journey cost me \$2,000 in total. When I got to Tapachula, Mexico, I went through immigration and they gave me a pass. I paid \$80 for a bus from Tapachula to Tijuana. I got here in November 2016.

My first night, I slept at a bus station because I didn't know where to go, but the next morning I got up and asked where I could find a shelter. People didn't know how to direct me, but I finally asked a police officer who took down my name and took me to a shelter. It really helped that I knew how to speak Spanish. The Span-

ish I spoke in the Dominican Republic is not the same as the Spanish here [in Mexico]. I've been learning how Spanish is spoken here, and I'm very comfortable with it.

"I spent more than a month in the shelter and was received very well. They gave us food and water. We found clothing, a place to sleep and bathe, and donations just kept coming. Eventually, I left the shelter and found work.

In my first job, I only stayed for six months because I didn't like it. It was too dirty, and I worked with chemicals that were bad and made me sick. I was working with metal and I inhaled all the fumes. Even Mexicans told me to leave the job. But in that job, I got paid \$121 a week and then, when I signed a work contract, they only took out \$13 for the health insurance. It was this job that allowed me to afford rent for a house. I experienced a lot of housing discrimination when I first got here. To find the first house I rented, I had to send a boss of mine to negotiate the price on my behalf. After he negotiated for me, he presented me to the landlord as the renter. Even still, the landlord only acknowledged my Mexican boss when he spoke, and not me. He said that if anything happened, my Mexican boss would be responsible.

My roommates and I paid rent of \$105 a month. Even though we always paid on time, the landlord was never happy with us. Sometimes he would even alter the utility bill on us so that we would pay more. We're lucky that our utilities only came out to \$5 [a month]. One day he switched our bill with another Mexican tenant and made us pay \$26. I got into so many arguments with him that I just decided to leave.

I went to Chihuahua for another job and stayed there for seven months. I first started with \$63 a month and then, with more experience, they increased my pay to \$79. Then sometimes I could work extra hours or get a bonus that put me up to \$159. I didn't experience any discrimination there. I got paid the same as the Mexicans. Some Haitians even earned more than the Mexicans because when they got the job, they asked for a raise. The Mexicans are too timid to ask for a raise, but us Haitians will always ask for ours. That's how you'll find some Haitians who are making \$159, while Mexicans are making \$105 to \$132.

In Chihuahua, the company paid for rent, even though I took a small cut in salary because of it. The salaries were the same between the two cities, but housing was cheaper in Chihuahua. Here in Tijuana, you must pay at least \$100 a month for rent. Eventually, I decided to go back to Tijuana because I was not happy with my work in Chihuahua.

Right now, I work at a factory for about \$63 to \$68 a month. I am also renting a house now with three guys for \$168 a month. I feel stuck here because I can't find a way to get into the U.S. Some people who have children take them [across the border] and get released from detention once they get on U.S. soil. I don't have a child, so I have no means to cross easily. Even though people say that the United States isn't that great, I still want to go because here, you work a lot and make no money. It's not enough to cover what you spend. For example, if I'm making \$68 and rent is \$105, look at the difference. I must spend my entire pay on rent. I wouldn't stay here [in Mexico] even if I was given the chance to change my status. Right now, I only have the temporary residence card.

I'm not interested in staying here. If I can't get to the United States now, I'm going to wait for a chance to leave. I can't even go back to Brazil, even if I have the Brazilian residency card, because there are people there now who are still struggling to work. There are people who have left Mexico and have gone back to Brazil who are now are begging to come to Mexico again. I heard there were about 800 Haitians who went back to Brazil, and things aren't working out for them. Mexico is good in a way because at least we can find jobs, but you must work in order to eat. It's not like we can achieve our dreams here. People in Haiti think that Mexico is a successful country, but when you arrive and see the reality, it is not at all what you think.

If someone wanted to leave Haiti and come here to Mexico, I couldn't tell him not to come. I recently went back to Haiti, and I know what the situation there is like right now. I can't tell them not to leave. But I would give them advice on the reality of how things are so that they would know what they're getting into. I had a cousin that wanted to come here permanently. She came from Haiti to visit me for a week. The other day she called from Haiti, asking if she could make \$1,000 per month working here in Mexico. I burst out laughing right in her face. I asked her why she hadn't asked for that kind of information when she was here! I told her, "What government job did she think she would be good for here?" Where did she think she would be able to make that kind of money? This is why we have the internet. Before you go into a country, you must research what it's about. As someone who's in the country right now, I'm always researching what's going on. The pay here doesn't go above \$200 a month!"

“Work for Yourself.”

A Haitian migrant shares his journey to Tijuana via Brazil and how he's found relative success by running his own business.

Constant earned a comfortable living driving a public transport vehicle and teaching high school math at home in Haiti. He was forced to flee after his father was killed and headed first to Brazil. After an economic downturn in Brazil, he and his wife took a shot at getting into the US and are now waiting in Mexico for a better time to cross the border. While his dreams feel stunted in Mexico, he has found dignity in running his own business. “Right now, I work for myself. My educational and professional level [doesn’t] give me room to work for other people. I’m not going to work [at a factory] for only \$60 a week and be disrespected.”

My name is Constant, and when I was in Haiti, I drove public transportation [tap-taps]. I was also a high school mathematics teacher and taught for two hours a day and then drove my vehicle. With those two jobs, I made \$420 a month. I left Haiti because it wasn't good for me. My father was a judge who got arrested and killed. That's why I left. He died in April 2014. He was in a political party and after he was killed, people started coming after our entire family. They even managed to kill an uncle of mine. They broke into his house, killed him, and then burned his body. I had to leave Haiti.

I saved money from the work I was doing, and I was still living with my parents at the time, so that allowed me to save even more. From Haiti, I flew to Brazil. I went first. At the time, my wife was studying nursing in the Dominican Republic, and after she got her degree, her parents bought her a ticket to Brazil to join me. I spent three years in Brazil and we both worked. I did the same thing I'm doing in Mexico now, selling clothing. I would make more than \$2,000 a month. My wife and I decided to leave Brazil because of the economic downturn. So many people had left that I could no longer sell anything. I had no one to sell to. When I left Brazil, I went to Colombia, Panama, Costa Rica, Hon-

duras, then Tapachula in Mexico. When I got to Tapachula, my wife and I spent a month there before getting our transit papers to leave the city. When we got to Tijuana, we found that Haitians entering the U.S. were being deported and the authorities encouraged us to stay in Mexico. We're still here.

Once I got here, I couldn't work as a teacher. We're looked down on here as well because of our migrant status. When I presented my degree and all my certifications, I was told I would have to go back to university and retake courses to qualify to teach here. I have a family to support, and going back to school wasn't an option for me. Right now, I work for myself. My educational and professional level [doesn't] give me room to work for other people. I'm not going to work [at a factory] for only \$60 a week and be disrespected. When I work for myself, I make double that amount per day. I own a clothing shop and sell shoes. I also have a restaurant.

When I first got to Mexico, I worked at a factory. I was smarter than some of the people I worked with, but they didn't value or respect me. I worked in a factory where I made airplane parts and quit after about ten months. They paid me \$60 to \$65 a week, and if you calculate that per month, it's \$268. When I left the factory, I opened my business using my own funds. I used the money that I had saved from the job and money that I brought with me from Brazil. I had brought \$3,000 with me and when I converted it, I got 59,138 pesos. With that money, I rented a retail space for \$500 and had to put down a \$500 deposit. In total, between the first month's rent and the deposit, the space cost me \$1,000. Then I bought merchandise to put inside the shop. Sometimes I get the merchandise from California and other times I get it from Haiti.

I have family living in the United States who buy the goods for me and send it over here [to Mexico]. Other times, they cross the border and bring me the merchandise themselves. Sometimes, I travel to Haiti and buy goods to resell here. If sales are good, I make \$355 to \$405 per week, but if sales are down, I make \$152 to \$203. My expenses are the \$500 to rent the space each month and the money for utilities. After that, I'm left with around \$304 to \$355 a month.

I currently live here with my wife and one-year-old child. My wife doesn't work. The business doesn't allow me to fully support myself and my family. I only told you about business expenses, but I pay rent on my apartment for \$152 a month, and I also must buy diapers and milk for the baby and take care of myself and my wife. After all those expenses, I'm only left with around \$152 at the end of the month. I tried putting my child in daycare, but they wouldn't take him because my wife doesn't have a job. But she's not able to work because she has to stay home and take care of the child! In the United States, they provide more support for children, but not here. When my wife had contractions, I went with her to the hospital twice and was turned away both times. I even had health insurance at the time, and they didn't accept it. I had to pay \$1,268 out of pocket for her to get a C-section. The other countries I've been to are not like this. Though I will say that while the police and immigration don't give you any problems here, the economic opportunities are slim. To save money, I'm forced to keep my money at home.

I don't have employees, but if I'm not there and have to leave someone at the shop, I pay them \$15 for the day. In a factory, someone working eight hours a day is only paid \$9. If a person comes in and works for me from 8:00 am–5:00 pm, I give them \$15 to help better their lives. I don't want them to spend all day and night at the shop, so I put a limit on overtime.

I've been here [in Mexico] for three years, but the only reason I came is to get to the United States. Most Haitians didn't come here to stay, but since there are no opportunities to cross over, I've resigned myself to being here. This place doesn't offer any incentives to stay. If you're not working for yourself, you could spend up to ten years here without achieving anything because what you're getting paid is not enough to meet your needs. Factory workers only get paid \$60 a week. That's not enough for anyone to meet their needs.

My dream was never to stay in Mexico, and now I'm stuck here. The dreams I want to accomplish for myself will not come to fruition in Mexico. I want to achieve a lot of things; I want to build a bigger business. If I could get to the United States or Canada, I could learn whatever I wanted to learn, but here I can't.

Right now, I have the one-year humanitarian visa. If I get a chance to go to the United States before-hand, I won't renew it. Despite how difficult it is to get into the U.S. right now, I still think that if I could go and work for a year, I would be able to accomplish so much! If you cross the border with a family, you spend less time in detention before you're released, but if you go as a single person, you'll be detained up to a year before you're released. You can get deported as well. But if you're within a family unit, they can detain you today and release you into the United States tomorrow. If I could leave Mexico right now, I would. Plenty of people have gone with their families. I just don't want to run into any problems, so I'll wait here and suffer in Mexico until things get a little better."

“Killed with Overwork”

A Haitian migrant seeking a better life first goes to Brazil and then to Tijuana on his way to the US. He finds his life in Tijuana almost unbearable.

Denis, a former merchant in Haiti, is now working very long hours in an underpaid job in Tijuana. If he can't cross to the US, he's considering going back to Haiti. “Here [in Mexico], you find both good and bad people. When we [Haitians] came here, we came for work, but it's not a place that we like. I don't feel encouraged to stay here. Haitians came here to make money, and we don't make enough. They kill us through heavy labor, yet we don't get paid. They're killing us here, and we get no money! I don't want to stay in Mexico. No Haitian would ever stay here long term.”

My name is Denis, and in Haiti I was a merchant. I used to sell everything from solar panels to sewing machines and even motorcycles. I would buy the merchandise in the Dominican Republic and then sell it in Haiti. My wife sold fabrics. I made about \$105 a day. I decided to leave Haiti because I wasn't earning enough money. The country was unstable, there were protests, and I stopped being able to sell my merchandise. I used the money I earned selling goods to fund my way to Brazil. I had saved up to \$2,270 and got [to] Brazil in 2013. I spent three years there and worked at a chicken factory. I made \$400 a month and was able to rent a house and send at least \$200 home to Haiti. After three years, I felt I wasn't making any progress in my job, but I had managed to save \$6,000 – enough to fund my travel from Brazil to Mexico.

Here in Mexico, they treat us harshly. That's why you'll find there are Haitians who have returned to Brazil and Chile. In the places where we work here, we're treated less than dogs. Where I work now, they treat us badly. I've lasted a year there out of sheer will. I had a friend working here for three years and then they fired him suddenly and only gave him \$101. You can't just sit there and give someone \$101 for three years of working after you've fired him!! My friend had his papers, but they fired him because he doesn't speak Spanish.

To make a living here, I work in a construction company. I've been at my current job for a year and a half. I didn't stay in my previous job because the Mexicans treated us so poorly. They made us feel as though our lives were at risk. They were criminals with bad thoughts and bad ideas. They want to hurt us. That's why you've seen some Haitians come here and can't keep a job. The jobs are awful. They want to kill us, and that's why we're scared. That's why Haitians don't want to stay here. They want to kill us with overwork. You can get asked to do ten different jobs in an hour! My old factory job made me work at least twelve hours a day, seven days a week, for only \$70! When I couldn't take it anymore, I left. If I wanted to, I could file a complaint, but nothing ever happens. Instead, the person you complain against may even get promoted. I'd rather just leave the factory than go through the trouble. The factory I worked in assembled car parts. They had us sign a contract saying they would pay us \$90, but the bosses were crooks. They pocketed \$10 for themselves and I got paid \$80 instead, so I left after a week.

I don't like my current job. I work in construction with one other Haitian. I do so much at work. I can't even describe it all. The only thing I don't do at that job is give my boss a bath. I work from 7:00 am–5:00 pm and my boss is very harsh. I do get health insurance, and I have all my papers, but the job is too hard and they only pay \$80 a week. Right now, I'm staying at a shelter and that's what allows me to save some money to send my daughter to school. I send \$315 per year to pay for my daughter to attend school in Haiti. I stay in touch with family back there by phone.

What I came here for and what I found did not meet my expectations. I didn't come here to stay in Mexico. I can't get to the United States, so I stay here and try to make a living so I don't die. If I had the chance to go to the United States, I would leave immediately.

If I can't find anyone here in Mexico to help me get into the United States, then I'm going back to Haiti. I've lived here for three years and I don't see the progress I've made. Better to suffer in your country than in a foreign place. If I were to go back, I would just pick up where I left off and go back to selling merchandise. I prefer going

home to losing my life here. I don't like the way I'm living.

I'm going to start saving money. I can't do it right now, but I'm thinking of asking family to support me and help me save because I just can't do it anymore. If I had a family member of mine tell me they wanted to come here, I would tell them not to come. I can't be doing horribly in a place and invite someone to join me in my misery. The only person that's truly helped us is the pastor at the shelter I'm staying in. Even when the place wasn't fully functional yet, he made sure that we didn't go hungry and that we weren't on the streets."

“Live to Achieve”

A Haitian migrant once aiming for the US decides to stay in Tijuana for good.

Jerome and his wife journey from Brazil heading for the US, but realize they can have a good life in Mexico, dutifully saving and leveraging Jerome's skills in repairing electronics. “I've decided to stay in Tijuana for the long-term...I refuse to go the U.S. I would rather stay here in Mexico. People don't think about it that way, though. They see the United States as the most powerful country in the world. They have to go there, so they can say, 'I live in the United States.' I don't live to keep up with big names. I live so that I can achieve something in life.”

My name is Jerome, and when I was in Haiti, I was a college student and I repaired cell phones. I didn't have a formal job; I would just take broken phones from people in my neighborhood and repair them. I also worked at a rice distribution company. It wasn't a steady job at all. I only worked when they had a shipment of rice they needed help unloading and distributing. That was what I did until I finally saved up enough to leave the country.

It took me up to a year to save up. I began planning to leave [Haiti] in 2015 but ended up leaving in July 2016. I was always motivated to leave Haiti to go to Brazil. What finally pushed me was meeting a guy from Mirebalais [a town in Northern Haiti] who started talking to me about making the trip to Brazil. He said a lot of people were making the journey. This was a guy whose family had land and other assets. I was born in Port-au-Prince and didn't grow up with parents who had those sorts of things. It was up to me to get out of the situation I was in. A guy from Hinche had a family member who was a smuggler. This family member lived in Ecuador and the way it worked was that you would give him about \$2,000 to buy you a plane ticket to Ecuador. When you arrive in Quito, you must hand him another \$1,000 to help you get through the rest of the route. At the time, I had \$1,500 and I sent \$1,000 to the smuggler. I had \$500 left and needed about \$1,000 in pocket money, plus another \$500.

I saved up the money with the help of my girlfriend at the time, who worked as a nurse. She was financing me without realizing it. We were both young, and she had a salary. Whenever she got paid, she would take out some money for us to spend. I would always try to save some of the money she gave me. Looking for a way out, I always made sure to put some money away. For example, she would give me \$79, and I would try to only spend \$37 and make sure to put \$42 away. At the same time, if I was working and made \$105 to \$158, I would only spend \$26 to \$105 of it and save the rest. I had an aunt give me \$500 and I had \$500 in a bank account. Then my girlfriend, now wife, gave me \$400 on top of that. I saved all those sums until I was able to leave the country in 2016.

I first went to the Dominican Republic and spent fifteen days there, until the smuggler bought my plane ticket to Ecuador. I spent a day in Ecuador and then I made my way to Peru with the little bit of money I had left. From Peru, I went to Brazil and stayed there for about two years.

There, I found a telecommunications company that was hiring. At first, I was doing mechanical work, but my boss announced that he needed someone with skills to install cameras. I told him I could do it. They gave me sixteen cameras to install to make sure I could do the work. When I installed everything correctly, they gave me the job. They changed my uniform, they gave me a promotion, and they increased my salary. They were supposed to pay me even more after I got promoted to supervisor, but I was the only supervisor who didn't end up getting that increase. The company also gave us a place to stay. While working there, I found out my mom was in a very difficult situation back home. I asked to borrow \$500 from the company and sent it to her to help her resolve her issue. I stayed at the job for three months before I left their housing and found a place to rent with another person. After that, I ended up renting my own place for \$113 and then brought my girlfriend and little brother to come live with me in Brazil. I eventually got married to my girlfriend and throughout those two years, I stayed with the same job.

My wife became unemployed and spent nine months unable to find a job. So, I made the decision to quit my job and come to Mexico with the hope of getting into the U.S. I spent about

six months saving to make the trip to Mexico. The pay I received after I left my job was a little over \$2,000 and then my mom sent me \$500, so that came up to \$2,500. Then I decided to sell my furniture and other household goods, and that came up to another \$500 or so. In the end, I ended up with a little over \$3,000.

When I finally got to Mexico, I only had \$100 in my pocket. I called an uncle of mine, who lent me \$50. I called an aunt, who sent me \$100. My mom sent me \$350. That came out to about \$500. I saved up all that money because when we arrived, my wife and I stayed at a shelter that provided food two times a day. Both my wife and I quickly found jobs. She was making \$50 and I was making \$76. Every time we had to buy something, we made sure to spend \$25–\$35, and then save the rest. We saved and saved!

After three months, we left the shelter and rented our own place. Unfortunately, I rented a place that was too expensive for us to afford. It was \$200 a month, and I wasn't making a lot of money. I rented it because I really wanted to get out of the shelter. After three months living there, I realized we simply wouldn't be able to afford the place, so we moved to one that was cheaper. I explained to my wife that we had to move to a cheaper place in order to save and be able to achieve something here in Mexico. Even though we didn't like this new place and it was uncomfortable for us, I promised her that we would move to a nicer place once we had the money to do so. I found a place for \$100 and rented it. I asked my wife to pay the rent from her salary so that I could save mine up and get into soldes [informal savings group]. And so, we saved up to \$1,500 by doing this.

Then I got the idea to start an electronics repair business. My mom told me that she would send me \$1,000. You know mothers. I give her everything I have so when she can give me something in return, she spares nothing. I didn't want her to give me money at first. I hate borrowing money from people. When I borrow money, it always stays in the back of my mind that I owe that person, and I don't feel good about it. There was also a Mexican who was working at my job who lent me \$250. Another Haitian guy lent me \$250. Then a friend, who had asked me to be the best man at his wedding, lent me \$150. But I didn't ask any of these people for money. They

knew what kind of man I was and wanted to support me and help me create the business. They said, 'Jerome, we want to help you. Here's some money.' They know what kind of person I am, they appreciate me, and they chose to help me.

It's with that money that I rented my first electronics repair shop space. At first, I just rented space and didn't put anything in it. I just bought the minimum materials I needed to work but nothing else. It was completely empty.

When my wife got pregnant, I told her she didn't have to work anymore, and I focused on growing my business. As soon I started working and making some money, I made sure to pay everyone back until I no longer owed anyone anything. It was a pleasure for me recently that the same Mexican who had lent me money ran into a problem, asked me to borrow \$500, and I was able to help him out. I've been running the business for two years now. The business has really helped me become who I am today. I'm even able to employ someone to work for me. It has allowed me to provide for my needs. I send money home to Haiti and I support two families financially: my family and my wife's family. My wife and child no longer depend solely on me, and that's a huge burden lifted off my shoulders. All in all, I've been able to achieve a lot and I have even more projects in mind.

To build my client base for the business, I have to have confidence in myself and my abilities. I always make sure to do a good job for clients and to be honest with them. I will never steal parts of one client's electronics to repair the goods of a different client. I'm a person of integrity. If a client's phone has a specific problem, I tell them exactly what that problem is. I do this because if I lie to a client today, it will cost me heavily in the future. I get referrals all the time and people have started to recognize me and my work.

I've opened another electronic repair business for my wife. So, one business covers our expenses and the other one allows us to save money. I have a bank account, and I'm also in a soldes. I'm currently in a soldes where I'm paying \$200 a week, and when it's my turn to get the money, I get up to \$2,000. I either choose to put that \$2,000 away at the bank or invest it in

buying more equipment. It took me about a year and seven months to open the second shop, and even with all I've accomplished, I don't feel like I've integrated into Tijuana. I just live here. Integrating is a whole different thing.

To give an example, on the street where I live, a neighbor was celebrating her birthday. She invited all the Mexicans, but she didn't invite me, the only black person. To make a point, when I celebrated my own birthday, I chose to invite everyone in the neighborhood. I also invited Haitians. When they got to my house, I arranged different tables for Mexicans, Haitians, and the Haitians and Mexicans who wanted to sit together, especially the Haitians who came with their Mexican girlfriends. I wanted to show them that I treated them differently than they did me. But when I saw that this effort didn't change their attitude towards me, I chose to distance myself from the [Mexicans]. I've had to act just like I see them acting towards me. They keep me at a distance, as I now keep them.

"I've decided to stay in Tijuana for the long-term. The only reason I wanted to go to the United States is to make money, but here I've found 90% of what I wanted. I have a stable income, I can provide for the needs of my family, and I can save money and progress in life. In the United States, you may get there and make \$1,000, but how much more will you have to spend out of that money? How much will you get to save? You have to think of what your annual expenses will be. For example, what if you make \$50,000 a year but end up spending \$48,000, with only \$2,000 to save? What is that? I've calculated how much money I make here and how much money I would make if I went to the United States with the extra expenses I would have. I refuse to go [to] the U.S. I would rather stay here in Mexico. People don't think about it that way, though. They see the United States as the most powerful country in the world. They have to go there so they can say, 'I live in the United States.' I don't live to keep up with big names. I live so that I can achieve something in life."

PART 4:

FINANCIAL BIOGRAPHIES OF REFUGEES IN TUNISIA

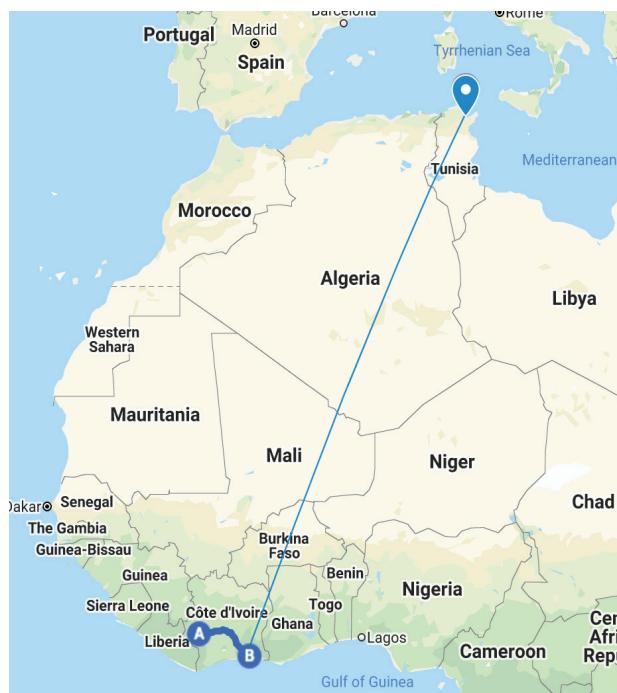


“Two Flight Tickets for Their Own Dogs and Nothing for Me!”

A mother of two leaves behind her family searching for a better life in Tunisia, only to encounter a harsh reality she could never have imagined.

After losing everything to war, Stephanie moves to Abidjan where she finds a steady cleaning job and is quickly able to move up the ranks. When a distant “cousin” calls to tell her about opportunities in Tunisia, Stephanie is hesitant. When her prospective employers get involved and keep the calls coming, Stephanie is charmed by their niceness. Stephanie’s account of her reality in Tunisia much more harrowing, though. She endures cruelty and abuse while trying to earn income to send to her daughter and son back home. After losing multiple jobs and unable to find steady employment, Stephanie dreams of going to Europe. Perhaps Europe will have the future she desires – one in which she can support her children. For Stephanie, going back to Côte d’Ivoire is not a desired option.

Map 10: Stephanie’s journey from Côte d’Ivoire to Tunisia



I was born in a village, in a very big family – we were thirteen children. My dad had five wives, although none of the weddings were official. We were a family of farmers. In 1997, I was about 20 years old and I left the house to move in with my husband – not an official husband – who lived 400 km from my own village. We had two kids.

In the early 2000s, my husband and I lost our parents and almost everything we had because of the war. My husband’s house was burnt down. Things got really difficult financially; my husband lost his job and we moved into a tiny room together.

My husband was feeling a bit weak, so I decided I had to go to Abidjan, Côte d’Ivoire, to work and bring money to the family. I left on my own to Abidjan. I am very strong and I know myself. So, I took the decision and made the move quite fast. I went to an agency for housekeepers and registered with them. They made me work in a bank as a cleaner and my boss there really liked me; he gave very good feedback about me. Eventually, I moved up the ladder, and I started working for a Tunisian ambassador based in Abidjan! It was very random.

He had never told me anything about Tunisia, though. He was my boss, you know, quite distant, but always very polite! I was cleaning his house; he was a very good man. He was paying me 150,000 CFA (about \$254) per month, out of which I sent about \$68–\$85 to my family in my husband’s village using Orange Money.” Orange is a mobile money service that allows registered users to send and receive money through their mobile phones and access other services including transfers, bill payment, and buying mobile airtime. “I was like a dad for the children.”

Around May 2013, a cousin who’d been in Tunisia for two years by then called me on my phone. He told me very nice things about Tunisia and said he’d give me a very good job because he knew I was really hard-working. He said his own bosses were looking for a new recruit. I wasn’t sure what I thought about it, but I told him he could put us in touch.”

Then the exchanges with the bosses started. It was a good family – the husband was working for a big French transportation company and the wife worked at the World Bank. She even

taught at a university here. They called me very often and would say, 'Come here. You won't regret it. We have a room here, so you'll be able to save a lot of money to support your family.' They seemed very nice at first, of course, so I fell into the trap. My cousin told me I had to give about \$680 to his family and that he would then send me my flight ticket and arrange things for me. He said I wouldn't regret it.

From May to June, I started borrowing from friends and family – about \$50–\$68. I didn't tell them what it was for. I pretended it was for my children's school fees. I had also gotten a raise at work a few months before.

My cousin said I had to renew my passport. I had always had a passport, just in case I'd ever need one. I thought maybe one day God would bless me enough to move to France, so I should have my ID prepared. But, he said I needed to renew it in case it reached its expiry date while I'm in Tunisia. He said I should also write down 'housekeeper' as my occupation on my passport instead of 'trader,' which is what I had put on my previous one.

In June, I had been able to collect enough money, so I sent the money to my cousin's family through Orange Money. Nobody knew I was leaving at all, except for one of my friends, my daughter (who is now 20) and my sister. They were very happy for me; they didn't know. They thought Tunisia is like Europe, an El Dorado. I had never met anyone who had gone on the adventure to Tunisia before. I was working all the time. I didn't really have time to do any research. I knew some people who had gone to France and Belgium, and they would always tell me good things about work and money there. But they didn't want to help me join them there financially. They said I just needed to be brave and cross the sea. 'Nothing ventured, nothing gained.' But I just wasn't ready to maybe die on the sea and abandon my children. Maybe one day I'll be ready for it. 'Nothing ventured, nothing gained.'

I worked at the ambassador's during my last eight months in Abidjan. I even went to clean his house on my last day there. I didn't tell him anything, though. I pretended I had my parents in Morocco and that they wanted me to join them. My boss asked me, 'But why are you leaving? I can give you a salary increase if you want, even

a diplomatic passport.'" Stephanie's eyes widened as if she were outraged by remorse. "He was not happy I was leaving."

I arrived toward the end of August 2013, with \$56 in my pocket. I reached Tunisia really easily; there were no issues with security. I had an invitation letter to let me through and my boss called the policemen. Her grandmother was French and had a very good French accent, so the policemen just listened to her. My boss, her husband, and my cousin were waiting for me at the airport. They were very nice at first. They even carried my suitcase to put it in the car.

When I arrived in the house, there was another housekeeper, a Tunisian woman. My boss told me to eat and rest for the day. The second day, I started working. It was a bit hard at first because I didn't know how to make Tunisian food. The Tunisian housekeeper worked for a month. One day a week to show me the basics, but then she left, and I had to take over everything on my own. Every morning, I had to wake up at 4:00 am to clean their two cars, prepare breakfast for the parents and children, then I could eat a bit once they were gone. I had to clean the whole house, the pool, do some gardening, and feed the dogs. It was a huge house, with four rooms and a big living room. I had a small room near the terrace that had a big view of the city. The garden was huge, too.

They had told me they would pay me \$173 per month, but once I got here, they said that they would keep half of the salary to cover for penalty fees for whenever I would leave the country. I told them I am a grown woman and know how to save my own money, but they said, 'Don't worry, don't worry, we're just keeping it safe for you.' So, under the new plan, they were going to pay me \$76 per month and reserve the rest, but it got worse: My boss didn't want to give me even the reduced salary every month either. She would top my phone up and say, 'Here you go, just tell me what you need, and I'll get it for you.'

During my first month there, she lost her dad, so I felt a bit embarrassed to insist on getting my salary. After the fourth [month], I had to ask for it. I said I needed to send money back home for the school fees that needed to be paid in January. We calculated how much they owed me, and she offered to help me transfer the money

because her husband was in France and she could send funds via Western Union. I felt quite comfortable with her at that time, to be honest – we almost ate from the same plate!

On the 16th of June 2014, I lost my husband. The day before, he had asked me to chat on the phone, but I told him I was too tired to talk. Besides, sometimes he tried to sweet-talk me into sending him more money. He would pretend he was not feeling well or needed to buy something for the kids. Eventually, I stopped falling for it, and I would just avoid his calls when I felt it was about that.

On that morning, my daughter called me and told me he had had a heart attack and was at the hospital. I didn't realize how bad it was until my brother-in-law called me to tell me he had passed away. That was really tough. My husband was the only one taking care of my children since I had already lost my parents.

I called my sister and asked her [to] look after my children and to help with the funeral. She said, 'Ok, no problem.' But then she passed away, too, in July.

I told my bosses I had to go back home to take care of the funeral and find someone to look after my children. They said I could not leave! I tried to explain how important burials are in my country; the two bodies were there, waiting to be buried. It is inconceivable for us that a widow would not attend her own husband's funeral. I had to be there to help organize the ceremonies. I called my family and my sisters-in-law back home to explain to them that my bosses did not want me to go, and they said, 'We don't care about your bosses. You have to find a way to come.'

My bosses kept saying, 'Why do you want to go now? It is too late. You cannot change anything about the situation – they are dead!' They did not allow me to go, and instead, they went to Djerba [a touristic Island in Tunisia] on a holiday. They left me like that, stuck in the house for a whole week, while my husband and sister were being buried, and they just went on a holiday!

I never ever left the house. They had told me that if the police found me in the streets, I would get into trouble. They said that if I ever got caught, I should never say I was working for them. I didn't

understand. I asked, 'Why can't I get a work permit then?' They said it was very complicated and that it was just easier if I stayed quiet. I just cried on my own for that whole week.

I told my cousin to bring me a \$17 top-up card so I could call my family. When I called, my sister-in-law said, 'What are you doing still in Tunisia? We expected you to be here already.' I tried to explain my situation to them, but they didn't want to hear it. I had to call one of my aunts there, and I asked her to buy things for the ceremony for me. I explained that it was impossible for me to come. My aunt borrowed some money from friends there and bought things like the coffin and pretended I had bought it myself. I didn't see either my husband or my sister's funerals. I wanted to throw myself from the terrace. I wanted to die, but I had to look after my kids. Everyone in the family, even my in-laws who live in France, just gave up on my kids. They abandoned us.

I called an old man that I knew in Abidjan, who always used to call me 'ma fille' [my daughter]. I said, 'Please, can you take care of my daughter? She's just turning fifteen, and she needs somewhere to stay. My husband and my sister are gone.' Since then, he's been hosting her, thank God."

My daughter is doing very well in school at the moment. I just pray she does well on her senior high school exam. As for my little boy, another man is looking after him. I don't know him. I don't know what he is doing with my son. But my daughter often goes to visit him. She checks on him and sends me pictures and he seems to be doing well, thank God. He's going to school.

From January to September 2014, I didn't receive any salary – she would just refuse to give it to me, and she would just top-up my phone. But, in September, I told her I needed to send some money for school tuition fees again. I said, 'I don't care the amount of money that you owe me or the amount of work that I owe you. We need to send \$694.' Stephanie was entitled to a total of \$781 at that point. "The husband said that was too much money. I told them, 'Listen, you have my passport, I don't have friends, I don't even go out. You have all my life. What are you afraid of? I don't have anywhere to go. Please just send the money. The reason I've

come here is to help my children. Please help me send them money.' They eventually accepted and sent the money.

That was the last time they ever sent money for me. In the following four years, they never even gave me a salary. Now, I owe a lot of money to many relatives and friends in Côte d'Ivoire who have been taking care of my children, so that they don't end up as a cleaner, like me. I owe about \$848 back home. They tell me I have to be brave, that I need to cross the sea, but I don't know. Besides, my in-laws in France aren't supporting me. They say I've been a bad wife and mother – they don't even visit my kids when they go back to Côte d'Ivoire. But at least my children aren't letting me down; they are studying really, really hard to make me proud. I can only count on God.

On the 16th of July 2018, the bosses told me they were moving to Bordeaux in France. They had told me that whenever I wanted to leave to go back home they would pay my return ticket and they would even pay the penalties with all the money they had kept from my salary. But they didn't do any of that! I thought they would at least help me a bit. I told them to give me \$173, but they just gave me \$69 with my passport. They had even bought two flight tickets for their own dogs and nothing for me!

They closed the doors to their house and put my stuff outside. Even their driver told them they couldn't just leave me like that on the street. I begged them to please take me to France, but they said they couldn't do that. I told them to send me back home. I said, 'I don't have anything to help my children. There's no one to take care of them back home.' It was a Thursday, midday. I'll never forget. They just left with their dogs and blocked me from all their social media.

I called someone I knew, who was working as a gardener in a neighboring house. I trusted him. I told him everything. He was living with his girlfriend, and he said I could stay with them for a bit until I found something. They had a room that had just been emptied. Rent was \$52 and food was \$14. I just had \$3 left on me.

I spent a whole month looking for a job everywhere. I would ask around in the streets. I spoke to Tunisians and Ivorians, but it was really hard.

I hadn't been out at all while I was working in the house, so I didn't know anyone and had no network. I called my boss's sister-in-law. She was a very kind Pakistani woman. We had met a few times in the kitchen at some of the dinner parties my boss hosted. I explained my situation. I think she already knew about it. She said I could come over to her place once in a while for a couple hours and make food for about \$9. I did it three times, but after two weeks she said I couldn't come anymore because my ex-bosses told her she couldn't hire me. They were afraid I would cause problems with the police. She said she would get into trouble with her family if she kept me, but she promised she would help me find a job with an expatriate family. She said, 'I'm going to give your number around. Whatever number calls you, just pick up!' She did it for a little while, but then I think she stopped trying, and she wouldn't call me anymore. Once, I called to check on her son and he was very happy to hear from me, but I told him not to mention our call because he would get in trouble."

I kept looking for a job. I started going to church to meet people. I was born neither Christian nor Muslim, but you know, sometimes you have to throw yourself into things and just hope it can help you out. There, I met someone who had an opportunity for me.

An Ivorian woman was coming to Tunisia to get surgery, and she was going to spend ten days in the Mont Plaisir hospital. They were looking for an African lady to take care of her. I had to sleep in her apartment, as it was right by the hospital, and look after her. She had paid for a whole package of medical intervention that included my salary. She was a very nice woman. She gave me about \$69 before leaving, as a gift, and also gave about \$85 to my daughter when she got back there. She visited her and she still goes to see her once in a while. Bless her.

On the 8th of October, the woman left, so I went to the hospital to ask for my salary. The boss said I had to work two more days because I had started work on the 10th of September. He took me to his house and told me to do the cleaning there. I did it, and on the 10th, I asked for my salary. Then he started giving me the same old speech: 'Just keep working. I'll save the salary for you and give it [to you] later.' So, I just left. I was sick of that speech.

At that point, I went back to the room in the Ivorian couple's house. My stuff was still there. No one had replaced me, but they said I would have to pay them back for that month's rent. Luckily, I had the money that the Ivorian lady had given me before leaving, so I was able to pay the \$52 for rent and \$14 for food.

I had no idea what I was going to do. But then my phone rang. It was a U.S. telephone number. A Tunisian lady had been given my number by the Pakistani woman. She was looking for someone to take care of her dad in Tunisia for five days a week. He was old and alone. He was a bit demanding, she said, but I understood; he needed to be taken care of.

I would take the bus every morning, except on my days off (Wednesday and Sunday), to get there at 8 am, and then would go back home around 4:00 pm. I was supposed to finish work at 2:00 pm, but there was always more to do. I was cooking, cleaning, and making sure he took his medication. I would have my lunch with him. I would eat the same food I made for him, and he would let me make a little extra for myself.

I was paid about \$173 per month. Every 30th of the month, he would give me my salary. He wouldn't even wait for the 1st of the month! And he would usually write down a few nice thank you words on my envelope. It was really going well, and his children liked me too. They used to visit him every Friday for supper, so every Friday I would make tasty food for the children in addition to his food. His daughter would always leave a plate of the tasty food for me in the fridge so that I would eat it on Saturday when I came back. It was always like that, for eight months.

But one day, he went completely crazy. On Saturday I did everything as usual. And for lunch, I ate the food that his daughter had left for me the previous night. I even emptied the trash and took two big trash bags out – one for recycling and one for garbage, as usual. He even saw me step out of the house with these. I said, 'See you Monday!' But when I came back on Monday – I remember very well, it was the first of May – he went completely crazy. He didn't answer when I said 'hello', which I found very strange. He wasn't speaking to me at all, and then suddenly, he threw a plate at me. I said, 'Why are you do-

ing this? What's wrong, Papa?' He said, 'Why did you touch the plate in the fridge without asking for my permission? Everything in this house and in this fridge is mine! You don't have the right to touch any of it without asking me! I know you stole food from the fridge too – I saw it in the camera. You left with two big bags.'

I wanted to tell him that the food was just the garbage, but he is a dad. I cannot argue with a dad like him. So, I confessed. I said, 'Yes, Papa. Sorry I ate, but it was my plate, I promise. It's always been like this.' He said, 'This is theft! This is theft!' I called his daughter so that she would calm him down and she said, 'Listen, he does the same with us too sometimes. He is old, you know.' That day, he didn't give me my salary as usual. He just threw it in my face and fired me.

So, I found myself without a job again. But earlier in the year, I had gotten a call from someone in Côte d'Ivoire, telling me that my cousin had been here for five years and that I should meet her. I didn't really know much about her, but I decided to just call her. She turned out to be very sweet, and she told me I could move into her place. She pays all of the rent, about \$104, and she said I can contribute what I can. From May until a few months ago, I hadn't been able to give her money. I had to send money to my family and figure things out for myself.

I don't want to do any fixed, full-time job anywhere anymore. I don't want to put myself into that situation anymore. You can work for a month, even months, and not make any money out of it! I'm always looking for day cleaning jobs through friends. One of my friends who works in La Marsa as a cleaner sometimes sends me to do one of her rooms to help her out. I get about \$10 out of it, but I have to give her \$3. Sometimes I work two, three days a week when I'm lucky. But sometimes it's just once, and then it gets really tough. Thank God there's a house I get to clean every Sunday, for which I make \$14 right away. I was recently able to give my cousin \$190 for the rent, and I even bought a bottle of gas for the kitchen yesterday. I keep looking for more and more day jobs.

While I was working for the Papa (October 2018 to May 2019), I was able to send between \$52-\$69 every month to my children through a network. The fees are proportional. If you want to

send around \$34, you have to give the network \$45. If you want to send \$68, you give the network \$90. I always go through the same person to send money because it's really risky. Once, I wanted to send a really big amount, about \$139, because my daughter was taking an exam, but the man just went to Libya with my money! It was the same cousin who brought me here! One time, I prepared a suitcase with 10 kg of gifts for my children, and I gave it to a woman who said she was flying back to Côte d'Ivoire and she just disappeared with it – my children never got any of these gifts.

I owe some money to some girls (Sub-Saharan migrants). In total, I owe these girls about \$60. But they are nice. They tell me to reimburse them whenever I can.

I want to go to Europe because, in my mind, I just want to go forward with my life now. Here, all I can do is survive. I'm not even able to support my children so well. For now, I don't have the money to afford it, but maybe one day I hope I will. I'll have to be very brave. I don't want to go back to Côte d'Ivoire anymore.

My daughter is having some issues with the family she's staying with at the moment. She isn't a baby anymore. She's twenty, so it's complicated. I'm really worried about her because she has a boyfriend. If she gets pregnant, that's it! I'm screwed. I told her to be very careful because I wouldn't be able to support a baby." Stephanie cried. "Everything I do is for her, you know. I'm not here to have fun. I can't even sleep at night anymore. I'm really praying for her to get a scholarship here, but it's really hard. Hopefully, she can come here soon. And even if she can't study right away, she can help me out for a year, do some cleaning, and then maybe she can get a scholarship and stay here to study or..." She doesn't say anymore, but I imagine they'd save enough money go to Europe together. "My son is good for now. He is a man who will find his way in life, I know it."

“We Can’t Really Save Here.”

A middle-aged couple leaves their family in the Ivory Coast to seek better work opportunities in Tunisia, with the hope of sending money back home.

Although their financial situation is better in Tunisia than back home, Claude and Victoria, a couple from the Ivory Coast, struggle to make enough money to send back home with the working conditions and discrimination they experience. Compared to their expenses, the earnings they make are only enough to support themselves.

It's been two years now since Claude and Victoria migrated to Tunisia from the Ivory Coast. Back home, Claude had a variety of jobs, including teaching at a private school, while Victoria worked in the restaurant industry. Eventually, they began to work alongside one another, first operating a “cabine téléphonique” (a telephone kiosk) before opening a drinks shop together. However, when the civil war worsened in 2010,

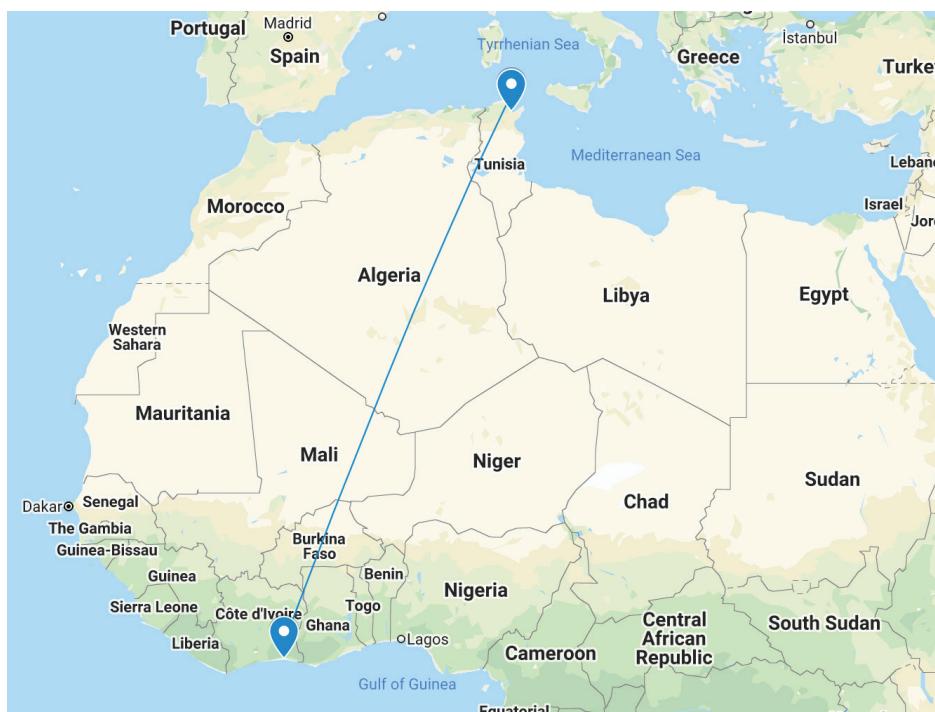
they had no choice but to shut down their shop. As things did not improve, Claude and Victoria felt they had no choice but to leave behind their family to seek better work opportunities. With the help of Claude's younger brother, who was working and living in Tunisia, they left the Ivory Coast.

Within his first week, Claude got a job as a dishwasher in a restaurant where his younger brother worked. Washing dishes six days a week for eight hours each day, he received \$156–173 per month. Shortly after, Victoria arrived, joined him at the restaurant, and found additional work housekeeping at a French couple's home on weekends. All of their work was under the table and after three months, when the seasons changed, there was less business at the restaurant. Claude and Victoria were without their primary source of income and left to continue looking for work. However, they were not so concerned with finding new employment, since work is never that hard to find, as they are preferred by many employers over Tunisians, who ask for more money and do not work as hard.

However, Claude and Victoria realize that their status keeps them victim to exploitation. Victoria swaps stories with other women from the Ivory Coast living in Tunisia, many of whom lament about how underpaid and overworked

they are, feeling like they are tasked with a job meant for two people. One of Victoria's friends shared how she initially cleaned one floor of a family's home and then was made to clean two floors, as well as another relative's home. When she complained, her employers emptied her room, fired her, and withheld her final payment. Many of her friends have also fallen into a “sous-contrat” agreement (“under contract” – an agreement typically made before traveling from one country to another) and are bound to their

Map 11: Claude and Victoria's journey from Côte d'Ivoire to Tunisia



employers' demands with little way of getting out of their situation.

"I have a good friend back home who called me the other day to ask me if her sister should come. She had heard about the sous-contract offer. I told her, 'No, no, don't let her come. It's better she stays at home.' In Ivory Coast, people are starting to realize this, and people are trying to spread the word."

With the money they can make, Claude and Victoria can afford to live modestly on the first floor of a larger house, which they share with a flatmate to save money. They feel lucky because their landlord is fair and doesn't take advantage of them, unlike many of their friends who speak of their own situation. Other landlords often charge random amounts for bills, including many of their own expenses like washing machine use and air conditioning, which their tenants do not use. Claude and Victoria have their own water meter and are not subject to sharing costs with their landlord.

Although the cost of living is manageable with the money that Claude and Victoria collectively make, and better than if they remained in the Ivory Coast, saving is still a challenge. Food is their main expense, followed by electricity, water, and transportation. Although they are luckier than most with their utilities expenses, transportation remains difficult, as taxis are very expensive and drivers increase their meter prices upon seeing Black customers.

Whatever extra money they have, they send back home to provide for their elderly parents as well as their children. However, this can become a risky process because they must trust someone to travel with the money back home. Sometimes, they give money to Ivorian students in Tunisia who are waiting to receive money from their parents in the Ivory Coast. The parents will then transfer money to Claude and Victoria's relatives.

Claude and Victoria also live in fear because of their legal status in Tunisia, which costs them \$28 in monthly debt for being undocumented. This debt can only be paid upon departing the country, which makes them reluctant to leave. "If we could pay this penalty on a monthly basis, it would really be life-changing and a big relief. It's really, really worrying. We had a meeting with people from IOM in a nearby neighborhood three or four months ago to speak about it. They gave a training on working conditions, access to justice, and their services. We spoke about this issue of the document penalty, but they didn't do anything."

While they remain in Tunisia, physical and verbal aggression is a daily occurrence for Claude and Victoria. They are subject to racial slurs like "Guera-Guera" (which means "monkey" in Arabic) and they risk their possessions getting stolen. Claude mentions being robbed at night by three young men. "They took my phone and some money and paper, but thank God, I didn't have my passport on me, so I just let it go. I didn't even think of speaking to the police." Despite feeling marginalized, they try not to pay attention because they can't go to the police without fear of being questioned and risking their residency.

When they feel more comfortable, they hope to send their son to Tunisia to be with them, although they know that the language barrier and cost of schooling will be a challenge. "It's been two years already. Our child keeps crying on the phone saying he wants to come here. We want him to first come on a holiday and then, if the school accepts him, we will see. We've made an application for him at an international school that teaches in French to see if they would take him, and we're waiting for the response."

“When We’re Together with Our Brothers, We Forget.”

A young girl trying to pursue her studies in a foreign country in the face of discrimination.

Clara moved to Tunisia to pursue her university studies at the end of September 2017. With the help of her family, she is able to live comfortably while trying to navigate the complex social landscape of her new environment.

We climb up to a fifth-floor flat in a lively area of Tunis to find Clara up and about in the early morning hours. The flat is relatively large, with about eight young students hanging around. Clara has set up a room for us to speak privately. She appears well dressed, wearing blue jeans, a white Abercrombie t-shirt, a thin white head wrap, and large, round silver earrings.

Clara had come to Tunisia from Côte d'Ivoire to pursue her graduate studies in late September of 2017 through a scholarship provided by Côte d'Ivoire's Ministry of Foreign Affairs. “I was pretty good in school,” she explains. “I did excellent in

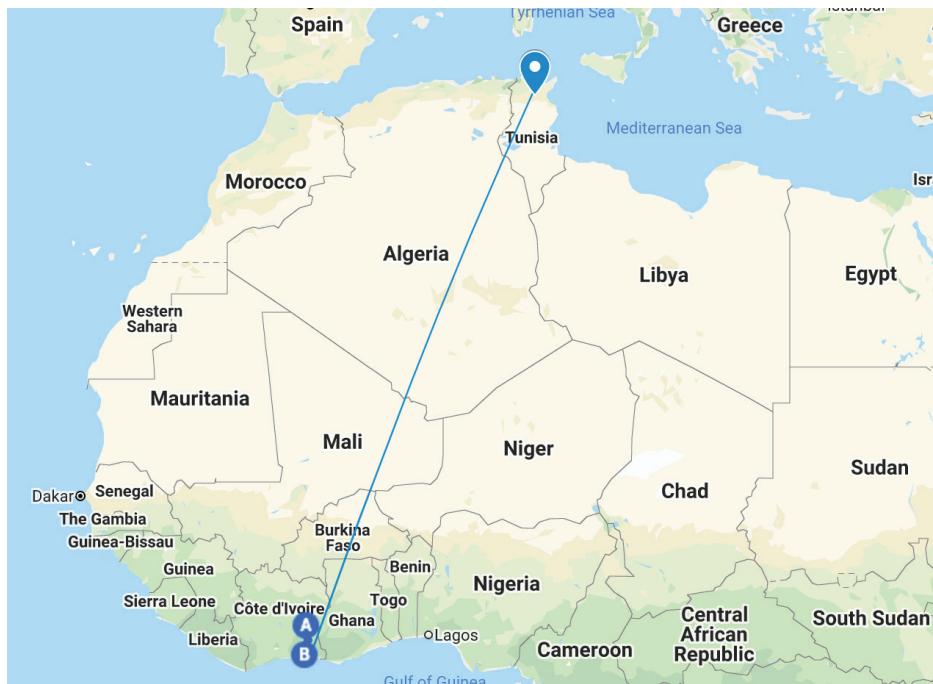
primary school, so my parents wanted to invest in me and my studies.” She originally planned to study in France, but at the suggestion of an uncle, she applied for the scholarship opportunity in Tunisia. The scholarship would cover the cost of tuition in addition to a small living stipend. Other costs, such as housing, flights, and fees for administrative procedures, needed to be covered by students and their families. “I don’t know how much we spent, but it was a lot of expenses,” she says.

Her family paid 288,000 CFA (\$494.00) for her flights, which they purchased through a travel agency recommended by the Ministry. Her father also gave her 250,000 CFA (\$429.00) to pay for her initial expenses as soon as she arrived in Tunisia, but it wasn’t enough. “He had to send extra money a couple of times during my first months because the money was not enough,” she explains. Her father transferred an additional 150,000 CFA (\$257.00) through Western Union to pay for furniture, food, and the deposit for her flat.

“In Tunis, the scholarship money only covers for tuition fees and that little allowance, but we have to figure out housing,” Clara says. She mentions that there are student halls which she can rent out for 30–40 TD (\$10.40–\$13.80) per term, but she didn’t feel comfortable when she visited. “There are too many people; you feel compressed,” she explains.

Under the advice of an older sister, she found her first apartment through Facebook. Two Congolese girls were looking to fill the third room in their apartment, where she stayed from October 2017 to June 2018. “Initially, the room was supposed to be 200 TD (\$69.30). The first month I had to pay the rent plus a one-month rent deposit, so it came up to 400 TD

Map 12: Clara's journey from Côte d'Ivoire to Tunisia



(\$138.60) per person. We also had to give an 80 TD (\$27.80) commission to the Congolese who found the house. A month later, the landlord increased the rent to 220 TD (\$76.20)." In April, the landlord tried to force them out with a month's notice, but they used their deposit as leverage for an extra month. They were also made to pay to paint the walls for 150 TD (\$52.00) per person. "Maybe we could have spoken to the police, but I'm not sure if I would have. I don't think there are any organizations we can contact for this," she laments.

She currently lives in an apartment with four other girls where she pays 231 TD (\$80.00) a month. In addition to the first month's rent, she also had to pay an additional two-month deposit, totaling about 690 TD (\$239.00). "Our landlord doesn't live near us, or above us, so we don't have any problems. We also have our own meter, but the bills really vary according to the season and the amount of people staying in there," she explains. The bills can vary from 400 to 1,000 TD per month (\$138.00–\$346.00).

Aside from her apartment rent, Clara says that her biggest expense is transportation. "My school is a bit far from my house, and I rarely take the bus because it's very irregular and slow because of traffic. It can make me come into classes 30 minutes or an hour late. I take it for my returns because then I can afford to be late," she explains. She spends anywhere between 3.5–7 TD (\$1.21–\$2.40) per taxi ride, depending on the traffic.

The partial scholarship she receives amounts to about 1,250 TD (\$433.00) per year, split over three or four transfers. "I think I got 300 TD (\$104) in October, and then 200 TD (\$69) in January. This year, there were a lot of delays," she says. In addition to the scholarship, her parents transfer about 180,000 CFA (\$309.00) to her through Western Union to pay for her living expenses. Her father wanted to open a Tunisian bank account and was told that money transfers were possible, but the services never actually worked. They also considered getting Clara a Visa card but found out about this option after it was too late. "It's very hard to send money," she says. "It's impossible."

Clara mentions that she would like to get a job in the summer for some pocket money but is worried about being exploited. "I find it hard since there are no good jobs for us," she explains. "I think students work a lot and are paid less." She says that she often borrows and lends small amounts of money to her friends for little treats, about 10–20 TD (\$3.40–\$2.90) or up to 100 TD (\$34.00) at a time. "I don't give a date for them to return the money. If they can't give it by the time they say they will give it back, I understand. Some people have a lot of difficulties," she explains.

She then goes on to describe some other difficulties she's had with living in Tunisia. "I haven't really made Tunisians friends. It's true that I often face racism, but I don't pay attention," she says. But in 2017, she says that things got a bit tricky because one of her professors refused to speak French during his lectures, although it is the official language they are supposed to teach in. "He started speaking Arabic only, so we wouldn't understand. When we asked him to speak French, he asked us to learn Arabic because other students couldn't understand French. That really disgusted me."

Despite these instances, Clara says that she feels integrated in Tunisia because she can spend time with other Sub-Saharan migrants in the area. "I haven't really made Tunisian friends, but personally, I think I feel integrated because my brothers are here," she says. "When we're together with our brothers, we forget." She also plans on leaving Tunisia to pursue a master's degree in the future.

“They Want to Know if I’m Like Them or Not”

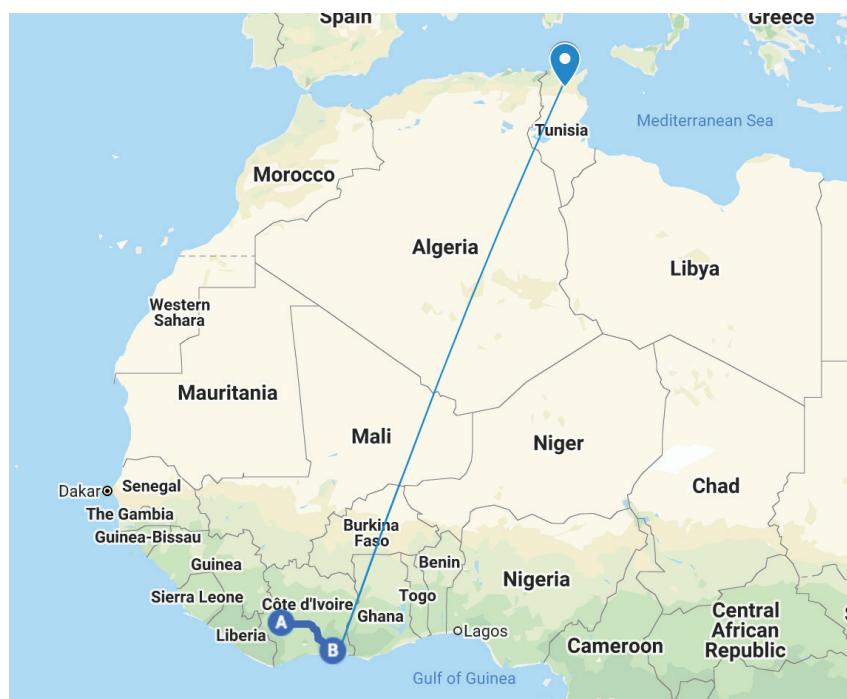
A gregarious university student goes to study in a small town in Tunisia on a scholarship and gets by through the power of building networks.

When he wins a government-funded scholarship, Malik leaves his Ivorian university and moves to Tunisia as part of a wave of Sub-Saharan African students. Malik must find creative workarounds to afford life in Tunisia and is forced to navigate living in his new community as an outsider.

I can't help but notice that Malik seems particularly alert. "I don't want to go through crowds. I don't like it," said Malik. Walking with him, I notice for the first time how Malik walks around town: avoiding crowds, moving fast, speaking quietly. After a few weeks, I realize that it's a pattern, not only for him but for most of the black students we run into in this tiny town.

We sit at a café and Malik continues, "People have a tendency to stare at you as if you came

Map 13: Malik's journey from Côte d'Ivoire to Tunisia



from a different world. It complicates everything. Sometimes they can't tell whether I'm a black Tunisian or a foreigner. They always ask me; they want to know if I'm like them or not. One time, I got into a cab, and I was called 'Kahla' [a derogatory term for brown and black-skinned Tunisians and foreigners]. That really hurt. When I insulted him back in Arabic, he apologized. If you can show them you understand them, they change. But I can't show them I understand them just while walking down the streets, without a real exchange. So, it's better they don't see me."

Malik was born in a village eight hours from Abidjan in Ivory Coast. His father studied Arabic literature in Saudi Arabia, Sudan, and Morocco and then returned to Ivory Coast to teach Arabic and Theology. Malik's mother is a trader who sells rice and peppers. She is one of the richest women in the village. Malik has three older brothers: one living in Abidjan and working as a taxi driver, another living in France, and a third who works for a bank in Senegal and manages the family's finances.

Malik is the youngest. He started selling phone credit by the time he was eight years old. Malik's brother bought him a phone and money to buy credit to resell, and Malik was allowed to keep the profits. He explained, "If he gave me \$15 and

I made \$25 from selling the minutes, I'd give him back the \$15 and keep the extra \$10. I could buy whatever I wanted with that money, so I started feeling financially responsible from a very young age."

Malik spent summers studying in Abidjan with his brother who paid for Malik's school fees and had high expectations for his academic success. "He was really tough on me. I had difficulty writing and speaking in French, so he wanted to correct me. As my results in school improved, so did our relationship," Malik said.

When Malik was around fourteen, he and his parents moved to Abidjan. Malik made money

by running errands, like grocery shopping for his older brother, who let Malik keep the change. "I was very young, but I was smart and made even more money than some older people. I was just self-confident, so people would trust me with their money," said Malik.

His brother left for Senegal and began sending money through Wari, an international money transfer service. His brother typically sent \$687 per month. Of that, \$350 was sent to their mother, \$170 to their uncle, and Malik kept the rest. Malik explained, "That's how I learned to manage money. That's how I got where I am in Tunisia."

During his final year of high school, Malik was admitted to an IT and Communications program near Abidjan but continued applying to opportunities abroad. In early September, Malik received a scholarship offer from the Ministry of Foreign Affairs in Tunisia. Within two weeks, he quit his university in Abidjan and left for Tunisia. The ministry had recommended booking flights through a travel agency for \$515. Instead, Malik asked his friends to search for a cheaper flight, and his brother in Senegal sent money through Wari to purchase the ticket. He also got vaccinations and winter clothes. In total, Malik spent \$860. The ministry advised students to expect to pay an additional \$110 in monthly expenses, so Malik's parents sent him with \$515.

One of Malik's first goals in Tunisia was to move out of the student dorms. Even though students could stay in the dorms for free, Malik estimated that 80% of male students from Sub-Saharan Africa move out due to the poor conditions. Malik befriended a man working in the dining hall. He had a motorcycle and drove Malik around until he found an apartment. "Thanks to him, I found a home. I sensed he was a good man. I always fall on good ones."

He moved in with three other Ivorian students. "It cost us \$100 a month. We stayed there for two years, but last summer we had to move out. The landlord had raised the price to \$150, which was insane!" The owner complained to Malik that the students made too much noise and scratched the paint on the walls. "To be honest," Malik continued, "I don't think we make more noise than Tunisians. But, I remind myself that I'm not in my country. It's like I have 90% of my freedom, not 100%."

Scholarship money was always late, according to Malik. The university sent it through the post and the students retrieved it by showing their student ID and a unique code. "Classes are supposed to start in September, but we get our first transfer early November (\$160), then in December (\$80), then in March (\$120), and finally in June (\$80)," Malik explained. His brother in Senegal also sent money through MoneyGram, usually \$70 each month. When he needed more, Malik borrowed \$5–\$10 from his friends. He also lent up to \$35 to his friends, who reimbursed him within a few weeks.

Malik tried to save when he could. "My policy here is to always plan for the unexpected. Whenever my brother asks me if I still have money, I usually pretend I'm out. Last year, I saved \$340," said Malik. He found it difficult to save during his third year at university because of a mandatory unpaid internship, though. "I have to spend on phone credit, which is about \$3.50 to \$5 a month, and transportation to Tunis is \$8 roundtrip," said Malik. He asked his brother to increase his monthly transfer from \$120 to \$175, arguing that the value of Tunisian currency had dropped while the cost of living increased.

To save money, Malik decided to invest in a quality phone with \$340 of his scholarship money. He said he would have spent the money if he hadn't invested it. Once, his phone was almost stolen on the metro, so Malik began traveling by taxi, which costs \$5, instead of the \$0.25 metro fare. To minimize spending, he cooks instead of eating at restaurants and buys all of his groceries at the beginning of the month. "I buy food for \$17 in big quantities and I cook with it for two weeks. I spend around \$35–\$50 on food per month. It's cheaper than eating out or taking a cab to go to the student cafeteria," said Malik.

According to Malik, government regulations have made it nearly impossible to send money back to his family in the Ivory Coast through formal services like Western Union. Tunisia limits money sent out of the country, so Malik uses an informal money transfer method called "Orange Money." If Malik wants to send money to his parents, he asks his Ivorian friends if they are expecting money from their parents. Malik gives his friends the money he was going to send his parents, and the friend's family sends money to Malik's parents. "I didn't know I could do this un-

til very recently! Otherwise, I would've sent the money back home, of course, rather than buying a phone!"

Students leave town in June to find jobs, but Malik prefers to stay and live off the money his brother sends. "We don't really have the right to work here. It's all informal, and your contract has no value," Malik explained.

During his first summer in Tunisia, Malik befriended the owner of a local photocopy shop. The owner was overcharging students, so Malik negotiated with him. The owner liked Malik and gave him a discount. When he learned about Malik's IT experience, he offered him a job. At first, Malik wouldn't take any money from the owner. The two became friends, and Malik began fixing laptops at the shop and putting music and movies on customers' phones and hard drives. "By establishing this relationship, I knew I'd get some discounts. I never had to pay for photocopies. So, at the end of the day, it was in my best interest," Malik explained. His relationship with the shop owner offered him a flexible work schedule. He could choose his own hours and wages. "[The owner] tells me to just take it from the cash machine. I take \$3.50 to \$5, maximum of \$6.75 [for five to six hours of work]," said Malik.

Once, Malik was supposed to deposit cash into the shop's bank account and wasn't given a receipt by the banker. The shop owner's wife accused Malik of stealing. They returned to the bank with the shop owner and his wife. "I was really scared that for some reason the banker would pretend I was lying, so I took \$30 in my pocket, and I was ready to give it, just in case there was a problem. You know they could arrest me for this?" The bank confirmed the deposit, and the shop owner's wife left without apologizing.

Malik is now applying to master's programs in Europe. Even if he's admitted, he plans to remain in Tunisia until classes start because the cost of living is cheaper. He doesn't plan to return to the Ivory Coast. He says there isn't as much opportunity. "The only day I'll go back is when I'm absolutely certain I can get an amazing job there," said Malik.

“Adapting Is the Toughest Thing.”

A student adjusts to the financial and cultural challenges of living on his own for the first time.

Antoine arrived in Tunisia on a scholarship from Ivory Coast. Though grateful for the opportunity to study in a more developed country, he describes the difficulties of navigating an unpredictable academic program and a new culture. Antoine reflects on the financial and social support he has received from family and friends and looks toward the future, aspiring to pursue his master’s degree and move to Europe.

I come from a modest family, but we have always been able to take care of our financial issues – thank God. My childhood was stable and happy. Even though we were not very rich, we had what we needed. My dad used to be a commercial agent and my mother is a house cleaner. My dad has three wives, and I have fifteen brothers and sisters. We all live together, and we are all really close; we never fought when I was growing up. Today, I am the only one in my family to be out of the country.

As I finished high school in Ivory Coast, I wanted to pursue advanced studies at a university. However, I knew that my Baccalauréat in Electronic

Sciences, a technical degree, wouldn’t help me get into a good university. My younger brother told me about a friend who had completed the same high school program as I had and then went abroad for university. My brother called my aunt, who used to work at the Ministry of Foreign Affairs, and she said I could learn more at the scholarship service desk. The desk told me that there were scholarships available for Morocco, Algeria, and Tunisia. My first choice would have been Morocco because it’s the most open-minded, but those scholarships were taken since the summer had already ended. Instead, I applied for Tunisia, thinking that the country was at least more open than Algeria. My brother helped me with my application, and the whole process only took about two or three weeks. I learned I had received the scholarship around October 20th, and by the 26th, I had left the country.

The scholarship only covered my tuition fees and accommodation, so my family took care of most of the expenditures. For example, the ministry recommended a specific travel agency to book my flight, which cost 280,000 CFA (\$481 or 1,437 TD). Even though we weren’t required to use their agency, we thought they would have recommended the cheapest option. I later found out there were less expensive options, so I think there might have been some collaboration between the ministry and the agency. You know, maybe the ministry got a small percentage from the agency.

I didn’t know anyone else who was going to Tunisia. I met the other scholars at the airport. I was sad to leave my parents but happy that I was going to a more developed country where I could study something that I couldn’t in Ivory Coast. Before I left, my parents gave me about 250,000 CFA (\$429 or 1283 TD) as pocket money and 50,000–100,000 CFA (\$86–172 or 257–514 TD) to spend on clothes, school materials, and anything else.

When we landed, we were welcomed by Ivorian Embassy staff and taken to the embassy to pay 5 TD (\$1.70) for a consular

Map 14: Antoine’s journey from Côte d’Ivoire to Tunisia



card and 35 TD (\$11.70) to join the Association of Ivorian Students. At first, we didn't want to pay to join the association – we're already Ivorian, why would we have to pay?! But we were new, and we didn't know, so we paid as we were told. We didn't want to have problems. After taking our money, the staff disappeared from the embassy. These same fees still apply.

The first days in Tunisia were really tough. We had paid the fees, but it didn't feel like we had any associative support. We were welcomed by a 'dean,' an older Ivorian student who had already spent time in Tunisia, and he told us what to do, but then he left. The administrative paperwork was easy and getting our residency was quick, but I think it cost \$0.10. The dean also told me to open an e-dinar account – it was really easy. It's the first bank card I've ever had, and I put all the money my parents had given me (250,000 CFA or 429 TD) onto my account. Ultimately, I regret paying to join the student association; I wouldn't do it again. They don't help us at all with getting jobs or internships. We're on our own for the important things.

When we first arrived, we weren't familiar with the currency, so we spent a bit more. For example, in small grocery stores, we [Sub-Saharan students] were sold things like soda, sweets, oil, etc., for a bit more than regular prices. Not much more, but they might randomly charge us an extra 500 millimes (\$0.20), 1 or 2 dinars (\$0.34–\$0.68). Also, many times, I thought two-dinar coins were one-dinar coins. I would accidentally give away two dinars and the shop owners would keep the extra change without saying a word. It depends on the area you're in, though. If you're in a neighborhood where there are a lot of Sub-Saharan students, the shop owners know that we know the prices and won't try to rip us off. If you go a bit farther, they might try.

Adapting in Tunisia has been the toughest thing – adapting to life without my parents, to doing everything on my own. The scholarship is supposed to send us money every two months, but there are a lot of delays, so the amount varies every time. Before I left Ivory Coast, the ministry didn't tell us anything about how much money they would give us. They said our parents needed to contribute, and my parents were okay with that. My parents tried to ask at the embassy how much they should plan on sending me, and

they were told 100,000 CFA (\$172 or 514 TD) per month. My brother is the one who sends me money and takes care of me financially. I only ask him for money when I need it, which is usually every two months. I don't ask him for a specific amount, but he usually sends about 100,000 CFA (\$172 or 514 TD) per month. Sometimes my mother sends me money, but I never ask her to do that. She just sends it to be nice to me. She'll call me and say, 'I'll send you some next week.' She does this maybe four or five times a year, usually 50,000 (\$86 or 257 TD). My brother always uses MoneyGram because he says the fees are better. My mother uses Western Union. Once, I told her the fees were lower with Western Union – which they were at the time – and since then, she just sticks with Western Union. I've told her my brother prefers MoneyGram, but she's gotten used to Western Union.

When I was growing up, my parents taught me to save my money, so I have been able to at least save some since I arrived here. I don't have a savings objective per month, but I try to reduce my expenditures. I only buy what is necessary and I don't really leave town, except in the summer for work or internships. I don't like to keep cash with me because it's harder to make sure I have enough until the end of the month. I prefer to keep it away from me," Antoine laughs. "In Ivory Coast, when you're given money, it's just for a period and you have to be responsible for it. You can't ask for more because you ran out. Even if we didn't manage to make our money last, at least we knew it was our responsibility. So yeah, I'm a bit responsible. A bit," Antoine laughs again.

Whenever I've needed money, I'd go to the post office and use its ATM to get cash out because it doesn't have fees. The problem is that we often have network issues and the ATM doesn't work. This year, after using it for two years, I've stopped using the e-dinar card that the student dean told me to open when I first arrived. The card expires every year and you need to pay a fee, around 14 TD (\$4.70), to renew it. Since this might be my last year here, I didn't think there would be a point in getting a new one and paying the fees. I usually don't like to borrow money from friends, but I often have to if my brother is tight on money or if the end of the month has come and I've run out. In most cases, I ask one of my housemates, a close friend, to pay for my rent, and then I re-

imburse him within a week or two, once I get my money. Often, if someone asks me for money, I'll tell him that I can't give you that much, but I can give you a bit. This happens maybe two or three times a year for 50–100 TD (\$16.73–\$33.46). I don't have expectations on when I'll be reimbursed, and I won't call you to ask you to pay me back. It's whenever you can.

I've never tried to send money out of the country. Even to leave the country and change money to euros is difficult, if not impossible. You need the first receipt and all the receipts you've ever gotten to change euros into dinars. You also need proof that you're a student before making your request. When I arrived the first time, I changed CFA into euros at the airport, and then euros into dinars at the airport in Tunisia. I didn't think of changing money into dollars because Tunisia is francophone, so I thought euros would be better. I don't know if I've kept that receipt. My parents don't expect me to send them any money, though. They are parents – all they want is for me to be well. They are just happy that I am able to be financially independent. They don't need my money. They just want to make sure that I can take care of myself and my own family in the future.

I stayed in the student halls for a week, but then moved out; the living conditions were too bad, especially the bathroom. My friend found a home for us and two other students, and we all lived there for a year. We each paid 100 TD (\$33.40) a month, with everything included. That first landlord took advantage of us while we lived there. When we first moved in, we wanted WiFi, so we went to the store with him. The WiFi was registered in our landlord's name, but my friends and I paid the bill each month. When we'd leave during the summer, we told him we wanted to pause the internet since we wouldn't be there, but he said he couldn't come with us to the store. In reality, he and his kids were using the WiFi for themselves because they lived just above us. I considered his kids my own, so I shared the password with them, but they overused it all the time. Every month, the bill reached 50 TD (\$17), but the family never wanted to pay for it or even contribute.

By the end of the second summer, our landlord increased the rent from 300 TD (\$101) to 400 TD (\$135), which was too much for us. My friend said we should talk with him and negotiate it to

350 TD (\$188), but he wouldn't accept our offer. He said we were not taking great care of the house and that we made too much noise, and I think he was right. Maybe he increased the rent so that we would leave, which we did. We found something similar for the same initial price.

When we moved out, we wanted to take the WiFi router with us. Our landlord refused to give it to us, saying that other people would move in and need WiFi. We had every right to take the modem. We had paid for it! We tried to explain the situation to the employees who sold us our membership, but they said there was nothing they could do since the contract was in our landlord's name. Ultimately, we had to buy a new router for the new place, but we took a 30 TD (\$10) fixed contract.

This experience spoiled our relationship with that first landlord. My friend who knew him better than I did was really upset. The landlord's family still invites us over for dinner sometimes, but we never want to go. Everything he did at the end erased anything nice that had happened before. Frankly, we felt disgusted. I think the way people end these types of relationships is very important.

In the summer, I usually leave town. The majority of Sub-Saharan students go to Bizerte for summer jobs. My housemates and I continue to pay rent, though, because we don't want to vacate the house and then have to move into a new one when we return. We were the first generation of students here, so we asked for advice from two deans who were studying in Jendouba and had worked in Tunisia before. They recommended Bizerte, because the tourists create a lot of summer work, and then put us in touch with people there who helped us find a job.

Before I came to Tunisia, I had never worked before. When I was on holidays in Ivory Coast, I sometimes managed a 'cabine telephonique,' a friend's informal business that sells cell phone minutes, to make a bit of pocket money. That first summer in Bizerte, though, I worked in a restaurant. It was a normal restaurant. They didn't serve alcohol. It was small, but it was really popular. The job was tiring and a lot of work. I was there seven days a week, from 3:00 pm to 1:00 am. I often worked even more than that, sometimes until closure around 3:00 am. I made friends

with a Tunisian colleague there. We weren't allowed to eat or drink anything from the restaurant, and we had to pay for everything we consumed. During the summer, it was really hot, and we had to buy a lot of water from outside. The only exception was during the month of Ramadan. We could breakfast there and eat for free. I also wasn't paid well. I made 300 TD (\$101) per month, and Tunisians were paid the same. We tried to ask the owner of the restaurant owner to increase the pay and got it to 360 TD. I wasn't happy because we also had to pay 60 TD (\$20) per month for our house. There were five or six of us living there, and we shared rooms. Overall, I didn't enjoy that summer. The job allowed me to survive, but I couldn't save any money. I think this is because I was a first-year student. I wouldn't do it again today. If I saw another Ivorian brother who was new and making the same mistake, I'd tell him, 'You can't work for that pay!' I'd do the same thing for a Cameroonian or Malian.

The following summer, my Tunisian friend, my ex-colleague, called and asked if I wanted to work with him at another restaurant. The owner of the former restaurant wanted me to work for him again and offered to increase my salary. But the salary at the new restaurant was still better, so I joined my friend. Even though I still worked the same hours seven days a week, work at the new restaurant was a lot easier. Our new employer got an apartment for me and another Ivorian student who worked there with me, and we didn't have to pay rent or share the apartment with anyone else. We could eat and drink water or soda as much as we wanted, and we were paid 600 dinars (\$203) a month – 20 (\$7) per day. It wasn't a much better restaurant than the first. In fact, it was smaller, but the boss was nicer. He knew he needed to pay us well if he wanted the staff to stick around for a few months. In the first restaurant where I worked, people would leave after just a few days.

Restaurant owners want staff who can stay for the full season, and they know that Sub-Saharan need to work for a whole season consistently. The owner of a café in Bizerte even asked me for Sub-Saharan contacts, saying he needed stable, long-term staff. I put him in touch with someone who ultimately did go work for him. Tunisians work just a bit, maybe a few days, and then leave once they get the amount of money they want. Tunisians don't want to

work and can leave anytime they want. They're a bit lazy. I haven't experienced any tension with Tunisian staff. I've gotten along with everyone that I've worked with." I am very skeptical this is true, but did not ask more. He might not have trusted me or wanted to speak about this.

Since I didn't have any real expenditures during that second summer, I told my brother not to send me any money – I just lived off the money I made at work. By the end of the three months, I had saved about 1,000 TD (\$338). By the end of September, however, I had spent it all on new clothes and school materials, so I asked my brother to send me money again when school-time came.

This summer, I am doing an internship – it's mandatory for my graduation. I found something from June through August in Tunis, where my friends will host me for free. They don't expect anything in return. They are just generous. I wanted to contribute my share of the rent, but they refused completely since I'm only staying for three months and I'll be sleeping in the living room.

The internship is unpaid. International students aren't allowed to work or be paid. I don't have any other side job this summer, so my parents are sending me money. In Tunis, everything is more expensive than it is here. There is the bus and the metro, that's true, but if I'm ever late or something and need to take a taxi, it's really expensive. Distances are so much longer there. I prefer this town to Tunis. It's the first town I've stayed in in Tunisia, and I've gotten used to it. My friends are here. In Tunis, we're all dispersed, so it's hard to see each other. I go to my internship, then I go home, and that's it. I don't really go out to meet friends in Tunis.

I hope I will be able to get a scholarship for a master's degree to stay here. If we could go to Europe, that would be great progress. That would be amazing because the technology there is even more advanced, so we'd be able to learn even more for our future jobs. If I stay in Tunisia, it means I had no better option. But if I do stay, I'd like to go to Tunis or Sousse. I'm not sure yet, but we can't stay here because there are no master's programs. I want somewhere cheap – so maybe Sousse rather than Tunis – but I don't want to be in a small town anymore because the name of the university where we'll go also matters."

PART 5:

FINANCIAL BIOGRAPHIES OF REFUGEES IN ECUADOR



“I Knew I’d Have No Living Costs”

Social connections making migration affordable and worthwhile.

The Indian restaurant, down the street from Quito's Spanish Consulate and a private visa assistance company, is huge. It is two stories tall, adorned with flashing lights around the outside, and filled with statues and art from across India. Inside, the tables are nicely set with triangular orange napkins and bronze utensils. There are two muted TVs on either side of the restaurant – one playing a dramatic Bollywood dance film and the other blasts reggaeton music videos. The menu is in English and Spanish and includes item descriptions with cultural clues (a samosa is described as “like a little empanada”). The waiters, one Indian and one Ecuadorian, were dressed in blue button-down shirts with black vests – matching the logo of the restaurant. “English or Spanish?” asked our waiter, Rahul, in a thick Hindi accent as we sat down for dinner.

As our meal came to a close, we asked Rahul if he would be willing to take a few minutes to speak with us about his life in Quito. He enthusiastically agreed and ran to grab a pad of paper and a pen. He told us that he “did the same interview last year with an American girl named Catalina.”

“I came to Ecuador in August 2017 from the village of Jogiha in the Tehri Garhwal district of the Uttarkhand state of India. It is about 400km from New Delhi. In India, I worked in the five-star hotel industry for twelve years in locations across the country, from North to South. This is impressive because each state has a different language.

“It was not my life plan to move to Ecuador. In my village, I own a very big house, a large farm with mangoes, two cows, and two goats, all now cared for by my mother and brothers. A few years ago, my friend ... Aadi moved to Quito to work in a restaurant and told me stories about how it was affordable and offered good economic opportunities to send money home to his family. At first, I had to search Ecuador on Google to find out where in the world it was. But then Aadi suggested that I pack up and migrate to Ecuador to work with him.”

Rahul leaned forward in his seat and spoke enthusiastically with his hands. “Aadi had told me that if I came to Quito, he would be able to get me a job at the same Indian restaurant where he worked because his brother was the boss. I was confident that I could have economic success in this new country, so this was when I began to plan my move.

“I had to leave my wife and three-year-old daughter at home in India, but I was confident that coming to Ecuador would be a good choice because I was expecting a big salary here. But at first, it was expensive. I bought flights with the KLM airline, and they cost me \$2,200. But it was okay because I knew I would have little to no living costs to pay: the restaurant in Quito would provide my insurance, two meals a day, and housing accommodations. This means that my only expense is my breakfast in the morning, which I make in my room.

“In reality, my salary is lower than I expected. I earn \$700 to \$800 a month. But this is quite a good salary on Ecuadorian standards. I work seven days a week, but I like my coworkers and my boss. They provide me with community. When I arrived at the Quito airport in August 2017, I was greeted by my boss. I felt welcome right away upon arrival.

“When I got to Quito, I opened a bank account at Produbanco. I live for my family, so I send back \$600 to \$700 a month to them.”

If it is true that Raul earns \$800 per month and sends about \$700 home every month, he only keeps about \$100 for himself. When we expressed our shock at how much of his salary he sends home, Rahul smirked and leaned back in his chair. “Indian people only live for the family. In the Latin American countries, they’re focused on themselves,” he said.

“Western Union is the easiest way for me to send money to my family. But Western Union is playing the devil. They make it so costly and so inconvenient for me to send money. The normal conversion from US dollars to rupees is \$1 to 71 rupees, but Western Union has an initial \$60 charge, plus another 5% charge, plus a 12% IVA (a state tax). For example, there is a \$60 charge to send \$500. It is very hard.

"There isn't really another option for me to send money. If I try to do a direct transfer through my bank, there will be an automatic \$80 charge. It is frustrating, but I am committed to my family. What I really want is an 'NRI account'. I think it stands for 'Non-Reliable Indian.'"

NRI actually stands for "Non-Resident Indian". But Rahul's verbal slip connotes how he thinks others perceive him. NRI accounts are available in areas with many Indian immigrants and allow them to submit money through certain banks (like Citibank) which allow direct conversion of dollars to rupees. There are no fees to make transfers and NRI accounts serve as a type of savings account: you can't withdraw money from these accounts except when in India (which would be perfect for Rahul's remittances). However, there are no NRI accounts at any bank in Ecuador, a major disadvantage to the Indian community in Ecuador.

"There are probably less than 100 Indians living in Quito," Rahul said. "If you meet an Indian, they most likely work at an Indian Restaurant or at Tata Consulting Services in information technology consulting for Banco Pichincha (one of Ecuador's international banks). There are probably 20 to 30 Indians living with their families in Quito, and the rest are bachelors. Most of the Indian community here is men. Many of them live in the Quevedo sector of the city, about a 30-minute drive from where I work in the restaurant.

"It's getting harder and harder for Indians to come to Ecuador. For me, it was very easy getting legal papers and documentation to live here. But this is changing. Before August 2019, Indians didn't need visas to come to Ecuador. But after August 2019, people from India now need visas to come here. When I entered the country, I had a 90-day tourist visa and then I changed this to a work visa once it expired. All I needed to do was to show my work contract and proof of insurance, and the restaurant had provided me with both. At first, they just gave me a one-year visa. But now, I have a two-year visa to work in Ecuador. It can be expensive, though. The closest Indian consulates are in Colombia and Peru, so each time I renew my visa, I have to pay a \$100 DHL fee to ship his documents to Bogotá to get them approved. I don't plan to

move back to India any time soon, so my next step is to get my permanent residency.

"I miss my wife and my daughter, and the rest of my family. They're all in India, but we stay in close touch. I haven't seen my daughter since she was less than one year old, but I make WhatsApp video calls to them every day for 30 to 60 minutes. I don't plan to bring my family to Ecuador, but I would consider it if I were able to open my own restaurant someday.

"My big dream is to move to Germany. I have some friends there and they tell me there is great public healthcare. In Germany, I would want to be an Indian chef. But to be an Indian chef in Germany I need to take a cooking exam to get a certificate to prove that I have skills. But these certificates are only offered in New Delhi. So, this July and August, I will go back to India for a while – for the first time since I came to Ecuador! I will attend an important wedding and see my family, and when I'm home, I'll also take this big cooking exam. Once I get the certificate, I will bring it to the German embassy in Quito and will then wait to hopefully receive a four-year work visa in Germany."

"You know, my biggest frustration in Quito is the healthcare system, mostly the public insurance. The restaurant has to pay \$85 to \$90 a month [for] my public insurance, but since I don't feel like it provides me with enough services...I pay another additional \$40 a month for my own private insurance on top of that. This means I pay about \$130 a month for health insurance."

"Let me tell you a story. It is about my eyes. I have a problem with my eyes, so I scheduled a normal doctor's appointment. This took one week. Then, the doctor referred me to an ENT, which was scheduled in another month. At this appointment, I was referred to a surgeon, which took another month. This was already two months since my first appointment, and my eyes still bothered me. When I finally got to my surgery appointment, they told me they wouldn't be able to do my surgery and sent me to a private clinic a month from that day. Then, my appointment at the private clinic was scheduled for 9:30 am, but they told me they would be delayed until 2:00 pm. I could not take the day off of work and because of the office delays I had to reschedule this appointment for

another month from then. I then finally [scheduled an appointment] for December 12th, 2019 and requested a week's vacation from my boss in advance so that I could recover. But the surgeon's office called and canceled the appointment and rescheduled it for another month. So now, I need to wait for my boss to return from his holiday vacation in order to get permission, meaning still, I haven't had my appointment."

"I am so frustrated, so much that I will quit my public insurance next month and just pay for my own private insurance. I could not quit the public insurance earlier because I can only get my visa if I pay all the right taxes. But once I get my permanent residency it won't matter anymore and the restaurant will be able to save the money from paying for my public insurance."

"All of this trouble with my eyes and the insurance made me want to move to Germany even more. My friends there are happy and successful...One of them was very ill with cancer, and he received excellent care and fully recovered. He now lives a life of charity, giving and giving to others because he is so grateful for his treatment from the German government healthcare."

“If Anyone Has a Problem, They Just Write a Letter”

Restaurant owners and workers, Manik, Johnny, Maban, and Shaan, use tight-knit communities of friends and savings clubs to manage financial struggles.

Images of French fries, burgers, and chickens decorate the outsides of restaurants along Avenue Amazonas in Quito. But at one shop, a green and red flag hangs over the images of French fries – the Bangladeshi flag. We approached four men in the shop – Manik, Johnny, Maban, and Shaan – who were sitting around a table. As we began to chat with them and explain our research, they were quick to mention that they were from Bangladesh. Two of them stood up, “please, please come sit” they asked. It was the first time that we had come across anyone from Bangladesh in Quito, so we slid into a red booth and began to listen. In a mix of Spanish, English, and Bangla, the four men spoke over each other to explain their journeys to Quito.

“There are only about 25 Bangladeshis living in Quito,” they told us. “And we are all countrymen from the same region. We are not all actual family, but we are all family at heart.”

We asked questions to the group as a whole. “When did you come to Quito?” Maban, dressed in a blue collared shirt and a well-trimmed beard, and Johnny, with shaggy black hair, had come to Ecuador just six months ago. Shaan, in a red striped sweater buttoned up to his neck, came seven years ago. And Manik, who was working behind the counter, arrived ten years ago.

“We came here because of the social problems between the political parties. The president is the problem. Everything was calm and good, and there was food and money – it is just a political problem. We all get along well, but we all came from different political parties in Bangladesh.” Johnny and Maban support the Bangladesh National Party, Maban supports the Awami League, and Manik backs the Jatiya Party. “We are frustrated that the country has gone fifteen years without a change of president.”

“In Bangladesh, money was not a problem for us,” they said. “One person working in a family could pay for seven people. The young care for the old, and family is very important and very strong in Bangladesh.”

“It’s very difficult to travel here,” they explained, looking at each other and nodding in agreement. Each of them decided to come to Ecuador because they knew someone who had immigrated there earlier. But even though their social connections made the transition easier, their journeys were not cheap. Due to bureaucratic barriers, the process of migrating to Ecuador from Bangladesh is incredibly complicated. All four needed to get their documents to travel to Ecuador from an Indian Embassy. And since there is no Indian embassy in Bangladesh, they first had to fly to Istanbul. “I traveled from Bangladesh to Delhi to Istanbul to Brazil, and then to Quito,” Shaan said. Maban jumped in: “I traveled from Bangladesh to Delhi to Istanbul to Bolivia, and then to Quito.” All four ended up paying astronomically high smugglers’ fees (which cost between \$14,000 and \$20,000 per person) and airfare (which cost around \$2,000 per person).

“We knew we would work in the restaurants that were owned by our countrymen. For me, my uncle owned a restaurant in Quito, so I knew I would work there,” Maban said. “All the Bangladeshis know each other here. All of them either work in a restaurant or sell goods on the street that were made in Bangladesh.” Shaan pulled at the collar of his shirt, pointing at the tag. “See? Made in Bangladesh.”

“You can recognize the Bangladeshi restaurants by the flags on the awnings,” they told us. “There are around six or eight Bangladeshi restaurants in Quito. They don’t usually sell Bangladeshi food, but when we see the flag we know where our countrymen are.”

“Our restaurant is newer,” Shaan said. “It’s been open just a few years, and we make less money here than at the restaurants that have been here for longer.” Johnny earns about \$75–\$80 per week and works a thirteen-hour day from 11:00 am–12:00 am (earning roughly \$1/hour). “Our restaurant makes around \$400 to \$500 a month of profit, but the Bangladeshi restaurants that have been here for longer make more like \$800 to \$1,000 a month of profit.”

"Since we work so much and eat two meals every day at the restaurant, we don't have to spend a lot of money on our own food," Johnny added. "But if we have a problem, we just write a letter to the 'Bangladeshi Club.'"

Moban interrupted to explain. "Every Sunday, there is a meeting at one of the Bangladeshi restaurants in town, and almost all of the 25 Bangladeshis come to all the meetings. The restaurant hosting the meeting prepares food for everyone and at each meeting everyone that comes contributes \$5. If one person has a problem – like if they are sick or can't pay their rent – they write a formal letter to the group about the problem."

"Sultan is the leader. He and Manik are the only two people that control the bank account and can get the money out. Sultan usually approves the letters, and then the one who wrote the letter will be given the money they need. They don't need to pay back their money all at once, but as long as they continue to put in their weekly \$5, they will eventually repay what they borrow."

As the four talked over each other in a Spanish-English-Bangla mix to explain the process, Shaan pulled out his phone and showed us the group's WhatsApp chat. He brought up a photo of the last Bangladeshi Club meeting at a restaurant down the street. "We always plan our meetings through WhatsApp, just like we talk with our families in Bangladesh through WhatsApp. We also talk with our families on Facebook Messenger, but we don't use Facebook Messenger with the club. In the meetings, we speak in Bangla. But on WhatsApp, we usually send messages in Spanish."

"We also help each other out with money outside of the Club," Moban said. "the rent per person is about \$70 to \$80 because we usually will rent just one bedroom and bathroom in a larger apartment occupied by other Bangladeshis."

"No, I don't do that," Shaan exclaimed. "I share an apartment with my wife. We split the cost of \$230 per month. And she is Ecuadorian. But because I work so many hours, I only get to see her on the weekends. But rent is cheap, and food is cheap, so I send \$300 back to my family in Bangladesh each month. I have a big family, so this helps them, and then I have \$100 extra for myself for the month."

"I don't need to send money to my family, because they have a lot of money. The only person I have to support is my wife," Moban chimed in. "So, I just send her \$100 here and there when she needs it. I mostly save all the money I make. I'm very happy because she will move to Quito in four to six months and my family will help her pay for her flight." All four use Western Union to send remittances back to Bangladesh.

"When we came, we did not know any Spanish," Moban said. He pulled out his phone, "We learned from our friends, but also from Google Translate." He opened the app and said something in Bangla into the phone's microphone. On the screen, the message "how are you" appeared in English. "See? It's very easy," he said.

The four expressed how much they like living in Quito. "In Ecuador, it is very calm. There is no racism and no problems, especially no problems with politics. Rent is cheap, food is cheap, and it's easy to get documents." The only problems, they claim, are the Venezuelans and Colombians. "They are the ones to cause crime and problems on the street, but there is no problem with the Ecuadorians. But the Bangladeshi community doesn't cause problems. Here, we respect the law and the people because it's not our country."

"I Didn't Come Here for the Money, Just For the Freedom"

An immigrant business owner from a dictatorship faces anxiety and frustration as a citizen of a repressive regime.

"Where are you from?" asked "F.", a man in his thirties, as we introduced ourselves and our research.

"The United States," I responded.

"You're from the United States, I am from [the regime], you see we can get along? We, the people of [the regime], are not the same as our government." We sat around a square table to continue our conversation.

"I came to Ecuador ten months ago in February 2019. I came here because it is a [free] country, and it's [easy] to get a visa to come here. My dream is to go to the United States or Canada, but this is not possible with my passport. I heard from my friend that Ecuador was a good place to come to escape [the regime's] dictatorship and find freedom. In my country, I have a nice home, and a garden, and a car, and many friends and relatives. But I wanted to find freedom. So, I decided to leave and come to Quito. A short time after, my wife joined me.

"It was not a cheap voyage. The plane ticket per person cost between \$4,000 and \$5,000, plus an additional \$1,000 to get visas for me and my wife, and another additional \$100 to \$200 to hire a lawyer to assist with the visas. I had to take three flights to come here and in the last airport I felt extremely vulnerable. They took me into a room to fingerprint me. They kept me there for many hours and officers looked through [the] messages on my phone."

"I had \$5,000 of cash in my pockets and put it in a bank account when I got to Quito. Before I arrived, my friend from my country helped me find a space to live, which is downstairs from my business. My friend owned this business before me and when I first arrived I would spend a lot of time at the business with him. But then my friend decided to leave to go to another country and told me he was going to sell his business.

I needed to make money, and I had worked in the same industry as him, so I offered to buy the business from him. It cost me \$10,000, which was almost all of my savings. I also had to spend another \$2,000 to \$3,000 to fix up the place. On top of that, the rent for my wife and I costs \$650 a month. But it is an investment in my new life."

"I officially opened my business four months ago. The economy is very bad in Ecuador and I can't save. I have to sell my products for extremely cheap to compete with the other businesses... it is like people just don't have enough money to spend so that I can make a better profit. The only people that work in my business are me, my wife, and my one employee. We all work more than ten hours a day, but the business never makes more than \$1,000 per month. My wife has a master's in management from my country and she is capable of doing much better work than just working in our small business."

"Here in Quito, I know many people who are from my country. I get along with many of them because they share my opinions about [the regime]. But there are others who work at the embassy. They have a different mind, like the government of [the regime]. One time, the embassy people came to my business to buy things, and they scolded me because they did not think the logo on my store was the best representation of our country. They support [the regime's] government. But for me, just because I am from [the regime] does not mean that I support its views."

"On Twitter, there are many hashtags created by citizens of [the regime] people to protest the government. Like #TheRegimeDetests____ (fill in the blank with the name of the movement). Many people appreciate what the militaries of other countries do in [the regime's] territory."

Suddenly, F. became tense and squinted his eyes. He stood up and abruptly left the room, seeming nervous. He came back with his phone in his hand.

"I need you to show me your IDs. I need to know that you're not spies for the government. I have been told there are spies."

As researchers, we wanted to make him feel as comfortable as possible. I pulled out my driver's license, showing my nationality, and his shoulders relaxed.

"Thank you. I just need to be sure. For safety." He opened up Twitter on his phone and continued, scrolling through his feed.

"There are also many hashtags about the ethnic people in [the regime], like me. In my country, people can only access Facebook, Twitter, and YouTube with a VPN, and for safety, if you want to express a political opinion, you must make a fake name account, or you might be arrested. There is not a way to write something using your name about the government, but there is much opposition on Twitter using a VPN. To be honest, I didn't come to Ecuador for the money. Just for the freedom."

"The governments of countries like Ecuador and the US should not compare the people of [the regime] to the government of [the regime]. We are not the same. It is not fair. You can find bad people and good people in a family. How can you compare millions and millions [of] people in a country? They are all different people with different views. The policies and sanctions of other countries are really hurting the people [the regime]. People are starving. But why am I guilty? Why should I be punished? My only guilt is I have a passport from [the regime]."

"In Quito, I have a cedula [the Ecuadorian identification card that gives access to benefits]. But our business is not good now. If I make my business successful, maybe my wife and I will decide to have a family here."

"Here, I own a restaurant, and there is freedom. But my life is better in [the regime]."

Living, Working, and Paying It Forward as a Modern “Todero”

A “black sheep” in Ecuador navigates a the landscape of working as a migrant.

David is a 33-year-old man from Venezuela who has spent five years in Ecuador with his wife, who also lives in Quito. David left Venezuela because there were, in his words, no opportunities, no medicine, no food, and the value of money had plummeted to be worth next to nothing. I met him in Parque La Carolina, where he was enjoying a Sunday afternoon of rest and leisure with an ever-growing group of close friends from his home country. This is his story.

In Venezuela, I was a business administrator of two businesses. However, even with this professional job, I was not making enough after the crisis to live comfortably. So, I decided to begin driving taxis and busses. In this work, I could make up to 1,200 bolivares daily – this was, you know, much more than minimum wage, which was only 100 bolivares or so. I was also making much more than when I worked in the business administrator job, though that job was a lot more comfortable and obviously much safer. Driving taxis was a huge risk. I heard reports of taxi drivers getting mugged and killed so that others could steal their taxi cars. Eventually, I decided to begin driving the public bus instead, for my own safety. The work was more demanding, but I made about the same amount of money and had a more public role, so I felt safer. I was only robbed at gunpoint once as a bus driver. He took what I had in my pockets, which was not much.

I decided to come to Quito because I had family here. My mother is Ecuadorian, so I am lucky – I had citizenship. My Ecuadorian family helped me get to Quito and paid for my plane ticket, which was so generous. But they have mostly passed on now, and I am here mostly alone with my wife.

Upon arriving, I only had \$500 in my pocket! It was not enough – everywhere, I saw Venezuelans ending up on the street, especially because obtaining legal identification is difficult.

Having family and citizenship helped me start out on my feet, even though I still do not have official paperwork, despite my dual nationality. This makes finding work difficult sometimes.

When I finally got to Quito, I made a living as a todero. What is a todero? Someone who does absolutely everything. I made \$130 per month at the start, living with my family for three months before they helped me to find my own apartment in the south of the city, where it is far from jobs and work, but cheaper to live. I worked as an assistant at a mechanical workshop to start and was being paid below minimum wage, which is \$380. Far below. It was dangerous work and I put in many hours. I got sick at this time, but fortunately, I had a passport, so I went to the state medic [public hospital] to get some treatment and I was fine. It was lucky that I could show my Venezuelan passport. Many Venezuelans now are not able to get one at all.

After a few months – I don’t recall how many – I got a new job working as a waiter at a restaurant. The restaurant finally paid me the minimum wage of \$380, which allowed me to independizar – to become independent. The apartment that my family helped me to find only cost \$80 per month, so I could save \$100 per month and send \$100 back to Venezuela for the first time since arriving. In the first six months, my wife and I also received a small stipend of \$25 monthly from ACNUR [UNHCR], though that only lasted for six months.

I will also tell you, before I talk about my next job, how I sent money to Venezuela. You know that the currency, the bolivar, is always devaluating and there is a lot of inflation. Nothing is worth anything in Venezuela. So, to send remittances, I contact a few friends that I have in Colombia because you can’t just send money across the Venezuelan border, as it will be seized or lose all of its value. There is also a mafia on the border that robs, takes, and robs again, often with violence, so it is too dangerous to bring money. It could be a death sentence.

Instead, I wire my friend \$20–\$30 with Western [Union] to do me a favor. Then, my friend takes his profit and uses the rest of the money to buy as much as possible in Colombia. The friend mostly buys things that are in short supply in Venezuela – flour, bread, oil, sugar, spaghetti,

clothes, medicine. Then, he takes the goods, pays a bribe to the border guards, and carries the goods to people I tell him to in Venezuela. One does not have to declare such goods on the Venezuelan side – only on the Colombian side – so it is safer this way.

I worked in that job as a waiter, coordinating payments to Venezuela in this way, for a few months. Then, a friend helped me find a job as a security guard because he knew someone who knew someone else – that is how it goes here. That job paid \$500 per month, so I was able to begin saving even more, at least \$200 per month. I also continued sending \$100 to Venezuela monthly but didn't send more just because I was making more. I was good at being a guard and had the skill and patience for it. One year after beginning the job, my manager offered me a promotion. It was a great promotion – I began making \$620 per month. With this money I could finally send more money to Venezuela, though not much, so I began sending \$180 to \$200. I used the rest of the money and some savings for basic supplies and bills and to help my wife – who only had her visa and no formal paperwork – to obtain papers. This is a very costly and long procedure, so I had to stop saving for a while to pay for it. You see, the paperwork process costs about \$400. The Venezuelan Embassy helps a bit with documentation, but to get papers, you have to go through a long process with Ecuadorian authorities.

This is also when I started to give back a bit. The Catholic Church and local nuns have been helpful in providing immediate relief and support to Venezuelans in Quito, especially as the situation in my country gets worse and people come with less than before. But, the Church does not provide this help without expecting something in return. When I arrived, I saw the Church distributing mattresses, offering a place to sleep for a few nights, and providing some food for those who needed it. But when you get to a point where you have more stability, the Church tells you to pay it forward. This is my duty, and now that I can, I lend a hand.

As for life in Quito, I feel like a black sheep here sometimes. Everything about me says, no screams, 'Venezuelan,' from my stature and way of carrying myself to my accent. I stand out no matter how I look, how I speak, and where I go. It can lead to discrimination. As a Venezuelan, you have to work more to get paid less, and you have to accept this out of necessity. What else can you do? I am making my life here in Quito and I'm finally on my feet, but a bit of me is always still in Venezuela. In Venezuela, I still have two cars. I have a house. They are probably gone, who knows. I thought about selling them before moving to Quito, but in the end, did not. A part of me is always home. Perhaps one day I can return for them."

“I Am the Boss”: A Journey From Exploitation to Entrepreneurship

Where one sees challenges, Rosa sees opportunities.

We met Rosa, a 30 to 35-year-old Venezuelan woman, with her son and partner in their restaurant in La Florida, a Quito neighborhood with a high population of Venezuelan migrants. The walls of her restaurant are covered with murals painted by a friend from the neighborhood. Paintings of smiling hot dogs, arepas, and French fries adorn the walls and convey optimism and whimsy to customers. Rosa’s son, a boy of ten to twelve years of age, sits at a table in the corner next to the fryer and plays games on his phone. The restaurant has three tables and an exposed industrial kitchen with fryers and a large, chrome stove.

Rosa’s story is unique, but not uncommon among the Venezuelan migrants we met in Quito. She navigated complicated and exploitative systems of work, financial planning, and labor exploitation in order to survive in Quito. And at every point she found legal barriers, abuse, and harassment. While her community and social networks helped her settle in Ecuador, the same community made it nearly impossible for her to escape a cycle of unfair treatment and physical danger. Only when Rosa decided to become her own boss was she able to work toward creating something new – a workplace that reflected her values, her love for her home country, and her own empowerment as “the boss.”

When we sat down to interview Rosa, she exuded a confidence and certainty that she lacked just a few months earlier. She had landed on her feet after a long struggle and in the process learned of her own resilience and determination. As we sat in her cozy and successful restaurant, Rosa told us about her experience as a young migrant mother in Quito. Her experience was defined by loss and physical violence, community support and friendship, internal migration within Ecuador, family reunion and separation. But ultimately, her story was about learning to manage her own money and rely on herself to achieve a life free from fear in a city

where formal credit, formal documentation, and safe work are nearly impossible to come by for the thousands of Venezuelans who live there.

Rosa was more fortunate than most Venezuelans during her journey to Ecuador. She had been able to obtain a passport and official papers that helped her cross the border, a luxury few others could afford. Not only had she been able to obtain these documents (and bypass the backlogged Venezuelan bureaucracy that has blocked countless like her), she was lucky enough to not have her documents lost or stolen during her journey. Rosa arrived in Quito on September 7, 2018, after traveling for seven days on a bus with her son and nephew (who she was bringing to her sister-in-law in Guayaquil, Ecuador). Upon arriving at the Ecuadorian border, the authorities asked Rosa to pay \$50 per passport. The total should have come to \$150, but out of necessity and urgency, Rosa bought falsified passports for her nephew and son – who, unfortunately, did not have an official passport like she did. Suddenly, the relatively simple border crossing became much more complicated. Hungry for a bribe, the authorities asked Rosa to pay \$100 for each falsified passport – an astronomical sum that Rosa could not afford. But she was lucky, as her brother is a doctor and was already well-established in Ecuador. Stuck at the border, Rosa contacted her brother so he could wire her the money through Western Union. He completed her request and gave her just enough to pay the bribe. After paying border guards, Rosa had hardly any money.

Fortunately for them, humanitarian organizations were at the border to assist her and they were met by multiple volunteers after crossing. She was not sure where help was coming from, but she was grateful for the assistance. Someone (who Rosa believes was from the Ecuadorian Red Cross) gave her a silver blanket and ACNUR [UNHCR] gave the children some food and a small hygiene kit with soap and a toothbrush. Despite having overcome several barriers in getting to Ecuador, Rosa knew the hardest part of her journey was yet to come.

Rosa had two main goals after crossing into Ecuador: to reunite her nephew with his mother and to begin her new life in Ecuador with her son. The next step was to travel to Quito. The group took a taxi to Tulcán (which cost about

\$5) and then boarded a bus to Quito for \$7 total. The fares for the bus and taxi were not overwhelmingly expensive for Rosa. This was a relief, especially after having had to pay more than expected to cross the border. After a long journey, the bus dropped Rosa and the children at Carcelen on the outskirts of Quito. They had finally arrived.

The immediate days and weeks after crossing the border were a rush of activity for Rosa. She contacted her sister-in-law to tell her that she had arrived with the children and her sister-in-law promptly packed up her belongings and moved to Quito from Guayaquil, where she had been working in a beauty salon. The moment that Rosa's sister-in-law and nephew finally reunited was a joyous moment of normalcy and peace for them all, but it was the beginning of many changes for Rosa.

Having already lived in Ecuador for some time, Rosa's sister-in-law was fairly well-connected. Rosa found work in Quito after only two days thanks to these connections. Furthermore, the beauty salon her sister worked at in Guayaquil had a second location in Quito, and due to her positive references, Rosa's sister-in-law easily transferred to the Quito location. This allowed the extended family to remain together again. In the beauty salon, Rosa's sister-in-law could ask about openings at other nearby salons. In practically no time at all, her sister-in-law found a promising lead at a nearby beauty shop and secured an interview for Rosa. Soon, the shop hired Rosa at the going rate of \$5 per month to braid hair, with a minimal commission for each head of hair that she braided.

Though Rosa hardly earned enough money to buy food (much less pay rent), her new community helped her get settled into her neighborhood and begin integrating into the bustling city life of Quito. Her landlady helped orient Rosa to the city, shared resources, new job information, and tips about her neighborhood. The people she worked with at the salon were also helpful and shared advice and meals. Her boss's husband even bought lunch for the salon staff every Saturday, which Rosa said was indispensable for helping her get by. With the power of her new community behind her, Rosa was able to find a place to live, put her son in school, and

work to find some semblance of normalcy in her life. But soon, her world turned upside down.

The community kindness that Rosa received upon arriving in Quito would ultimately result in new friendships that put her in danger of exploitation and abuse. Rosa befriended her boss's husband as he continued to visit the salon on Saturdays to buy lunch for the staff. At the same time, she was experiencing problems trying to send what little money she could back to Venezuela via Western Union. It seemed reasonable to Rosa to ask her boss's husband for help. He agreed and accompanied Rosa to the Western Union to help her make the transfer. As Rosa says, "This was the start of a very bad situation for me."

The kindness that Rosa had received since arriving in Quito also inspired jealousy. Upon learning that her husband had accompanied Rosa to Western Union, Rosa's boss grew livid. She thought that their outing had been more than platonic and fired Rosa. "But my boss's husband felt guilty, or perhaps he was just compassionate," Rosa said. He told her that his mother owned a nearby restaurant. Even though their friendship had created marital problems for him, he helped Rosa find another working in his mother's restaurant.

Rosa's experience of exploitation and abuse continued at the restaurant. The owner was unreasonable and took advantage of Rosa "all of the time". She treated Rosa as a personal assistant rather than a waitress and would call her at all hours of the day to come to her home and give her massages, medical injections, and do household chores. She called Rosa in to work at random hours and would sometimes ask her to wake up at 4:30 am or earlier to commute to the restaurant. On these days, Rosa would wake before dawn and make a school lunch for her son, lay out his clothes, and get him ready for the long commute to his school. He made this commute every morning and afternoon, alone. Meanwhile, Rosa worked from 6:00 am past 5:00 pm, meaning she would get home after 8:00 pm as she lived far away from the restaurant. As Rosa said, "this made it impossible for me to care for my son, be a mother, help him with schoolwork, make sure he was safe coming home from school. I was always worried, but I had to work so we could eat and pay rent."

Rosa continued to work at the restaurant despite the abuse and affronts to her dignity that she suffered there. The owner of the restaurant asked much of her but did not trust her. Because Rosa had a set of keys to the restaurant, the owner accused Rosa of multiple small thefts. She asked Rosa to work all day without a break. She was asked to clean, wait tables, shop, give massages – “everything,” Rosa said with an exasperated sigh. The owner’s two sons would visit the restaurant often. While it was always a pleasure to see her old friend (the husband from the hair salon), the owner had another son who was cruel to Rosa. When he would come to the restaurant when the owner was away, he would abuse Rosa as she worked. “It was a nightmare,” Rosa said. But she depended on the job to keep her son in school and she felt that there was nothing she could do to get help or report these events to the police. She tried to be brave, but the abuse became unbearable. So, Rosa made the difficult choice to leave Quito and look for work elsewhere. She took her son with her even though she feared that moving would disrupt his education. Just months after arriving in Quito, Rosa was gone.

Rosa’s brother (who had wired money when she crossed the border) is a middle-class anesthesiologist in Loja, a town near Quito. He had some money, though not much, and took Rosa and her son in. Rosa hoped that her job search would be as fast in Loja as it had been in Quito. But jobs were hard to come by and her brother could only support her and her son for so long. Meanwhile, the restaurant owner who had exploited Rosa would not leave her alone. Multiple times a week the owner would text Rosa and beg her to come back, offering a pay raise. When they finally offered her more than \$200 per month (still under the minimum wage in Ecuador, but much more than she had earned previously), she felt that she had no choice but to return to the restaurant job. She begrudgingly returned, knowing that even though she risked further exploitation, it was her only means to survive. She also made the heart-wrenching decision to leave her son behind in Loja until she could earn enough money to send for him. She wanted to have enough money to give him a good life and felt that she had to get back on her feet before she could be the caretaker her son needed and deserved.

Soon enough, Rosa was back in Quito and working at the restaurant she despised. Yet she soon discovered that the promises the owner had made her (better hours, higher pay) rang hollow. By the end of the first pay period after her return, the restaurant did not pay her more than \$200 as they pledged to do. In fact, they did not pay Rosa at all. Instead, they charged her money for electricity and water, which they accused her of leaving on carelessly after her shifts ended. She saw her already meager paycheck shrink even further and wondered if she would ever be able to reunite with her son.

But Rosa had little time to react to her shrunk-en paycheck before her situation became even more precarious. Just as she returned to the restaurant, her first job at the beauty salon re-turned to haunt her. One night, while Rosa was alone at home after a long day at work, her former boss from the beauty salon came to Rosa’s house. As Rosa told us, “She made good on her threats and beat me, so hard, so much.” Rosa woke up the next morning in terrible pain. She had a huge bruise under her eye and a fractured arm covered in cuts and scrapes on it. “My friend was appalled at what his wife had done,” Rosa said. He urged Rosa to file a police report on his wife and also on his brother for the abuse she had suffered. Yet, Rosa felt apprehensive about approaching the police. She was a migrant and hadn’t had success with the police when abused in the past. Empowered by her friend’s support, she decided to try. Her efforts were fruitless. As Rosa filed the police report, the police asked: “What nationality are you?” When she told them that she was Venezuelan, they immediately lost interest and wouldn’t hear her complaint. Even when her friend accompanied her to denounce his own wife and brother, the police refused to listen. “There was nowhere for me to go,” Rosa said. The situation had not improved, and Rosa was running out of options. She decided she would have to try again but wouldn’t do it without her son. She sent for him and put enrolled him, yet again, in a school in Quito.

Her son rejoining her in Quito briefly lifted Rosa’s spirits, but it did little to solve her problems. Rosa lived far from the restaurant and took the bus each day, where she continued to face discrimination for her nationality. Once, two drunk-en men approached her and shouted sexual

and nationalist slurs at her. Another time, she feared sexual assault while waiting at a bus station. Rosa was almost at her breaking point and wondered if she could continue to handle the painful twists and turns of her life in Ecuador. Her breaking point finally came when her son “disappeared” while coming home from school. Hours after the school day ended, Rosa still hadn’t received his call telling her he was home. She was nervous, but was still at work. She begged her boss to let her leave and search for her son, but she was told that if she left her shift “there would be trouble”. Rosa felt that no one cared about her at the restaurant, and even after the beating and being lied to about pay, no one would come to her aid. Her circle of friends, whom she had relied on to start her life in Quito, had left her. Rosa could only rely on herself. She decided in that moment to overcome her exploitation and abuse, no matter the cost. She walked out the door.

It turned out that Rosa’s son had stayed after school with a teacher and had forgotten to tell his mother. He was safe, but “it was too late for me,” said Rosa. With no restaurant job, Rosa began the job search again. She had no references and couldn’t return to her abusive former employer for a recommendation. In fact, the restaurant owner went out of her way to make Rosa’s life miserable. She slandered Rosa to local business owners and told people she was an untrustworthy thief. This made it difficult for Rosa to get work again. She continued to receive threats from her former boss at the hair salon, who had not only renewed her threats against Rosa but had begun to make new threats against Rosa’s young son. For four months, despite tireless searching, Rosa could not find work and started to sell goods on the street in front of her son’s school. She only made \$25 to \$30 on a good week. It was far from enough, and being on the street put Rosa in danger of sexual assault. Yet Rosa was committed to finding a way out of her predicament on her own and refused to be exploited by an employer again. The only way to reclaim her life was to make her own rules and to be her own boss.

Rosa told her brother that she had been blacklisted by her community, neighborhood, and friends but that she would overcome this. She asked her brother to invest in her future with a small loan, and he agreed. Rosa started look-

ing for a space where she could open a restaurant with her new boyfriend. The couple found a rental space in the heavily Venezuelan La Florida neighborhood of Quito. Rosa’s brother offered a \$5,000 lump-sum loan through a one-time Banco Pichincha bank transfer to help her open up shop.

One of Rosa’s Venezuelan friends had a bank account, residency permit, and cedula (identity card), which Rosa used to collect the transfer since she did not yet have a cedula to access the bank herself. She hired a local artist, a friend of hers from the coast of Ecuador, to help her paint the murals on her walls. In addition to the bright and cheery pictures of food, the murals have words in both English and Spanish because Rosa “[likes] both languages”. Rosa transformed the store from bare to gleaming, with a shining chrome industrial grill and just enough space in the front for a few small round tables. Here, customers can escape the heat for a well-priced lunch that reminds them of home. The checkout counter is just low enough that Rosa can lean over and cheerily chat with customers, taking their orders and preparing their meals a gusto (“to order”).

With the loan from her brother, Rosa could buy ingredients to make a menu (at the cost of \$20 per day), pay for the rental space (\$380 per month), and pay for her apartment’s rent (approximately \$170 per month) so that she and her son could finally move closer to his school. In fact, her apartment was around the corner from the restaurant. This brought her commute down from two hours down to two minutes. The loan allowed her to hire a small staff – “el Gordito” and “el Flaquito” (the fat one and the skinny one). She could even afford to let them have decent vacation time and take time off when they had family emergencies, something that she could understand given her own experience. Things were still challenging: she only made enough at the restaurant to keep the lights on and pay for basic necessities like rent. Without a bank account, Rosa had to keep her money in a safe, which made her feel uncomfortable. She told us that she was more stressed than ever because she had more responsibilities and people who depended on her while also paying the rent, balancing the books, applying for a cedula, helping her son with school, paying her brother back through monthly wire transfers,

(though, she noted, she was in the process of opening her own bank account through Banco JEP, which does not require having a cedula) and being a mother. But these were challenges she could control and challenges that she welcomed.

Even with all of these new responsibilities, Rosa sees her difficulties less as challenges and more as opportunities to create something new and follow her dreams. “The restaurant is my space,” Rosa emphasized. “It is stressful to be the owner, but I am the jefa (boss), and I try to do the exact opposite of the terrible things that happened to me as an employee.” At the restaurant, Rosa has cultivated a loyal following of locals and Venezuelans alike. She takes requests each day from her regulars on WhatsApp and then goes to the store to buy what they want, making their food to order with skill and pride. “I know them,” Rosa said, “and the people always keep coming back.” Rosa has created a new network of friends, neighbors, and a community that now congregates at her restaurant to get a taste of home and to share stories.

“My main goal,” Rosa said, “is to novarme – to innovate and make this restaurant something new and different. It is difficult to do this while being a mother, helping with homework, and the rest. Sometimes I feel horrible because I can’t

be an entrepreneur and a mother. It is hard to do both, and [I feel] like I am never doing both adequately. I am hard on myself.” Yet Rosa keeps thinking about the future after having lived so long in “survival mode.” She wants her son to go to secondary school somewhere far from La Florida, where she fears there are too many drugs. She wants him to go to college, though leaving him again would “break her heart.” She wants to expand her clients, expand her menu, try new things, grow her staff, buy her apartment from her landlord, pay off her loan to her brother, and open more bank accounts. She is, for the first time in a long time, thinking about what is next.

But in the short-term, Rosa said, she was content to enjoy La Florida – her “Little Venezuela.” She now knows her neighbors, has friends, has fixed clients that know her and trust her and love her food. She smiled knowingly, a laugh on the top of her tongue. Migrating was especially difficult for her, she told us, as many other migrants were middle class in Venezuela and she had been poor. It was hard for her to navigate the many challenges she faced upon arriving in Ecuador. “So, I am proud,” she finally admitted, humbly but not without owning her success. “Proud to have made it here and to finally be the boss.”

PART 6:

FINANCIAL BIOGRAPHIES OF REFUGEES IN KENYA



Still Alive

"The genocide took everyone I loved."

Paul, forty years old, explained that things were good when he was a child in Rwanda. His mother remarried when he was young, so he grew up in his grandparents' middle-class home. They had a big farm with crops and livestock. There was so much nutritious food and milk that he grew very quickly. His teachers used to even joke that with his height, he could be the father of the other students. It used to make him cry back then to stick out, but looking back, he knows he was lucky. His father was a chief and teacher in the village. Paul was his tenth and youngest child and the first of five for my mother.

Everything was good for me until the violence of 1994. Two of my uncles had gone to Burundi to encourage refugees there to come home. When my uncles didn't come back home, we started to worry. Then we heard their bodies were found outside of a school near the border, on the Rwanda side. I knew I had to leave. I grabbed a 30kg bag of groundnuts from my grandparents' storeroom to take with me, hoping I could sell them in the camp across the border in Burundi and survive for some time. I sold the groundnuts for about \$5 USD, which only lasted a few days. But then we got word that the camp was to be bombed. We found someone willing to help us cross to Tanzania, but we needed \$2 USD each for the trip, and we didn't have it.

A friend and I decided we would secretly cross back into Rwanda. The land near the border was fertile, and we could harvest some cassava to sell and get enough money to pay for our journey to Tanzania. It was a risky plan. This area was being patrolled 24/7 by the Rwandan military. We walked for three hours to the border and snuck across just after nightfall, around 7:00 pm. While we were doing our harvesting, we saw a military truck heading toward the river with the lights off. Throughout the night we heard the cries of people being attacked by the military for doing like us, harvesting from these fields close to the border. We were terrified at daybreak and hid, unsure of what to do. Then, we started seeing others making their way back to the river with their own

sacks of harvested food and decided to try our luck. As we made our way down to the river, we saw a man standing with a blood-soaked machete and froze, terrified. He told us to hurry down to the river. We didn't ask questions and kept running, unsure of what or whom he had killed. At the river, there were no boats, but there were fishermen on the other bank. As we surveyed the situation, we saw two men in uniforms with guns running our way. With no other choice, we jumped into the river. Fishermen were shouting, trying to coach us across: "Don't lift your legs, just drag them in the water!" I finally reached a boat, climbed in and hid in the bilge. I was holding tightly to my harvest. It was my ticket out of the camp.

Once we sold our goods, my friend and I left that camp for Tanzania having paid our \$2 USD fee. I was leaving my aunt behind. I didn't have enough to finance her journey or even leave her some pocket money. A week later, that camp was bombed and destroyed.

The genocide took everyone I loved. Within a few months, I lost my parents, many aunts and uncles, and most of my siblings. My grandparents were not killed, but they died within the year. They were already old, and it was so much stress.

In Tanzania, we first stopped at a UNHCR reception center. I was hearing horrible things about the camp in Tanzania, and while waiting to be moved, I decided to see if I could find work in that town. I found a family who agreed to pay me \$2 USD per month to take care of their cattle. I did that for about eight months, until I decided to go ahead to the camp where I could at least go to school.

I settled in the camp with my new friends, three Burundians I met along the way. We hustled to make ends meet selling beans, rice, and maize. It wasn't much, but it sustained me.

At 16, I became incredibly sick, shrinking from 67 to 38 kilos and suffering from diarrhea. A doctor joked that I must have gotten HIV, though I knew it was impossible since I was still a virgin. The camp hospital couldn't figure out what was wrong and sent me to a German-run hospital in another camp. There were so many tests you would not believe, and finally they discovered I had tuberculosis, but without the usual coughing symptoms. They gave me a prescription for medication and special foods, but I was so weak that I couldn't walk or even take myself to the washroom. There

was no one to take care of me back at my camp, so I asked the hospital to help me find transport to another camp, where I heard my brother was staying. There was no local transport, so one day they agreed to let me ride with the ambulance driver who would drop me after he took the hospital's corpses for burial. They loaded up the dead bodies with me on top. After the burial, the driver helped me look for my brother, and we found him after a couple of hours.

My brother was working for an NGO that ran a local hospital. He arranged for me to stay at the hospital and get therapy every day at the rehab center next door. The staff were all so kind to me. What I remember most is a woman who came to the hospital with her son, who was about my age. Realizing that I was an orphan and alone, she decided to look after me like her own child. She fed me, showered me, helped me to the washroom, and took me out into the sun. But after two days her son – in the bed opposite my own – died. She disappeared and I was an orphan again.

After several months, I was strong enough to leave. I knew I had to go back to my own camp. I wasn't registered here and couldn't get most services. Plus, all my friends were in the other camp, probably thinking I had died. My brother and I hadn't been close. He wasn't reason enough to stay.

I carried some vegetables with me from the camp to see if I could make a living selling them in the camp. I had found something unique. These veggies are prized by Rwandans and Burundians, but no one else was selling them. The trouble was it was a 7 – 8 hour walk between the two camps, and refugees were not allowed to be traveling. I had to risk it for survival, making two or three trips per week. These long walks helped me fully regain my strength. Soon I was strong and making money. Things looked much more hopeful.

The calm did not last. In December, the Tanzanian government announced a forced repatriation of refugees, and the refugee leaders declared that they would not go back. They started a mass movement almost overnight, all of us walking towards Kenya. The Tanzanian military came out in force. There were heavily armed vehicles and helicopters meant to intimidate us. No one condemned this. They just echoed the line that all these people – almost half a million of us –

were *genocidaires* planning an invasion of Rwanda. Many people died along the way. It was horrific to see wild animals devouring human remains.

After a week of walking, we were surrounded by the military near the border of Rwanda at Rusumo. When my group reached Benako, I decided to part and try to find my way towards my former camp. I ran through the forest and when I reached the camp, I hid myself among the Burundian community, because at some point, though I was Rwandese, I'd been registered as a Burundian and had a Burundian ration card. The friends I stayed with knew my identity, but still protected me. Things calmed down after about a month and Rwandan refugees were reinstated.

A few months later, everyone in our camp was re-located, and that's when I started going to school again. I entered into Form 1, the first year of high school. I had to support myself at the same time, so I would borrow a bicycle to run as a taxi after school and on weekends, making about \$0.40 USD per day.

I started longing for a supernatural force to take over my life. I had a neighbor who invited me to his church. When I thought about the worth of my life and the fact that I was still alive, I realized God had been gracious with me. I surrendered and became a born-again Christian.

As I turned 18, I developed an urge for a change. I learned that there was a French curriculum school run by Burundian refugees in Kenya and made up my mind to go. I started saving more from my bicycle taxi and saved up \$30 USD for a guide and bus fare to get to Nairobi. It took us three days to reach Nairobi, and when I asked my guide for directions to the Adventist church, he refused. He said his work was done, and I was to sort myself out from there.

So I started asking around. I knew God's people couldn't turn me away. The first person I asked for help actually took me to the Ministry of Defense! The soldiers were shocked to see me and locked the gate. But even before I could explain myself, some well-dressed man asked where I was going and offered to help. He asked me if I was coming from Kisii (Western Kenya). I wasn't sure why he was asking, so I said yes. By that time my Kiswahili was good enough to blend in thanks to all those years in Tanzania. He walked me all the way to the church gate. The pastor agreed to ask the church

board for support and gave me directions to the school and \$8 USD to buy food. Back then, in 1999, it was enough money to last about two weeks.

At the school I found some familiar faces, including some Burundian young men who I'd known back in the camp. These friends hosted me for a time until a church elder and women's ministry leader began to look out for me. They treated me like family, making sure my needs were covered. The church board also eventually helped pay for fees, which were \$35 USD per term. I also set up a small kiosk selling water, soft drinks, and snacks to other students. I got about \$70 USD per month from this, which I used on the rent (\$20 USD) for my one room house, food, and other expenses.

I finally finished school in 2006 and started applying for French teaching jobs. I got several clients as a French tutor and was charging about \$2–5 USD per session, which was bringing me \$70–200 USD per month. With this work happening, I needed a bank account. I didn't have a full ID at that point, so I went to Refugee Affairs and asked for a letter to the bank manager giving me permission to open an account. They gave me the letter, and I added my ID details later. It is much harder to get a bank account now.

As I was earning, I moved to a better neighborhood, near Kilimani, where I started paying \$40–60 USD per month. I started a side hustle ordering from Congo batches of clothing costing \$500 USD each, then selling them at office buildings. I could earn about \$250 USD in profit from each batch. But, after the terrorist attacks in Nairobi security checks at offices had become more routine, this became harder to do. I did a one-year training in interpretation and translation in 2008, and that helped me get some new jobs doing translation for companies and conferences.

This income was really good, and that made me think it might be possible to go to university. The fees of \$1500 USD per semester but I thought I might be able to afford them. I saw a light on the horizon and felt like maybe there was a reason I had survived all those dark times. I applied for a programme in community development in 2009. I paid my first term fees with income from a translation job that had brought in \$3000 USD. But the second semester, I couldn't pay all the fees. I asked for help and the Financial Aid office, trying to be patient. I missed a whole year of classes, but then, out of the blue, I was notified that an anon-

ymous donor paid my fees and arranged work study plus a stipend of \$30 USD per month. I studied and helped out in the library and with administrative work until graduation in 2015.

I went back to my part time contracts doing interpretation and translation. The pay can range from \$500–2000 USD per gig. Most of the work was for interpretation at conferences, and all of that stopped with COVID-19. I tend to live on debt and pay it off as soon as I get a job. I've tried some other things, too, like food delivery and even a bakery.

Once I was in Mombasa interpreting for a conference, and the more I looked at the place, the more it seemed I could start a business there. There were some other refugees from Burundi and Rwanda, and we were thinking we could start a bakery making bread with Rwandan technology. I put in \$2000 USD and others put in about \$5000 USD for this project. At first, things were good. We were the only ones selling this kind of product. But with time, the workers started their own bakeries and trained people to do what we did. We started facing challenges and brought in a new manager. But the new manager put the business into debt to our Somali suppliers. I've been in Mombasa for six months trying to work out a solution. We're getting close.

It's not official, but I've now had a Kenyan partner for ten years, and we have two kids. It's a long time to be apart. My partner isn't working, so through this pandemic, things have been really difficult. There is no translation work, and I have to pay rent in two cities.

Ideally, I would earn a living from community development work. That's my training from the university. Some friends and I have started a Community-Based Organization (CBO) in Nairobi meant to empower refugees. We want people to be restored and to be made happy again. We've been trying to partner with other organizations to get some more programs up and running for urban refugees, including training other CBOs to become more professional. At the moment, I'm just a volunteer, but we hope we'll be able to get enough funding to cover administrative costs.

There has to be a reason I'm alive, a reason God has led me to this place and given me these gifts. I think this work could be the reason I survived.

Doing My Best

“They called us The Lost Boys of Sudan.”

Achol was the oldest of twelve children. His father raised cattle for a living, and his mother was a farmer. His family's life was a typical life until civil war broke out in Sudan in 1987. Achol was only ten.

You might have heard about the Sudanese civil war that ripped through my homeland, killing 2.5 million of my countrymen. You might have read about us or seen a movie about us. We were famous for a while though we didn't know it. They called us The Lost Boys of Sudan.

My name is Achol, and I was born in 1978 in Bor, South Sudan. I was ten years old in 1987 when civil war broke out in Sudan and decided to leave home. You might be asking yourself: why would a ten-year-old boy leave his family behind and set out on his own? But it was something that happened all the time. Young men and boys were known to leave home in search of opportunities or if there was a crisis. They would travel in packs for security, ranging in age from 7 to 17, and go to the neighbouring towns where they would stay for up to three months before going back home. On the day that I left, I had little inkling of what lay ahead of me.

We numbered in the thousands; some estimates put us at 20,000. We trekked through the wilderness. All we knew was that we needed to get to Ethiopia. One by one, the boys started to drop off. Dehydration, extreme hunger, and even wild animals that preyed upon those who were too weak to escape. Sometimes we ate mud or drank our own urine just to stay alive. It was brutal. I wanted to turn back, go home, but I was already too far out. The days bled into each other; the sun the only sign that a new day had begun.

By the time we got to Ethiopia, we had covered a distance of 1000 miles. In Panyudo, while the animals no longer hunted us, new challenges replaced the old ones. Many more boys succumbed to malaria, yellow fever, and diarrhea. I remember being sick for six months straight. The makeshift hospital had no beds, and there

were severe shortages of medicine. We laid on the ground or under the trees waiting for death. Much to my amazement, I survived. Somehow my body found a way to beat whatever was ailing me. Without much food available, the boys had to figure out how to eat. There was a river next to the camp, so we made fishing hooks, then went down to the river each day to catch fish. A fish sold for around 3 cents which was just enough to buy a meal or a new shirt to replace a worn one. No fish, however, meant no food.

Some days I would sit alone with my thoughts, wondering why life was so cruel. Did my family think of me, or did they assume I was dead? Were they alive or dead? Had I made a mistake in leaving home? But being subsumed by hypotheticals was a luxury I didn't have; it all came down to survival. For three months, we fended for ourselves, some days being fruitful, other days not. Then the UNHCR appeared almost like a dream. The aid workers put up a hospital, schools, shelter, and provided food. The security also improved, and for the first time in a long time, I didn't worry about dying.

In 1991, our lives were upended again when Ethiopia experienced its own political crisis, which led to war. The agency workers withdrew, leaving us on our own once again. Fearing for our lives, we left the camp and ran towards home. With the heavy rains pounding the area, it took us a week to get to Pochala in South Sudan. But we were simply wandering in and out of war zones. In one place we stayed six months then fled to another where we stayed five months. When that area was captured, we fled towards Kenya. Many boys were killed in the cross-fire and aerial bombardment that specifically targeted us. I didn't know why we were being targeted. We stayed in Lokichoggio for five months then we were transferred to Kakuma in mid-1992. I had become accustomed to the idea that peace was fragile. You couldn't bank on it because it could disappear just as quickly as you could blow out a candle.

I was now 14 years old but had grown up very quickly. I had experienced so much hardship, but life marched on and it was up to me to keep up with it. I got into farming out of necessity. I didn't know how to farm, but my desire to do something was stronger than my fear of failure. I talked to the agency officials who ran

the camp and was allocated a small plot of land where I planted collard greens and okra, which I then sold to camp residents. The food rations that were distributed to the households were not enough to meet their needs, so I had a ready market. With no formal banking system, I built a wooden savings box where I stored my money. I made about \$12 a week, spending \$2, and saving the rest. I also enrolled in school, so during the day I would attend my classes then after, tend to my farm. My farming business was the one good thing that came out of all the darkness I had been through.

The other good thing was in 1995 when my family arrived in Kakuma. As happy as I was to be reunited with them, I was saddened to learn that four of my sisters had since died. They had been killed in the civil war in 1991. My family stayed in the camp until 1999 then returned to South Sudan. I stayed behind because I was in school and finishing that was very important to me. I knew I would miss them, but it was enough to know that they were alive. Farming attracted a lot of entrants and with time became competitive. There was a common well where we sourced our water. Many times, when I would go after school, I would find the water had run out. My crops suffered, as did my income, now earning just \$5.60 a week, less than half of what I was earning before. But I had to keep going. This business is what kept me in school, is what gave me purpose. I completed secondary school in 2004 and went full-time into farming. By then, I had saved \$5,000, which I used as capital to set up a shop within the camp. Business was good until 2008 when repatriation of South Sudanese refugees began. Peace, at last, had come to our homeland. Many of these refugees were my customers, so when they left, the farm and shop folded. A part of me was excited about the future that South Sudan held for us. My countrymen who had fled to all corners of the world were returning to be part of this new country; to help rebuild and restore it.

But I decided to stay in Kakuma rather than return home. I had made something of my life in the camp and was not ready to abandon it just yet. I had also met a lovely lady and our plans to marry were moving ahead. My parents and brothers were living in Bor at the time, so I left the work of dowry negotiations to them. They delivered sixty cows to my wife's family thus cementing our union. I finally had the companionship I had desired, no longer the little lost boy of Sudan.

I sometimes wondered if I should go home, but like all the times before, peace didn't last. By 2013, the unity government was unraveling. My father was killed that year as violence again erupted. I was relieved to be safe in the camp with my wife.

I enrolled in a course in pharmacy that was offered by the IRC. It was a six-month course which kept me busy and engaged my mind. Later in 2015, I saw a job advertisement for a South Sudanese interpreter to work with the UNHCR. I applied for the position and got it. Now, five years on, I'm still working as an interpreter and am the proud father of three children. I earn \$60 a month, which is not a lot of money, but we make it work.

At 41 years of age, I have been living as a refugee for 29 years. Kakuma is my home. Though life in the camp is chockful of challenges, at least there is peace. Here, my children, who are in Class 5, 3, and 1, can go school which is much more than I had when I was their age. I worry though about their future: how they will be able to advance themselves academically because I don't make a lot of money? There are not too many opportunities for professional growth here in the camp. Unless I get into some other business, I have to contend with my meagre salary for now. I don't have a bank account, so I use my M-PESA account to buy food and general supplies. When I first learned to use it, I felt how incredibly empowering technology could be. I thought back to my wooden savings box and how much life had changed since then.

The schools have closed now because of the pandemic, so my children are at home with their mother. They enjoy going to school, and the boredom at home is wearing on them. If they were in South Sudan, perhaps they would visit their grandmother or cousins like children often do. They don't have a good opinion of their homeland, a fact that saddens me. I wonder how much South Sudan has changed since I was last there as a boy. I talk to my mother and brothers every chance I get, though not as frequently as I would like. I cling on to life as hard as I can though there are many times I have wanted to give up. I made it somehow, and as long as there is life in me, then I shall do my best to live it.

Somewhere to Belong

“Run! Run as fast as you can!”

Didas' family lived in North Kivu province in the Democratic Republic of Congo. He and his three siblings enjoyed a happy childhood with parents who worked hard to ensure a comfortable life for them. They owned huge tracts of fertile land growing all kinds of food crops as well as raising cattle. Meat was a staple diet for the Banyamulenge, which is the community he belongs to, so many families owned huge herds. In 1994, when he was six years old, his life changed forever.

When the genocide broke out in neighbouring Rwanda in 1994, the Banyamulenge, who are ethnic Tutsis, also became targets of armed militias. In North Kivu, we were viewed as outsiders who took opportunities away from the indigenous communities and therefore had to be eliminated. So in that same year, the Mai-Mai militia attacked our villages, killing many and forcing survivors to flee before taking over their lands. We had no prior warning on the day we were attacked. My father, cousins, aunts, and grandparents were killed. I remember the screams, the fear written on my mother's face. “Run! Run as fast as you can!” She shouted to us. I didn't know where to run to. There was a huge crowd of people fleeing for their lives and I was swept away by it. I became separated from my mother and siblings, never to see them again.

All around me I could hear children crying. I tried to fight back my own tears, but it was no use. I was afraid of what would happen to me. Who would look out for me? Were the Mai-Mai going to come after us? The adults hardly spoke as we ran. It seemed they were consumed by worry. From Bunagana, we made our way to Kampala, then Jinja. We made camp wherever we could, staying a few days in an area doing manual jobs for the locals in exchange for food or money. By this time, I had connected with a few young people from my village, and we stuck with each other. We talked about seeking asylum in Kenya even though we didn't know what the process entailed. Many of the Ugandans we encountered were sympathetic towards us having seen a constant stream of Congolese

refugees passing through their towns over the years and offered us food and water. We were, however, easy targets for thugs who robbed us frequently or worse, raped the women.

A month after we had fled our home, our large group arrived at the Kenyan border in Busia. We immediately announced where we were from and our intention to seek asylum in Kenya. It was as if the Kenyans had been expecting us because we were registered immediately then informed that we would be transferred to Nairobi. By the third day, the anxiety was palpable. We were still holed up in Busia and there was no clear indication of when we would be transferred to Nairobi. I joined a group of boys who banded together and decided secretly to head for Nairobi on our own. It was a grueling journey that took three weeks. By the time we arrived, our legs were swollen. Because a group of seven young boys was likely to draw a lot of unwanted attention, we split up and went our separate ways. We were swallowed up by the city. I would never see those boys again.

I walked around aimlessly with no real plans or idea of what I'd do next. At some point, I found myself in Gikomba, one of the largest open-air markets in the city. There was a group of young boys huddled up together who looked like they were the same age as me so I sidled up to join them. When they noticed me, they asked who I was and what I wanted. I didn't answer, I didn't understand Kiswahili and regardless, I couldn't tell them. The next minute they were on top of me, I covered by head to protect myself from the kicks and punches. They left me lying on the ground, moaning from the pain. I stood and limped off to the sidewalk.

The beatings went on for a few more days as I tried to join them again and again. Something in me told me that my ticket to survival was with these boys. Finally, they accepted me. When I learned that they robbed people, especially women who couldn't fight back, or begged for food that was being discarded from restaurants, it was hard to accept that this was going to be my life too; a far cry from where I had come from. At night we slept by the Nairobi River under plastic sheeting. It was cold and there was always the risk of being rounded up by the police or being attacked by older boys.

I lived on the streets for about eleven years, surviving on begging, stealing, or selling waste plastic bottles to recyclers. I would see children my age going back and forth from school, which saddened me, because I felt trapped in my situation. I thought about my siblings from time and time, wondering if they were doing better or worse than me.

One day, a stranger came up to me and offered me a different life. I don't know what he saw in me, there were many boys and young men like me in a similar situation and he could have approached any of them. He told me he had a farm in Nyeri where I could work as his caretaker. The idea of working on a farm brought back memories of my years on my family farm. I didn't hesitate, even though I didn't know where Nyeri was or whether this man's intentions were good. When I got to Nyeri, it was like he said. There were animals to feed, water, and generally look after. He didn't pay me but provided room, board, and everything else that I needed. It was more than I had had in a long time. I would never again return to the streets if I could help it. I lived on the farm for two years then moved in with another family doing the same kind of work of tending to the farm or animals.

After three years, I was able to secure a paying job earning \$30 a month. I moved back to Nairobi in 2010 with the idea of starting a business. Before I could go into business, I needed to sort out my legal status. I went to the Refugee Affairs Secretariat office in Shauri Moyo, was interviewed then issued with a temporary document to allow for transfer to Kakuma refugee camp in Turkana. I had no intention of going to Kakuma. I had heard enough stories about the place to know that life was difficult there. Despite the hardship I had been through living in the streets, I was going to take my chances in Nairobi. For better or for worse, it had become my home. After my temporary documents expired, I knew I would get in trouble with the police if I was arrested, so I went the police station and reported that I had lost my documents. I now show the police report when I'm asked for identification.

With \$60 from my savings, I started a powdered detergent distribution business. It was a modest enterprise bringing in \$35 in profits per month,

but I was happy. A year into the business, I had saved up \$400. I didn't have official identification documents a bank of M-PESA account were not options. Instead, I kept the money in the house, that way, it would be safe from robbers or the police.

One day, when I came home from the market, my roommate was not there. The radio and mattress we shared were also missing. My gut told me that something was wrong. I quickly went to check the place where I hid my money, and it was all gone too. I knew then that he had taken it because he was the only person who knew where my hiding place was. I was devastated. During the year that we had lived together, he gave no indication that he was untrustworthy. He was like a beloved brother to me. His disappearance brought on a new challenge as well. Without his contribution, I now was now solely responsible for the rent, and there was a great danger that I would end up on the streets again.

I had to act fast. I went to the wholesale shop where I bought the detergent and asked for a credit facility to allow me to procure the soap and pay later. I got stock worth \$15 and made a down payment of \$10 with the balance to be paid once I had sold my stock. In the meantime, I slept on the floor in my apartment, and it was a month before I was able to buy a mattress for \$25. As soon as I was able to, I stopped selling detergents and switched to hawking shoes in Nairobi's streets. The returns were better with monthly profits of about \$50. After six months of this, I switched to selling mobile phone accessories which brought me \$70 a month.

Soon, a lot more people were selling mobile phone accessories and my profit margins began to shrink. I continued working and saving money even as I started looking for something else. I talked to a few people within the refugee community, asking if anyone knew about any opportunities and in a few weeks, I received a call about a job opening in a bakery. The job was in Mombasa and the business was ran by a Congolese man who had arrived in Kenya as a refugee years before I did. I was assured that no prior experience was necessary, and I would learn everything on the job, so I moved to Mombasa.

My days would start very early in the morning and go into the late afternoon, but I enjoyed my work. I earned \$70 a month, gaining a lot of experience along the way. After a year of working and saving money, I felt ready to try my hand at running my own bakery. I was confident that I had the right skills and motivation to succeed but unfortunately that was not enough. I didn't have the right packaging for my products and the customers didn't come. I ran out of money and closed the business. Though I was disappointed in the outcome, I took it in stride. I had no regrets about getting into the business. I knew there would be challenges, but the experience gained was invaluable. A few months into my unemployment, a friend of mine who knew that I was looking for a job connected me with another bakery that was looking for someone to train their workers. With my past experience, I was a perfect fit so I took on the job, earning \$4 per day to train employees on all aspects of baking. This was in June of 2016. Six months later, in January 2017, I moved to another bakery earning \$5 per day.

I was in Nairobi for a friend's wedding in June 2017 when I met a lovely lady who was also a refugee from Congo. I got to talking to her and learned that we came from the same area in

North Kivu. After the wedding, we kept in touch and our friendship developed into a relationship. In 2020, we decided to move in together. We didn't have enough money for a wedding ceremony and with no family members, we had a small ceremony with a handful of friends. I wish I could have asked my wife's father for his blessing as is tradition; I wish my father and uncles could have escorted me to her house as went to pay dowry; I wish my mother and aunties would have been there to ululate as we exchanged our vows.

We live in Mombasa and like me, my wife's legal documents have also expired. We are waiting for the government to lift the movement restrictions put in place to contain the COVID-19 pandemic so we can travel to Nairobi to renew our documents. Once that happens, we plan to apply for resettlement in Australia.

My life is a lot better now. With my work, I'm able to pay rent, buy food and take care of my wife. My experiences, though deeply traumatizing, helped me develop a fearless spirit at an early age. I still think about my family; It's hard not to. If my mother and siblings are alive, I pray that they are thriving. I hope they are not in a refugee camp. Thankfully, with my wife by my side, I'm no longer alone.

Adversity Makes You Stronger

A Somali man never gives up reuniting with his mother.

Hassan was born in Mogadishu, the youngest child in a family of nine. He has few memories of Mogadishu, having lived there for only a short time. What he does know of that life is what he's been told. His mother is a high school graduate who worked with the postal service and his father was a driver. His father never went to school, but his lack of education was not an impediment. He went on to start a restaurant business and was able to support us and the extended family.

When the civil war broke out, my mother, my sisters, and I fled to Kenya, leaving my father and older brother behind. I later learned that it was not safe for men to escape with women because the armed rebels had set up several check points along the route where they forced fleeing civilians to identify what tribe they were from. If you told the truth, there was a high probability that you would be killed, which is what happened to many men and boys. The surviving women and girls, having no form of protection, making the journey alone, were often robbed, raped, and some killed. Life there was harrowing; the refugees faced extreme hunger and disease with many dying.

Months later, some went back to Somalia while my family relocated to another town along the Kenya-Somali border. Most of the families in the area were desperately poor, living in small traditional houses like they used to back in Somalia. Having been thrust into the role of provider, my mother set up a miis (small shop) selling groceries as a means of supporting the family. Sometimes mother's store would run out of stock, and she would have to close for weeks or several months on end. My wonderful uncles did what they could to help get the shop running again or ensure that we had food. We didn't go to school; we couldn't afford it so reciting the Quran became the extent of my education.

I was not more than eight years old when my mother fell ill. She needed to go back to Mogadishu for treatment. Because she couldn't take

us with her, my siblings were dispatched to various relatives who lived close by. Being the youngest, we talked about going to Mogadishu together or going to live with my father, who by the way, I hadn't seen in years. I decided to go and live with my father. I didn't know then, that as I said goodbye to my mother, that would be the last time I'd be seeing her. Maybe if I had gone with her, my life would have turned out differently. My mother's friends took charge of me and together we travelled to Mandera where my father and brother had settled. Arriving in Mandera, I didn't know what to expect. My father was still working as a driver and, incidentally, he had a new family. He didn't have enough money to send us to school, so I continued studying the Quran.

Later, two of my older sisters joined us and together with my older brother, we moved in with my grandmother. To take care of the family, my grandmother reared and sold chickens and goats as well as selling clothes. Others started pitching in as well. My brother learned tailoring from my aunts and uncles who ran the business, my aunt apprenticed at a pharmacy before getting a job in a local pharmacy in the area, and another uncle sold second-hand clothes. Our lives began to improve with all these income streams, guaranteeing us at least two meals a day, tuition at an informal school, and more Quran lessons. We all lived together in the same compound with my grandmother the matriarch holding us all together. With all this family around me, I didn't miss my parents that much.

As we grew older, my siblings enrolled in a formal school, and I stayed back at the informal school while training to become a tailor. I was able to pay my tuition once I started making some money working as a tailor. My siblings often talked about our mother, wondering where she was. My older sister saved up enough money from her job as a tutor that she could travel to Somalia in search of her. My sister was gone a long time and there was no word from her so my brother went to Somalia to look for her too. He found out that she had gotten married and had been unable to locate our mother. He returned just as my other sister was making her own plans for marriage.

After a few months, I left the tailoring job to work in a restaurant, then left that to work as a

poster man. The work involved using the radio to broadcast messages from people who were looking for their relatives in hopes of reunification. How much I made depended on my employer's generosity. I was earning between 50 cents to \$1 per day while working as a poster man, which was about the same when I worked in tailoring and the restaurant. I took pleasure in my work; it took me to places I'd never been to, and I met new people all the time. Then of course there was the added bonus of being part of a family's reunification story. Those happy endings renewed my own hope that the same would happen to me and I would be with my mother again. Every once in a while, messages would come through from women who had the same name as my mother. I wondered if they were her although I was afraid to ask them, if they had a son they were looking for, whether that son was me.

One day a woman got in touch with me via email who I believed was my mother but later, after a lot of correspondence between us, it turned out that she wasn't and my heart broke. The first time I heard from my mother was through a recorded message she made and passed on to someone who was traveling back from Somalia. I could hardly believe it. We started exchanging emails and continue to do so occasionally.

I developed an interest in computers and through a friend, I started volunteering at a cyber-café even as I continued my job at the radio station. I worked as a secretary of sorts, helping elderly customers who were not computer savvy write documents. I still had an interest in going to school but also needed to continue working. I was earning between 50 cents and \$2 at the cyber-café and sometimes a little more in tips. I talked to my employer about letting me work part time and when he said no to that, I asked for a raise, a request he also declined. With that, I left the job at the cyber-café, going back to my job as a poster man while enrolled in informal school. Our town was, however, prone to attacks and the rising insecurity drove people away. I went back to the restaurant where I often worked late into the evening. For over seven months, I saved up \$7, keeping my expenses to a minimum by making sure I ate at the restaurant. I also helped my father financially from time to time.

Around mid-2006, I used my savings to travel to Dadaab where I connected with my uncle who was working as a block leader at the camp and enrolled in school. My uncle was well respected within the refugee community because of his advocacy work. However, his work ruffled feathers to the extent that on one occasion, he was viciously attacked and badly injured. We reported the matter to the police and the case was moved to court with my uncle being awarded about \$10,000 in damages which the perpetrator was required to pay. The men however decided to resolve the matter out of court through the customary Somali system though I don't know what the outcome was.

Up until 2011, when I was finishing high school, I'd see my uncle's attacker around the camp. He was always trying to intimidate or threaten me because of the way I had helped my uncle report the case to the police. Because of threats to his safety, my uncle didn't stay much longer after that, moving his family to Kakuma. I stayed on to finish school then got a job soon after earning \$55 per month. I worked for about seven months and was able to save \$150. I made plans to move to Kakuma but first I took a detour to Nairobi in search of a better job.

I spent about a year in Nairobi working as a shopkeeper earning \$60 a month when I started, to between \$140 and \$170 by the end of that first year. I lived with friends, paying my share of the rent and utilities. During that time, I was thinking about enrolling in evening classes so I could improve my computer skills and also take driving lessons. With good work and good pay, things were looking up for me until my refugee status documents and my work permit expired. I toyed with the idea of staying in Nairobi and continuing to work covertly, but it was risky. If arrested, I could be sent to Dadaab or deported to Somalia. The only things waiting for me in Dadaab were poverty and insecurity. It was a difficult decision but when you are a refugee there's a constant reminder of how little power you have. Kakuma was my best bet because at least my uncle was there so I would be with family. It was several months before I got a job but when I finally did, I worked for an aid agency earning \$40 a month which later increased to \$55. I supplemented my income by working for another agency for about six months earning \$30 a month.

Later, I dropped one of the jobs and enrolled into a training institute to become an English language trainer. I then teamed up with my cousin to offer free language classes in the community. I worked with several organizations on short term jobs where I received pay that barely covered my expenses, and sometimes my brother would send me some money to see me through the month.

In general, the jobs with research organizations paid better but they were short-term contracts often lasting three weeks at a time. In one organization I made \$110 working as an interpreter and in another \$40 for eleven days working as research assistant. I also put in an application to be resettled in the United States, but the process was put on hold. The incoming Trump Administration was making drastic changes to the US Immigration Policy that among other things, affected refugee admissions and resettlement. I travelled to Nairobi because I was unwell, staying with friends for nine months during my treatment while also trying to regularize my refugee status documents. Unable to renew my paperwork, I returned to Kakuma in December 2019.

I started the Kakuma READ Project with a friend, an initiative with three program areas: an adult literacy program, a weekly podcast raising awareness on COVID-19, and community health and development. We are raising awareness of the challenges experienced by vulnerable groups within the refugee community like women, girls, and persons living with disabilities. We are also highlighting the impact the COVID-19 on refugees. We still have a lot of work ahead of including building support and attaining community buy-in. The position is voluntary so I'm looking for a job. I want to support my family even though employment opportunities for refugees are scarce. I'm living with my uncle and cousin who offer both emotional and financial support, even with their limited resources. As for my mother, she was living in Yemen but the protracted civil war there forced her to move to Egypt. I don't know if or when I'll be able to see her.

For Now, We Wait

"I can't help but wonder what lies ahead."

"Suleiman was born into a large family and was sent to live with his grandmother in the countryside when he was only two. Her family was nomadic, never settling in any one place for too long, which meant that Suleiman didn't go to school during that time."

My mother was the second of four wives and I the fourth of her nine children. We all lived in the capital city where my father held various jobs. When I was two years old, my parents thought it would be good for me to go and live with my grandmother in the countryside. Their rationale was that living in the countryside would expose me to new experiences and prepare me for the world. I don't know if it's possible for a two-year-old to have that level of awareness of their surroundings or the world they live in, but since I had no say, I went off to live with my grandmother. When I was five, I returned to the city to live with my parents and enrolled in madrassa at the end of 2001.

Meanwhile, my father was in the transport business. He owned a truck which he used to ferry goods across the country. The money he made was barely enough to support his large family. He was, after all, responsible for housing, utilities, healthcare, education, and everything else in between. The government at that time did not provide any type of social services. My mother, being mindful of the immense pressure her husband was under, decided to talk to him about starting her own business. With his financial support, she opened a store selling food stuffs and milk to the locals. This worked out very well and for a while, our family was thriving, that is until disaster hit; my father was robbed of his truck and lost his livelihood. He had to turn to his brother who lived in the UK who, to sustain us, would wire him a monthly remittance.

My mother's business continued uninterrupted allowing us to keep our heads above water. Father then got this idea to venture into fishing and in 2002, moved to Hobyo, a coastal town. He started out small, with a few fishing boats,

then grew the business steadily as his profits increased. As the business flourished, so did our family. Some of us children were able to go to school for the first time. Life was good again. At the beginning of 2006, just as he was basking in the success of his business, as storm hit the coast and my father lost most of his boats. He couldn't secure a loan from the bank to replace the boats and his savings were not enough to buy new ones. He returned home a broken man, reaching out to his brother once again for help. I saw what the loss did to him, and I wished there was something I could do to lift his spirits. Mother kept on with her business. Father's setback was but a bump in the road and she ensured that we had a roof over our heads and food on the table.

Around the same time, a loose network of Islamic courts known as the Islamic Courts Union (ICU), gained control of Mogadishu from a group of warlords who had been running the city. The skirmishes between the ICU and the locals turned the city into a dangerous place and mother was forced to close her store. We had to leave the area to find a safer place to stay. Without any source of income, we children dropped out of school. Towards the end of the year, the international community stepped in, sending military intervention to support the transitional Somali government. Government forces with the help of regional governments were able to defeat the ICU and take back control of most of the city. But the ICU was not completely gone and continued to fight into mid-2007. Staying in Mogadishu became untenable, and we moved into a camp on the city outskirts. We received some assistance from humanitarian organizations that were supporting internally displaced persons with food aid, basic healthcare, and some shelter. The support, however, was irregular and infrequent. Fortunately, my father landed a job as a driver for a private company and my mother started another grocery business in the market. Things looked up again, the children, me included, were back in school. Father's job often took him to the city and one day as he was coming home, he got into an accident which left him badly injured. Unable to continue with work, mother once again took the helm keeping us afloat.

In the beginning of 2008, the remnants of ICU had regrouped and rebranded into Al Shabaab,

targeting government premises, officials, affiliates, and any individuals associated with the government in any way. As it turned out, the company my father worked for was a private contractor who provided services to the government, so my father, concerned about his safety, resigned from his job. Once he recovered from his injuries, he stood for election as camp leader and won. He supervised the distribution of aid to the camp residents, receiving a small stipend for his role.

Things with Al Shabaab continued to escalate. They started recruiting young men into their ranks while also targeting aid organizations and foreign NGOs. Because he worked for the aid agencies, my father worried about his sons' and his security and started making plans to move us to Kenya. He sought financial assistance from his relatives, sold anything we couldn't carry with us, including my mother's business assets, and in March 2008, sent his first three wives and their children to Dadaab. Whatever he paid for our transportation was not enough to get us to Dadaab, so for two weeks, we were stranded in Dholey along the Kenya-Somali border. We lived with the locals who were friendly and generous as we waited for father to send assistance. In the camp, life was a mixed bag; education and healthcare were free. We were allocated a small residential plot and received food rations twice a month. We enrolled in the camp schools but struggled with the language. The main languages of instruction and communication were English and Kiswahili. Unable to fully integrate because of the language barrier, we dropped out of school in the second year.

During our time in Dadaab, we didn't hear from father nor did we get any financial assistance from him. To support us, mother got a job working as a salesperson in a store. We later learned that in May 2009, father had fled to Kakuma with the rest of the family so in August 2009, we too moved to Kakuma to join him. Father had a hard time securing a job in the camp because he faced the same predicament as we did in school – not being able to speak the local languages. Nor could he find work outside the camp because of restrictions that prevented our movement outside the camp. So again, mother stepped up.

She secured a \$300 loan from a relative and opened up yet another shop selling foodstuffs. With great effort, we got back into school and in November 2014, I did well enough in the primary national exams to secure a place in secondary school. In the middle of my success, father fell ill, having to travel to Nairobi for treatment. He was diagnosed with septicaemia which later became systemic and in May 2016, he died.

As a family, we didn't have a chance to attend his funeral in Nairobi, again because of movement restrictions. My father's first wife who had been with him during his treatment and subsequent death was the only one who got the chance to say goodbye. Losing him has left an emptiness that is difficult to fill. His medical bill of \$2,500 was paid off with the help of relatives. Mother too fell ill, struggling with her illness for much of 2017 and spending \$700 on treatment. Her business slowed significantly during her illness, but after she recovered, she was able to resuscitate it with financial support from her close relatives.

Despite these setbacks in my family, I focused on my studies, graduating in November of 2018 as the best student in the camp and the region. I applied for a scholarship program through the World University Service of Canada (WUSC) which supports refugee students with educational opportunities in Canada. I was thrilled when I was notified that my application was successful. I would be joining university in September 2020. Right out of secondary school myself, I got a job with an international organization working as a secondary school teacher earning \$70 a month. By then I had a bank account and would receive my salary through direct deposit. I never used mobile money (M-PESA)¹ services. Due to my refugee status, I was ineligible. My refugee documents, which were the only forms of identification I had, did not meet the application requirements. I used most of my salary to support my family. My teaching job lasted six months, from January to July 2019 and at the end of my contract, I started offering private tuition classes for secondary school students. I taught math, biology, and chemistry earning about \$100 a month.

¹ M-PESA is a popular digital payment service in Kenya and other African countries.

² Islamic Court Union began operating in 2000 to address lawlessness which resulted after the fall of the government in 1991.

At the start of 2020 I was counting the days until September. But our best laid plans were upended by unexpected events: the COVID-19 pandemic turned everything on its head. The trip to Canada was aborted with no news of when we would be able to go. The tuition job also dried up as did my mother's business. With movement restrictions and reduced income, she's has seen fewer and fewer customers with each new day. We now rely on the 500 KES monthly food voucher which all camp residents receive.

So, for now, we wait. We lean on each other for support as we always have, looking forward to each day, hoping that each new sunrise brings with it better news and that our fortunes will improve. We have lost so much as a family, and I can't help but wonder what lies ahead. I know going to Canada will change things, that education will open so many doors for me and for my family. My mother has sacrificed so much of herself to do what she can for her children, and without her, we wouldn't have made it.

I Was Told I Am Someone's Wife

A woman finds support in a husband she's never met.

Destiny was living with her mother, uncle, and three younger brothers in South Sudan, helping her mother run a small grocery business. One day her mother and uncle came to tell her that there was a man in the USA who wanted to marry me. He had already sent money, a "booking fee" for a wife, like a down payment on a cow or a car. The very next day, his relatives came for a big party.

Just like that, without a word from me, I was told I was someone's wife. Even now, eight years later, we still have not met. I know his name is John. I know he lives in the USA. I know he was one of the Lost Boys, of the first South Sudanese to arrive in Kakuma way back in 1992. I have his photo, and we chat every day on Whatsapp, except for the times I don't have enough airtime. But there's still so much I don't know. He tells me he has to go to work early, but I don't even know what he does.

Still, he keeps sending money. In 2014, a couple of years after mom died, he told me to go to Kakuma with my brothers, so I went. He said it would be better for the boys to go to school there, and that from there, we could see about being resettled, going to stay with him. I had \$180 saved up in cash, and John sent another \$400. My friend had a referendum card (an identity document needed to receive remittances), so she could collect the money for us. We boarded a shared car and were dropped at a Red Cross post in Nadapal. John told us to tell them we were fleeing from insecurity, so that's what we said. From there, we boarded a lorry around 6:00 am and arrived in the camp around 7:00 pm.

So many things about the camp took me by surprise. First, was the sun. The sun feels twice as hot in Kakuma as in South Sudan. Second, I was shocked to see other brown people, people like Somalis, Burundians, and Congolese. They

don't look like us. I know it sounds silly now, but before we arrived at the reception center, I thought South Sudanese were the only people in the world.

After a week at the reception center, we were given a ration card and manifest (identity document). We were taken to a tent in Kakuma 3, which was supposed to be our home. They helped us with some water cans, mats, and cooking pans. That is how we started our life.

After just a few weeks, someone cut through our tent at night and stole our cooking pans. I was so scared and didn't even know where to complain or look for help. I called John. He suggested we move to Kakuma 1, the more developed side of the camp, and he sent us \$200 to find a house. I rented a house from an Ethiopian man for \$25 per month. We even were able to arrange electricity for \$10 per month from a Somali businessman with a generator.

Once we settled in, I started taking English classes for \$3 per month, and the boys all enrolled in primary school, which was free. I would try to save as much as I could from whatever money John sent. I'd keep the notes hidden under my mattress. (So far, I've never had M-PESA or a bank account.) By January 2016, I saved \$170 and started a business selling githeri, a traditional corn and bean stew, and tea in the market, which is a very popular place for both refugees and Turkanas. The business grew quickly. I now even have two other South Sudanese women who work with me, and I pay them \$2 per day. After all of the expenses, I go home every night with \$6 in profit. Plus, we mostly eat from the restaurant, so we spend very little on extra food.

My husband says he is working to get us all resettled in the USA, where we can stay with him. I don't know how long that will take. Can you imagine, in eight years of marriage, I have never even met this man, but for some reason, he has faith all will be well. He continues to help me and my brothers. He says that soon, maybe early next year, he will come to meet me in Nairobi. It hardly even feels real.

From the Frying Pan into the Fire

“For a long time, we would dig holes and bury the money inside.”

Droughts, inflation, looting, and violence in Somalia forced Ali’s mother’s tea stall and his father’s shop into bankruptcy. They fled to Kakuma where his parents hoped that their six kids could continue school there. Ali doesn’t see the camp as an opportunity though. He says, “Honestly, the camp is a small hell, and there is no end in sight.”

The camp such a huge change from the idyllic childhood I remember. My father had a small shop down the street from our house. Selling food and clothing, he brought home about \$500 per month, which paid for all of our needs: rent, school fees, and healthcare. My mom ran a small tea shop to supplement dad’s income.

But by 2011, things were falling apart at home. Completely broke, my parents took us to Kakuma. For the first year, we depended 100% on the UN. After about a year, my mother managed to start a small business buying and selling people’s unused UN rations. But it was tough going. Not many people had extra rations to spare, and lots of people were trying to earn a living just like my mom. But it helped to have a little cash for things like soap and shampoo, which weren’t provided by the UN.

In the camp, it was hard for my dad to start a business. He was used to running shops, but to do that he needed a lot of capital, something we definitely did not have.

He got the idea to serve as a sort of facilitator and advisor to a large number of shops. He helped them link to and manage suppliers, which improve shop sales. From this, he was able to create a salary for himself of about \$200 per month. He saved as much as he could, so he could start his own shop, attached to our house, after about a year.

By then, we had adjusted to some of the unique financial arrangements in Kenya. It took me

awhile to get used to the denominations of currency. It was hard to keep track of what the money meant. A 10-shilling coin is so small, but it’s not useless! I had to learn.

And then there was M-PESA – a popular mobile money service in Kenya and other African countries – this “soft money” system. We just couldn’t imagine paying for things if it wasn’t done using physical cash. And there were so many ways you could get the M-PESA transaction wrong. The whole thing was so strange and scary.

We had never used a bank before, either. For a long time, we would dig holes and bury the money inside. Then we found out people in Kakuma often left their savings with a shopkeeper, and we could not believe this. Can you imagine, just trusting your wealth to another person? People do!

Once my father’s shop was going, things got better. But in late 2014, gunmen broke into our home and ordered us all to lay on the ground. My father screamed, and they stabbed him in the belly. He fell to the floor moaning, while they looted his shop completely, ordered my mother to hand over her savings, and then raped two of my sisters, right in front of us. My mother pleaded with them to stop, to just take what they wanted, but to leave the girls alone. I will never forget my sisters’ cries. They left with all of our things, all of our money, and my sisters’ lives as they knew them.

They survived, but are still in therapy. It wasn’t just the rape they had to endure. People immediately blamed the girls for what happened, even when they were still in the hospital with my father recovering. After this horrible incident, UN officials came, promising to start the process of resettlement, so we could be safe. It took three years, but we were approved to go to the USA in 2017. But before we left, we were told that America has banned immigrants from Somalia from entering the country. Once one country has approved you for resettlement, no other country can take you again. So that’s it. We are stuck in this tiny hell.

We had no choice but to try and make a living again. Some refugees in our same clan raised money to help my father reopen his shop. I finished secondary school and spent a year

working as a private tutor. I'd work from about 4:00–6:00pm and was able to earn about \$60 per month. It was one of the best jobs around, if you ask me. But I also wanted more. My friends and I hired some other young people to take our tutoring jobs, but for \$40 per month, while we are trying to set up a distribution center to help local businesses source their goods from around Kenya. At the moment, each of us is getting about \$300 per month from the business, and it's still growing.

It's better financially, but it's not as good as when I was young. And our memory of the violence and hatred we've seen in this place will be with us forever, in this little hell, which continues to be our home.

If You're Uncomfortable, You Can Go

“Going home? I would rather die.”

Zara loved her life in Ethiopia. She was in love. She and her husband had four perfect children, three girls and one boy. Both of us were working—him as a doctor and her running a kiosk—and meeting all of their needs. They were forced to uproot their lives when soldiers began to harass, threaten, and attack their family.

My husband was a doctor. He used to take night shifts and sometimes went out for fieldwork as well; those extra allowances allowed us to treat ourselves from time to time. I ran my own kiosk and had a *boda* I hired out that brought in extra money. Together, my husband and I were saving in an *equb* (chama) to build our own home and finally stop paying rent.

The harassment started in 2016. My husband had gone to an orientation meeting in Hawassa, and that got him on some kind of list. Soldiers were always on the lookout for my husband. They would arrest him, beat him up, and let him go. It happened several times. Then one day in 2018, while he was working the night shift at the hospital, they came to look for him. He hid. Four of them then came to the house trying to find him there. But he was at work. They were fuming angry, stormed into the house, shouting that my husband was a dead man. When they couldn't find him, they threw me to the floor and raped me while the children cried and begged them to stop.

When they left, everything was unnaturally quiet. Nothing was moving. None of us said a word for what seemed like a very long time. Then I lifted myself up and called my husband at work. “We need to leave.”

I was so afraid. I didn't know why they wanted to kill my husband. I couldn't believe the violence we were facing. Then I had a new fear, how could my husband love me after this? He is such a gentle man and has always been faithful to our marriage. I felt I had betrayed him. I had

been taken by other men, by his enemies. Would he ever look at me the same way again?

We grabbed a bag with my husband's documents and all the money we had on hand from our savings and the capital from the kiosk. I threw in my gold jewelry as well. In total, the money was about \$2,500 but all in Ethiopian birr. At 3:00 am we boarded a matatu heading to Addis. We didn't know where we were going. Maybe we should go to Hawassa and hide out, my husband suggested. But then we got down from the matatu at Adama and heard a conductor calling out for Moyale. My husband had a former colleague living there and gave him a call. Does he have any relative who might take us in and give the children a place to lay their heads? He told us yes, we should get to Kenya since no one would be looking for us there. Once we get to Moyale, we should keep going to Nairobi, and his brother would meet us there.

I believe that God can see your inner thoughts, and when things are very difficult, he can make a way. That's the only way I can describe our luck when we got near the border. We had found one man who offered to smuggle us across the border as long as we paid. But we didn't feel good about him. Something was off. We told him we would pass on his services.

We decided to wait and see then if there might be another way. At that time there was also this very serious conflict in that area among the Boranas. Even the UN came in. When we saw crowds of people fleeing, and we just joined along. We didn't know if we were going towards Kenya or back into danger in Ethiopia. It turns out we were crossing into Kenya, with the border open to allow people to escape the fighting.

After some time, we came across a car taking people to Nairobi, and we got in the car. We tried calling my husband's colleague's brother, but he wasn't answering the phone, so we just asked people in the car to direct us to an Oromo neighborhood, and we got down there. After three days fleeing home, here we were.

We sat on a corner, trying to decide what to do next. We were so tired and dirty. We hadn't carried any clothes with us. My period even started while we were on the way, and I had no clean clothes to change into. There was a

woman selling food there on the corner. I introduced myself and bought some food for the kids. We started chatting, and she asked if we had a place to stay. No. Even though she lived in a crowded house with her five children and her mother, she took us in. She went around to other Oromos and asked them to donate some food and clothes for us. I wept with relief that night. No more running.

After only about five days, this woman heard about a friend, a fellow Oromo, who was leaving the country. If I wanted, I could take over their whole house, even the furniture that was going to stay behind so long as we could look after her mother. So I moved there with my family. I felt safer knowing my husband was a doctor and could treat the elderly woman when she became sick. Since we were just taking over her lease, we didn't have to pay a deposit. Rent was KES 10,000 per month, and we paid KES 5,000 while the woman paid the other KES 5,000 for her mother. We didn't know where to change our money into Kenyan money, so she went out and changed it for us. Even now, I can't believe her generosity. I believe God sent her for us.

We realized our money would run out if we weren't working. I was able to take a loan of \$200 from Heshima and bought pots and ingredients to start selling samosas. Sometimes I also do injera, cakes, and sometimes these pastries we call kureza. I go up and down the streets of Eastleigh selling. By now people know me and that my food is very nice. My husband stays home with the kids. Once in a while Ethiopians who can't afford to go to the hospital come to see him for treatment. They offer him \$1 or \$2 just small tokens to say thanks. It breaks my heart to see this skilled professional sitting at home, especially when sometimes we are even sleeping hungry. Life isn't just about survival. You have to have your dignity, too. I hope that God will open doors for him so he can start working. He has gone everywhere asking for a job, but they say without a work permit, they can't help. I can see him losing himself the more he sits in the kitchen with me, like a woman.

I worry about my girls, too. You have to protect your daughters in this country. And with this corona thing, they have not been going to school. When they go out, they are hounded by boys. My husband has to constantly look after them.

The trauma they have experienced still sticks with them. You would be sad if you saw them, and they were kids who were brought up properly.

If you talk to other refugees, they will tell you they are scared of police and *kanjo* and stuff, but that has not been the case for me. I had only one fear when we arrived in Nairobi: Will my husband hate me? I was not even thinking of anything else. In comparison, everything else seems like such a small problem. If we had not left Ethiopia that day, I am sure my husband would have been killed and that I would have committed suicide. That lady who took us into her house knew I was not okay, and she took me to a clinic that works with refugees. They helped me get some mental health services, and with time I have gotten so much better. I am so happy for that.

It also helped to join a group, like a chama, with about 30 other women. Heshima organized us, and we supported each other and saved together, at least before COVID. Now things are harder. I keep my money in a small piggy bank and take it out to pay rent. I would prefer to save on M-PESA, but they say we are not allowed to register with just our refugee IDs.

There's not much to save these days. Samosa sales went way down during corona. We were eating like half of the samosas and cakes I was making. There were just no customers. But things got better during Ramadan and Arafat. I'm still struggling to keep up with rent. Our friend hasn't been able to help with rent during corona, so we try to get the full amount ourselves. It's a struggle now, and when I'm late the landlords cut off our lights and our water. Even when I'm on time, they sometimes cut it off. I think they want us to leave. I heard they used to charge \$130 and so they think they can get more if we leave. But they don't ask us for more. They just cut things and then tell us, "If you're not comfortable, you can leave." Lucky for me, I have a very good relationship with the watchman. I treat him like family. When they cut us off, I go and ask him to switch it back on for us. You have to be smart with how you treat people. Even now, we are living without water. Can you imagine, even in COVID, we have no water for washing hands!

Our power has been out a lot as well, and that is very difficult for me. I normally have to stay up until around 2:00 am wrapping samosas. Sometimes if our lights are out, I ask to use a friend's kitchen, but you can't do that every day. It's a nuisance to others who want a clean kitchen and who are trying to sleep.

We struggle so much here, but at least we still have each other. My husband is my best friend. We face our struggles together. Maybe one day, we'll be relocated to Canada.

Going home? I would rather die. How could I ever go back and look anyone in the eye? In that country, I was raped. I was treated that way in a country where once I was respected, where I gave birth. If there is any more "going" for us, it is going forward and farther away.

Home Is Where You Are

“Everything seemed to be happening so fast and I had no control over any of it.”

Joseph and his family once lived in a semi-permanent home in North Kivu where his parents farmed five acres of land, growing potatoes and sorghum and rearing cows. His first experience with loss occurred when two of his siblings died in childhood. In 2007 when he was fifteen, his father died unexpectedly following a mining accident, his death marking the end of Joseph’s education. Joseph dropped out of school to help his mother on the farm. As the oldest, it was now his responsibility to take care of their family.

In October 2013 fighting broke out between M23 rebels and government forces in Masisi. Many civilians, including my mother and younger brother, were killed. As we escaped towards Bunanga on the Ugandan border, my siblings and I became separated. When I finally made it to Bunanga, I waited five days, looking for my siblings, hoping they had made it out safely and were on their way here, but they never showed up. There were several men at the border and one of them, Jean Pierre, was from my village. Seeing him proved to be a blessing because Jean Pierre happened to meet up with Mr. Musa, a driver he knew, who advised us to travel to Kenya where it would be safer. Mr. Musa was kind enough to give us a ride in his trailer, a journey that took us four days to reach Nairobi. I was impressed by the tall buildings, the flyovers and crisscrossing highways, and the street-lights that lit up the night. However, my awe was mixed with fear; I was only twenty-one years old, with no family, and only \$30 to my name.

When we arrived in Nairobi, Mr. Musa extended his generosity by paying for a night's stay in a hotel. The next day, we went to the UNHCR offices, then were taken to the Department of Refugee Affairs in Shauri Moyo to register as asylum seekers. We asked if we could get the relevant documents that would allow us to stay and work in the city. Mr. Musa had hinted that with the proper documentation, he could help us find work in Mombasa. But our request was denied. We were informed that refugees were no

longer allowed to reside outside the designated refugee camps and that we would be moved to Kakuma. That same day, we were transferred to the UNHCR transfer center where we remained for three days. From there, we moved to the Kakuma reception center where we stayed for two weeks while we waited for our housing allocation. Everything seemed to be happening so fast and I had no say or control over any of it.

By November 2013, we were firmly in Kakuma, Jean Pierre and I sharing a 3 by 6 meter tent. On the one hand, it was okay because at least I was living with my friend but on the other hand, the space was cramped. I wondered about the integrity of the tent, could we really be safe in this flimsy structure? Kakuma itself was a desert; the temperatures were the highest I had ever experienced, often feeling like the sun was just inches away from my head.

By February 2014, Jean Pierre had had enough. With no opportunities to work and the harsh environment, he slipped out of the camp and headed to Mombasa in search of a better life. I kept in touch via calls which I made using my neighbor's phone since I didn't have one. In June 2014, we lost contact. I called his number several times, but he never answered. Loss, it seems, has no end.

Back at the camp, life was a daily struggle. I missed Jean Pierre and envied him for his freedom. There was barely enough to eat, the food rations were a kilo each of rice, sorghum, wheat flour, and yellow peas which was supposed to last me an entire month. Later we received a \$5 food voucher a month to supplement our rations, but even this, I found was like a drop in the ocean. I wondered how families were surviving on this if they didn't have additional income. I had to find a job and was lucky to secure one as a mason on a building site where I earned \$3 a day. It was back breaking work, and the heat did not let up. After a long day of work, I would go to the camp football grounds and catch a few games. Something as simple as watching a game or going to church on the weekend helped me connect with others, driving away the loneliness.

Continuing on a path of self-improvement, I enrolled in a three-month Basic English language course and when I wasn't in class, I took riding lessons from a friend who owned a motorbike. I

paid him \$1.50 per hour with money I saved from the masonry job. By May 2014, I was proficient enough to start work as a boda rider, ferrying passengers and goods and making \$10 to \$15 a day. Since I didn't own the bike, I would then pay \$30 a week to the owner, spend \$3 a day of fuel and save the \$2 to \$7 I made in profit.

Without a driver's license, because none were issued to refugees in the camp, my route was limited to the camp and Kakuma town. It worked out well because the customers were not in short supply. In June that year, I joined a group of fourteen other drivers to form a *likilimba* (savings club) where we each contributed \$3 a day over a ten-day cycle, with one member collecting \$420 at the end of each cycle. With my \$420, I renovated my house, put up a fence around my compound, bought clothes, a new mattress, and some household items. I was even able to save \$70 in my M-PESA account. Though the boda job was a step up from the masonry job, it had its own challenges. We faced constant harassment from the police who often stopped or arrested us with without cause or confiscated our motorbikes. Each time, we would have to pay them off to secure our release or the return of our bikes.

I had to forge ahead despite the challenges because I had big plans: to buy my own motorbike and also to get married. I left the *likilimba* and joined another with 13 members collecting \$650 every ten days. Thanks to the group savings, I was able to buy a used motorbike for \$850 and finally become my own boss. I liked the autonomy of setting my own hours, making as much money as possible, and after paying for fuel, I had a bigger profit.

The excitement of that moment paled in comparison to the day in February of 2017 when I married my beautiful wife. Our ceremony was simple; we went to the Refugee Consortium of Kenya office to register our marriage and later we hosted an evening party with fifteen of our closest friends to celebrate. Even though we didn't have a dowry, the hallmark of marriage

in our tradition, our union was just as authentic and filled with love. Our first child was born in August 2018 and we have a second one on the way. What a long way an orphaned boy from Masisi has come!

In January 2019, I bought a new motorcycle for \$1,180 and I now earn an extra \$25 a week from having an extra bike. My earnings allow me to take care of my family while also saving some money. I intend to set up a business for my wife after our baby is born, a small grocery shop so she can earn some money. To do that, I need \$1,500 starting capital and so far I have saved \$900 through the *likilimba*. I hope to have saved up the balance so we can open the shop by March 2021.

In the future, I want to own five new motorcycles, then increase my savings to the point where I can build a wholesale shop in Kalobeyei settlement near Kakuma camp. Even as my family grows, I often think about the ones I have lost, especially the two siblings whom I last saw in 2013. I wonder if they are still alive and together, wishing that they were here with me. I wonder if like me, they have families of their own. I think about how much more we would have accomplished if we were together.

I have a dream to own a large supermarket in the coming years because the only ones around the camp are two small mini marts. I see this as my home now because there is nowhere else to call home. It's possible to make a home where you are. I've seen it with those who have been here for over twenty years. Many have been born here and stayed, marrying and starting families and only leaving the camp when they die. At 28 years of age, I might be here for the rest of my life or I might leave.

For now, I'm doing the best that I can with what I have. Despite my incredible losses I have learned that joy can be found when you least expect it. It's the simple things like enjoying a loving wife or cradling my young son that make this place home.

My Mother, My Hero

“There were so many children like us who were clinging to life.”

Millicent was born in South Sudan and lived in Lorema with her twin sister, three other sibling and their parents. Her parents were small scale farmers, raising a few heads of cattle and growing food. Most of the food was for their family's consumption. Lorema, as with much of South Sudan, was wracked by frequent droughts and famine, with protracted civil wars making life very difficult. Many families were displaced by the conflict and the hunger. In 1998, Millicent's parents bundled up their young family, taking with them only the things they could carry and fled on foot.

Our village was not too far from a border town, so my parents were able to get there relatively quickly. When we arrived there, we boarded a vehicle that took us the rest of the way to Kakuma. My father got us as far as the border then had to return to Lorema to look after my grandmother. She was too old and blind to make the journey. It was several years before I say my father again. My mother described to me how difficult the journey to Kenya was. We suffered bouts of diarrhoea and we were severely malnourished. At many points in the journey, she wasn't sure that we would survive. When we got to Kakuma, we were immediately hospitalized and enrolled into a feeding program. There were so many children like us who were clinging to life. Once we made a full recovery, we moved into the house assigned to us by UNHCR. It was a mud house with iron sheet roofing and a fence of trees that circled it.

We didn't hear much from my father, and mother was now solely responsible for us. To earn money, she would make *mandazi* using the flour and cooking oil she received from the food rations. She would then sell them, earning about \$1 on a good day which wasn't much at all. I don't know how she did it. I was too young to remember that period. But she kept going.

When I was four, I started school in the camp. The school was free for all the children resid-

ing in the camp therefore making it possible for my siblings and me to attend. I enjoyed going to school, learning, and making friends. We also received a meal at school which was also a great incentive to keep going. Learning came easy to me though my twin sister struggled and was held back one class. I did well enough in the national exam to qualify for a scholarship for my secondary education. The scholarship was offered by an NGO that worked in the camp and targeted refugee girls who had a minimum pass mark of 230 in the national exam. I scored 292!

In 2005, my younger brother fell ill but was unable to get treatment in Kakuma. My mother made the decision to take him back to South Sudan believing his chances were better there. When she asked me if I wanted to go back or stay, I decided to go back thinking that we would return in a month's time. My older sister and cousin stayed behind. When we got back to South Sudan, I was surprised to learn that my father had remarried and started a new family. Mother however, remained stoic, keeping whatever she was feeling inside. The relationship between my mother and my father's new wife was not a cordial one. The new wife was abusive towards my mother while my father looked on passively, not wanting to get involved. While my father was establishing his new family, he neglected my mother as she struggled to raise their children in the camp.

When my brother recovered, my father's continued lack of interest in us made the decision to return to Kakuma in 2006 an easy one. There was also school to go back to. I graduated from secondary school in 2016, then enrolled in a technical institute to study agriculture. After I completed the course, I received another scholarship from the Danish Refugee Council and enrolled at the Masinde Muliro University satellite campus in Kakuma. I took a certificate course in Disaster Management and Humanitarian Assistance which I completed in 2018.

Given my life experience as a refugee, studying this course felt almost like a calling. I have a job now working as a clerk in the Lutheran World Federation (LWF) “youth parliament program” and earn \$60 per month. I have a savings account in the bank where I put away \$15 per month, spending \$30 per month on groceries and \$15 to support my two brothers through

school. I don't have an M-PESA account – a mobile money service – though I know how to use one. Because she has struggled with ill health since 2015, my mother no longer sells *mandazi*. My older sister has children now, two beautiful girls, and works as teacher in the same organization as I, earning \$60 per month. I visit her as often as I can. My twin sister also has a daughter. She lives with my mother until she can get a job then get her own place. My father came to Kakuma in 2017 to visit us then returned to South Sudan a short while later. I didn't think he cared much about us; his visit left me confused. Owing to the poor cellular network where he lives, we don't have much contact with him.

I would like to enrol in a diploma program but it costs \$1,400, an amount I simply can't afford at the moment. I save \$180 per year and spend \$90 per year on my brothers' tuition. My plan is to return to South Sudan and get a higher-paying job and accelerate my savings plan. My goal is save the \$1400 required for the diploma. If I remain in the camp, I'm not likely to get a job that will pay me more. I also want to be able to help my mother set up a business so she can be self-sufficient again.

My family means the world to me as do my friends, my work colleagues, and the youth I work with. They give me emotional support, so important given the environment we live in. Most of all I'm grateful for the sacrifices she made and continues to make to ensure we have a better life. When I think about her fleeing her home to come to a place where she didn't know anyone, having no resources and having to take of children by herself, I can't help but be proud of her. She inspires me to do the best I can and to continue to chase my dreams.

PART 7:

FINANCIAL BIOGRAPHIES OF REFUGEES IN JORDAN



Lost Aden (Paradise)

“It is very difficult to prepare for the future without knowing what is going to happen to you and when.”

Farah is a 35-year-old woman from Aden, Yemen. “Aden,” the name of a port city near the southern tip of Yemen, literally means “paradise.” For Farah, who spent her childhood and early years as a young woman in Aden, the city represented nothing less than a paradise compared to her difficult life as a refugee in Jordan. We met Farah for the last time in 2020. She was pregnant with her fourth child. A young and pleasant woman with a strong Yemeni accent, she had tremendous responsibilities for her age—fleeing her home, living in a new country, caring for three children, and the endless challenges of life in protracted displacement.

Coming from a middle-class background, Farah considered her life back in Yemen to be “comfortable.” Her family owned a house and a grocery store. After finishing high school in Aden, she decided to study journalism at the University of Aden. She had to stop after five months due to instability in the country though. She then married Hani, a Yemeni of Somali origins who used to work with her father at the grocery store and moved to Abyan with him.

In 2011, the political situation in Yemen started to deteriorate further, and Farah began to feel unsafe. At the same time, she got into a disagreement with her maternal family who refused to accept her marriage with Hani due to his Somali origins. Later in 2013, when Al-Qaeda intervened in Abyan, she decided to return to Aden. Once back in Aden, however, she encountered an uprising of the Secessionists Southerners* against the central government. Nowhere was safe.

Farah’s father encouraged her to flee to Jordan. At the time, Yemenis did not need a visa to enter. Farah used her savings and sold some gold from her wedding to pay for the airplane tickets, which cost around 250,000 Yemeni Riyals (~\$1000/700 JOD) per ticket. Her father helped her to cover the rest.

Arrival in Jordan

Farah and Hani, together with their two children, arrived in Jordan in 2013. For the first month, they lived with Hani’s Somali friend at a house in central Amman. They managed to meet their basic needs with the savings they brought with them – around \$500 (~350 JOD). At this time, Farah was already three months pregnant with their third child.

After one month, they moved in with another Somali friend where they rented a room. The young men living in the neighborhood encouraged Hani to find work in a factory in Sahab, an industrial town at the outskirts of Amman that is well-known among the Yemeni community. But Hani did not find work there and came back to Amman. He continued without work for four months. They lived off their savings and Farah sold some more of the gold from her wedding.

After five months of living in Amman, Farah and her husband decided to move to another house in the same neighborhood to live on their own. “It is true that my husband is Somali, but we were both raised like Yemenis. My husband always lived in Yemen. I also wanted privacy.” Hani used to go out every day with the young men and find odd jobs that paid him three to five dinars a day (~\$4–\$7). They struggled to pay the rent of 100 JOD and meet other basic needs and were barely surviving for that year. They spent all the savings they had brought from Yemen. Their son was born in 2014 and they received a small assistance disbursement of 100 JOD from UNHCR. Now with a newborn and two more children, however, their long-term expenses increased.

In 2015, Farah got news that her maternal uncles, who were still upset about her marriage with Hani, were coming to Jordan to look for her. She feared reprisal from her uncles and returned to Aden with her daughter and two sons to protect them. Farah again sold some of her gold jewelry to pay for the round-trip air tickets. When her uncles learned that she had returned to Yemen, they quickly decided to follow her back.

A full-blown war had started in Yemen. Farah was staying at her husband’s house until bombings in the area made the house uninhabitable. Farah hastily decided to join her father in Aby-

an who encouraged her to leave Yemen again. This time, she had to travel by road to Oman because the Aden airport was closed and then flew to Jordan through Qatar. She received financial help from a Yemeni businessman who also helped her get the visa.

Settling in or just surviving?

She arrived again in Jordan in late 2015. Farah and Hani had already registered with UNHCR in 2013, just two weeks after their arrival to Jordan, after suggestions from their Somali friends. But their case was complicated by the fact that Farah had returned to Yemen. As a result, their interview for refugee status determination was delayed until 2020, after spending more than six years in Jordan.

Like Farah, many Yemenis face difficulties in obtaining refugee status, either because they have returned to Yemen at some point during their stay in Jordan or because UNHCR considers the cities they come from to be “geopolitically stable” areas in Yemen.

While Farah was in Yemen, Hani had found work in the factories in Sahab. After Farah returned to Jordan, they moved into an apartment in central Amman. Step-by-step they started building their life in Jordan. As Farah's daughter entered school, she started to meet new people, especially women. Most of the people she knew are Somalis, as she said, “When a Yemeni woman marries a Somali, then most of the people she knows will be Somalis. I do not know many Yemeni people in Jordan.”

Through her growing social network, she found information about assistance, charities, and training opportunities. As she became familiar with her neighborhood, she established networks with her Jordanian neighbors, especially the shopkeepers, who allowed her to buy basic household needs on credit. This has been a key coping strategy to ensure there is food on the table through times when Hani could find work.

In 2017, Hani found a stable job as a cook in a snack shop at a commercial street close to their house. He worked without a permit for a salary of 175 JOD (~\$250) per month. Hani is very good at cooking Yemeni cuisine, but without a work permit, his pay was reduced. Hani's

salary only covered the family's rent expense, and Farah had to borrow from several grocery shops in her neighborhood to meet the daily needs of her family. She had accumulated debts of 340 JOD (~\$480) and paid off part of these when she received 270 JOD (~\$380) in winter assistance from UNHCR.

Hani finally left his job because the owner kept withholding some of his already reduced salary. He had also been plagued with worry about being arrested by the Jordanian police for working without a permit. If the police deported Hani back to Yemen, he would have to leave his wife and children and would personally be in great danger from Farah's maternal family.

Drowning in debt

Farah and Hani had no reliable financial support networks in Jordan. Without income, they continued to sell Farah's gold jewelry, assets that held emotional value for her. They depended heavily on borrowing from neighborhood grocery stores. They could sometimes borrow small amounts from their Somali friends, those who received monthly assistance or had stable jobs. Occasionally, Farah's parents in Yemen and her sister in Canada sent her some money, especially for medical emergencies. Farah suffers from malnutrition and stayed at the hospital once for two weeks. As a Yemeni, the high medical fees caused a substantial setback.

With the COVID-19 pandemic, Farah and Hani's financial situation worsened. Hani struggled to find stable work as a cook as restaurants closed due to financial losses. Their debt multiplied quickly. In October 2020, they owed nearly 540 JOD (~\$740) to the landlord for house rent. They had another 216 JOD (~\$305) outstanding to different shops for electricity, water, and phone bills. This is in addition to the 405 JOD (~\$572) of debts that they had before the COVID-19 crisis. This meant a total of around 1200 JOD (~\$1,600) owed.

Their current financial situation makes loan repayment seem impossible. This causes a lot of psychological pressure for Farah. “I am sad to have so much debt. I am always worried, and I do not sleep well. Whenever I am in the street passing by the shop, I feel worried, even when the shop owner does not say anything.”

Looking forward

Life in Jordan has been debilitating. Hani wants to leave Jordan to go to a country where he can find a good job and take care of their children. Farah believed staying in Jordan would only be an option if they were able to get residency permits and take advantage of educational opportunities for their children. They can no longer live in constant fear of being detained or arrested by the police while earning a living to support themselves.

Farah was not clear about the pathways she could pursue to build a better future. She said that they could travel to Egypt or Malaysia as other Yemenis had done but they do not have the money and fear that they will be deported to Yemen where their lives would be in danger. So, they are waiting for resettlement through UNHCR but are limited by the lack of information they receive. “It is very difficult to prepare for the future without knowing what is going to happen to you and when,” she said.

As they wait, Farah really hopes that they start receiving monthly cash assistance to help meet basic needs. She also wants to work and support Hani. She has been trying her best to build her skills. She already completed a diploma in English. She took a cooking course, but it has not led her to find any work. She took an informal sewing course from a Jordanian tailor along with her Somali friend, but they could not continue practicing at home as they did not have a sewing machine. She wants to train as a make-up artist or in repairing electronics – anything that helps her earn an income.

Survival as an Outsider

“Is it because we are Black that our lives are so dark?”

If you spoke to Ali over phone, you would never be able to guess that he is not Jordanian. The 42-year-old speaks Arabic with a perfect Jordanian accent and knows the local slang quite well. But, his non-Jordanian features give it away as soon as you meet him. He is dark skinned, and that is the reason he feels he can never integrate in Jordan. As Sudanese, he faces double discrimination—both from the law that has forgotten him and from Jordanian people who will never accept him because of his color.

Ali comes from the Nuba mountains in Sudan. He was raised by his mother after his father went missing while he was still young. He did not study much and learned what writing and reading he knows much later in his life at illiteracy camps in Jordan. At a young age, he moved to Khartoum thinking that he might be able to find some work and earn a living. He stayed there for a few years but as security in the area worsened, his employer, a well-wisher, helped him flee Sudan.

Searching for stability

He landed in Jordan with absolutely no clue about his future in this country. He found himself in a taxi outside the airport in Amman. The taxi driver dropped him off at the eighth circle, and charged him \$100. Only later did he realize how grossly overcharged he had been. At the time, that was all the money he had on him, which meant that he had to spend the night sleeping on the street in the unbearably cold weather.

The next day some men on the street guided him to a café in the city center where he met other Sudanese men. As in the case of other Sudanese, he survived the initial months after his arrival thanks to the solidarity of the Sudanese community. The Sudanese men he met welcomed him to their shared apartment, hosted him for free for the first month, and helped him find his first job. He started working at a construction site, earning a daily wage. Like most other non-Syrian refugees, he worked

without a permit putting him at the risk of being arrested. “We had a system. One of the men would always watch the street and warned us of inspection visits. If there was one, then we would all just run away,” he explained.

That’s how Ali’s journey in Jordan began. In the early years, from 2013 to 2015, he managed to find work on a regular basis. He used to get paid around 10 JOD (~\$14) a day. He continued to live with other Sudanese men paying 60 JOD (~\$84) as his share of the monthly rent. Later he worked as a guard at a second-hand car showroom for a few months. He slept at the showroom to save on rent expenses. He managed to save 2500 JOD (~3526 JOD) and could finally afford to bring his wife to Jordan. He had saved this money at home and once he had the whole amount, he sent it to his wife via a middleman.

He was feeling more stable in his financial situation. When the borders with Iraq closed, however, the market for second-hand cars was severely restricted, and the showroom’s business went under. Ali had to go back to his previous daily wage jobs. This time around it was more difficult for him. Ali had a back injury from Sudan, and it had worsened due to the heavy lifting often required in his work. He started to work irregularly. “I used to work for a week, and then I had to rest for a week. I could not keep going on.”

New life and new challenges

Life became more challenging when his wife joined him. Their expenses increased as they had to move to an independent apartment. They kept moving houses each time they could not pay rent. Every move costed them money, and they lost the friendships they made in the neighborhood. One day when Ali was at the football field with other Sudanese men, one of them suggested they move to Marka and live near a Palestinian camp. They took his suggestion, now living far from the Sudanese community that had played an important role in his arrival phase.

It was during his initial days in Marka, that Ali met his Egyptian friend who remained a constant support for the family. Through his new friend, Ali found a job washing cars where he earned regular monthly pay. He also found small jobs helping other residents move furniture or

other heavy loads, paid in tips. *“I know people take pity on me. They will pay me 20 JOD (~\$28) for a small job because they know I will not take money without working first.”* He used to make around 120 JOD (~\$170) each month and paid 80 JOD (~\$118) in rent. The money was enough to meet his small family’s needs. They accumulated debt but were able to repay with winter assistance.

He eventually had to stop working after he had a clash with another Egyptian worker in the area. There is a lot of competition in the kind of work Ali was doing, and it was mostly done by Egyptian workers. When this man threatened to call the police and complain that Ali worked without a permit, he had no choice but to stop working.

This coincided with the birth of Ali and his wife’s baby. He was unable to pay for rent and was only able to buy food on credit. As more and more rent debt accumulated, they finally had to leave and were almost on street. His Egyptian friend took them in and hosted them for more than a year. When we last met Ali, he was still living with his friend.

Surviving with the help of friends

Living with his friend was not easy. They found it difficult to adjust with the friend’s family. *“We have to ask for permission to use the washroom every time. I could not leave my wife alone at home when the friend’s wife was not around.”* Without money for rent, however, they had no option but to share the apartment. When we met Ali for third interview, they still had pending rent payments of 1100 JOD (~\$1550) to their previous landlord.

They depended on credit from the neighborhood grocery store for food, which they could now only partially pay with their winter assistance. They had 500 JOD (~\$705) outstanding to the pharmacy in addition to the 100 JOD (~\$140) outstanding to the grocery store. The debts to the grocery store had once reached 170 JOD. When the shop owner complained to Ali in front of everyone, a man helped him pay it off by collecting money from his networks.

Ali and his family could not have made it through this difficult phase without the financial support from the community. Ali said, *“Nobody dies of starvation. We managed to eat and drink. The*

neighbors sometimes send meals to my wife. I pay part of the winter assistance to my friend as a way to pay for the accommodation, but he does not ask for it.”

Still, they were far from comfortable. Ali’s back pain continued to cause problems. Unable to afford medical care, he took herbal remedies to treat the pain. He showed his report to humanitarian NGOs, but they refused to cover it. He also suffered from irritable bowel syndrome due to his poor diet and financial stress. *“The doctor asked me to not eat bread and legumes. What else should I eat then? Shrimp?”* How could Ali stop eating the only food he could afford? His wife and son also needed medical attention, but they could not afford it. They had their second baby during the course of our research and his wife had not been well since then.

When we met Ali in June 2020, he recounted his fruitless calls for assistance. *“I went to UNHCR at least 20 times, asking them to give me the aid just to pay the rent for two months, so that I move on. Or pay for my medical treatment and I promise I will never ask for assistance again. But it was for nothing, I got no response.”* Finally, by the end of 2020 he started receiving monthly cash assistance. He was still living with the Egyptian family when we last met him. He was planning to stay until he had paid off all his debts.

An out-of-sight future

Things seemed more promising for Ali and his family as they started receiving cash assistance. At least they could secure their bare minimum needs. But they still did not see any future for themselves in Jordan. Even if they committed to staying, he would not be allowed to work to provide for his family. He spoke to us about how Syrian refugees can get work permits, a right not afforded to Sudanese. He wondered *“Is it because we are Black that our lives are so dark?”*

Ali had grown strong networks with Jordanians and Egyptians in his neighborhood. Even with his perfect Jordanian accent, he was not accepted. *“As long as you are Black, you can never fully integrate. Some people deal with us in an ugly way. They would call to us with words like ‘Hey, piece of coal.’ We have received a lot of help from the community, but honestly such*

words cause a lot of suffering." Such experiences had scarred Ali's perception of life in Jordan. Despite his best efforts he could never fit in.

There was a lot of anger built up inside Ali. He felt he could not make any decisions about his family's life. He could not go back to Sudan and staying in Jordan was difficult. When we asked him about his future, he said "Future is a very big word! I cannot think of or see a future. I am just thinking about how to get food for the kids." This got better as they started receiving assistance that provided some relief in their financial struggles.

The only escape from his struggles, according to him, would be resettlement to a country where he would have rights to move and work. But he has been waiting for eight years now and there was still no hope in the near future. He had no way to speed up the process or prepare for it. He wanted to learn English or some other skill that could be useful in a third country. But without a clear idea about when he could be resettled, there is little rationale to invest. "I have a lot of free time. I like to learn. But there is no money or opportunities."

Like other participants in our research Ali continues to wait in a limbo. In the meantime, he believes he is just running in circles, stuck in a cycle of debt as he tries to meet his family's basic needs.

Fortitude and Resourcefulness Are Not Enough

“What kills you is that you cannot do anything legally here.”

Khalil, a 40-year-old Syrian man, was one among the most entrepreneurial participants that we met during this research. A husband of two and a father of twelve, he is fondly known as Abu Samer, named after his eldest son Samer (“abu” means father). He is responsible for a big family. All his children were still school-going age when we met him. They all lived in Irbid, a northern governorate of Jordan which hosts nearly twenty percent of refugees of the country.

Despite feeling integrated socially, Abu Samer was not optimistic about his family's future in Jordan. His business was not legal; he had already lost quite a bit of savings due to this informal status and had even been deported to a camp once after law enforcement learned about his business. He was worried about his children not being able to work due to labor market restrictions for refugees. And he was tired of not being able to own assets and build a stable life, always being limited by this refugeehood. “What kills you is that you cannot do anything legally here,” he said.

When we met him last in 2020, he had already been approved for resettlement to Canada, a country where he thought he could make best use of his skills. But his resettlement was on hold due to the pandemic, putting his family's life on hold as well, once again. The pandemic derailed the family far from the path of progression they were on.

Coming to terms with life as a refugee

Discussing the timeline of events between 2013 when the family arrived in Jordan and 2019 when we met him for the first time was like a puzzle. Abu Samer struggled to put together the chronology of events and was often befogged by the intensity of the experience and the impact it had on him. This difficulty was likely compounded by the fact that he was juggling multiple businesses and side jobs, navigating a

restrictive legal and bureaucratic environment. He was focused on making ends meet and growing his businesses, hoping to reach the same standard of living they enjoyed back in Syria.

Abu Samer was always in the transportation business. In Syria, he owned a 50-seat bus which he drove for government officials. He also owned two cars that he rented out to other drivers. He enjoyed several perks working for the government, which, supplemented by income from his other work and car rental, allowed his family to afford what he described as a “lavish” lifestyle. He was even able to lend money to his family members free of interest. He never depended on anyone financially and said proudly, “People needed me, but I never needed them [for money].”

All of this changed when the political situation began to deteriorate in Syria. He and his family first moved from Damascus to Dara'a. Then, when bombings started in Dara'a, he decided to put his family in a car and head to the Jordanian border. As they crossed the military checkpoints on what he called the “road of terror,” he only prayed for his family to reach safety.

They stayed at the Zaatari camp for three months where they survived with the bare minimum provided as humanitarian aid. Eventually, he found a Jordanian sponsor to bail his family out of the camp. At that time, rents were skyrocketing, and his family struggled to find housing in the city.

Abu Samer had not imagined their life would turn out this way. Coming to Jordan, he had different expectations, but here, he found himself initially in a tent in Zaatari, then in a house that was in such a bad condition it “made [him] wish to go back to living in a tent.” He recalled how he could not afford to buy groceries for his family. He suffered from depression. However, he managed to come to terms with the fact that this was now their reality. He stopped reading the news from Syria and let go of the thought of going back. “I even forgot that there was a country called Syria,” he said during his first interview with us. This might sound like progress, but beneath this perspective was a feeling of distrust and disillusion as we uncovered over the next two interviews with him.

Rise and fall of a refugee entrepreneur

Abu Samer used the bus to ferry Syrian children to and from school in the evening and also rented it out to a school for the morning shift. He started to save and put aside money, spending wisely, and managing the money prudently. The owner of the bus agreed to sell him the mini bus for 2000 JOD (~\$2,820) to be paid in monthly instalments. Abu Samer took the opportunity to save on the rental expense and build his assets. He wanted to reinvest the profits back into the business like any smart businessman.

However, he never could own the bus legally. Refugees are not allowed to own assets in their name. So, this agreement of sale between Abu Samer and the Jordanian seller was informal. He placed his trust in this Jordanian man and several other business partners moving forward. This was key to his ability to grow his business very quickly over the next few years. He bought a pick-up van later on, and rented it out, earning an additional 300 JOD (~\$423) per month. He also invested in a school, which again, due to legal restrictions on refugees, remained under a Jordanian partner's name.

Despite his entrepreneurial progress, Abu Samer suffered financial setbacks because of his refugee status and his dependence on his Jordanian partners. He was once involved in an accident while driving and, because he did not have a Jordanian license (refugees are not allowed to), he had to pay a substantial fine of 1000 JOD (~\$1,410). His trust was violated, not once, but several times. The Jordanian partner who was the legal owner of the bus, sold it without giving Abu Samer his share. His Jordanian partners and co-owners of the school he invested in reported his illegal involvement to the police after a disagreement. As a result, Abu Samer and his family were deported to a camp.

They managed to return using some of their contacts, but these setbacks scarred their ability to trust. Still, he had no option but to start from scratch each time, heavily relying on the unwavering support from his family. His entire family worked together as a unit. For instance, his wives ran a small canteen at the school and all of them worked on a farm during summer months. They lived in a simple house with minimal furnishings. The family saved diligently and

invested a portion of their earnings back into their businesses or into furthering their education and skill development.

When we met with Abu Samer during our second interview, he said that things had been improving for him before the COVID-19 virus outbreak resulted in a strict, two-month lockdown. At the time, he had just finished paying off the last instalment on his pick-up van loan. The lockdowns and continued closure of schools severely affected his income. With the consequent economic crisis and the limiting environment for refugees, he has been losing hope about his family's future in Jordan. He is now waiting for updates on their possible travel to Canada, where he hopes for a better future for his children.

Refugees' stories of resilience often highlight their courage, self-confidence, and entrepreneurship. Abu Samer had plenty of that as we saw. He strived to do everything to provide for his family, yet he remained limited in his prospects for a better life in displacement. He wished that he could pursue his entrepreneurial activities legally, but this remained a distant dream given the current restrictions on Syrian refugees in Jordan.

Bent but Not Broken

"You are this tree, standing on solid ground."

When we met Fatima for the first time, we could see for ourselves how strong she was amidst the challenges she faced as her family's breadwinner. But we also observed that she looked much older than her age of thirty-three. She admitted that she was tired of living the life of a Sudanese refugee in Jordan. "My son drew a palm tree the other day, and told me, 'This is you mama, you are our palm tree.' I asked him, 'What do you mean?' He said, 'You are strong. You work and you take us to hospital. You are this tree, standing on solid ground."

There was a time, she told us, when her life in Jordan was slightly easier. She arrived in the country for the first time in 2007, had trouble adapting to her new surroundings, and returned to her home country of Sudan. But soon after her return, the internal security in the country worsened. Moreover, her mother passed away and her son whom she delivered in Sudan, also passed away due to lack of medical attention. That was the saddest day of her life. With no family left in Sudan, Fatima decided to reunite with her husband, still living in Jordan. So in 2009, she returned to Jordan, making a second attempt to settle in a place that continues to reject her, discriminating against her by virtue of her race and refugee status.

Fatima is from Darfur, but when the war intensified there, she sought refuge in Khartoum, Sudan. Her father had passed away when she was still young, and she worked with her mother preparing and selling meals in the market. Despite their dire financial circumstances, Fatima wanted to continue her studies. She finished her first semester of university-level courses in computer science but had to leave because they could no longer afford it. She married her husband, who was twenty-seven years older than her and moved to Jordan to begin their married life. Her husband had left Sudan in the mid-1980s to work in Iraq. When he was there, he was tortured—Fatima did not explain why—and sought refuge in Jordan. She said that he still suffers from the effects of that torture, and no doctor has been able to diagnose or treat his trauma.

Shifting sands

Their initial years in Jordan were manageable. At least Fatima's husband was able to find jobs that paid around 250 to 300 JODs (~\$353–\$423) per month. He worked in Amman and Ma'an in the southern part of Jordan. In 2016, a medical condition prevented him from carrying out the kind of jobs refugee men were offered such as porting heavy goods in the market. It was the most difficult year for the family.

One year later, Fatima was forced to start working to provide for their family of five—the couple and their three children. Fatima started offering waxing services for women at local beauty salons, but the work was seasonal with demand mainly in the summer. Later, despite lacking a work permit—a document that is nearly impossible for Sudanese in Jordan to legally secure—she found a steadier job at a beauty salon in Amman. She worked long hours for low pay. Worse, she felt "humiliated" because of the way customers remarked on the color of her skin (if not verbally then through body language). She decided to quit. Her employer refused to pay her the last wages, but undeterred Fatima hired a lawyer, and the lawyer was able to convince the salon-owner to pay what was due.

After Fatima left the salon, she worked as a beauty freelancer, but, disappointingly, for little pay. With the onset of COVID-19, demand for such work declined. Today, she is at odds, and cannot think of other ways to earn a living. Because she did not complete her university education back in Sudan, Fatima had no formal training to fall back on. While UNHCR and the World Food Programme did provide monthly assistance of 245 JOD (~\$345) Fatima's list of expenses is never ending.

The family's monthly rent is 130 JOD (~\$183). To save on rent Fatima would like to move to a smaller apartment in the Sudanese neighborhood with cheaper rent, but she fears clashing with neighbors, something rumored to be widespread. "I really want us to find work as guards (where they do not pay rent), so we can then save the cost, and save up to pay for my husband's medical care. But people do not want a family to live with them, they want a single man or at most one child, not three."

Rent is only one of Fatima's challenges. Three out of five family members need regular medical attention, expenses that are not covered by UNHCR. Paying for their treatment out of pocket severely strains the household budget. "We do not

even have enough to pay for a doctor's visit. I do not sleep at night, always worrying about the future. What would I do without my husband with three kids?" Fatima said, sharing her worries.

In addition to these concerns, Fatima fretted about coming up with funds to treat her daughter's speech impediment, which cost 15 JODs (~\$21) per treatment. Occasionally, a few acquaintances pitched in to help cover the cost of her visits. Their support, though kind, was cold comfort. Fatima worried that because the sessions happened sporadically, they were not doing much good.

On top of her concerns about her daughter, she also worried about her eldest son who suffered from a neurological disorder. UNHCR had been paying for his treatments, but the payments were not regular. Fatima, now waiting for UNHCR to renew her son's coverage, is paying for his treatment out of pocket.

Braving racism

Adding to the expense of rent and medical treatments, Fatima worried about her children's school fees. Because her children were bullied in public school, she sent them to private school. In fact, the family moved to the neighborhood where they now live because they heard it had a good private school with more children of color. They hoped that this would help the children integrate more smoothly.

It was a difficult decision as they had to move away from the area where their Sudanese friends lived and all the support those friendships entailed. But Fatima believes they had no choice. Although the children were generally happier with their new school, they still faced racial discrimination. Her husband even went to the school to sit with his children's classmates, trying to explain that color should not be an issue, that his children were "foreigners" in the country, who should be supported, not bullied.

The racism did not stop at the doorstep of the school, but spilled out into their neighborhood, with neighbors regularly making racist remarks. Fatima keeps her peace by simply minding her own business. She does not interact with neighbors unless absolutely required to do so. She teaches her children to face such remarks with self-confidence, asking them to reply to racist remarks by saying, "*I like my color.*"

"We breathe, eat, and drink, but we are not alive"

With the outbreak of COVID-19, Fatima struggled to find work. When we spoke to her in June 2020, she had debt amounting to 560 JOD (~\$790), as she had not been able to pay for rent or school fees, and had borrowed to meet other expenses. She was even considering taking her children out of school. Of course, this was not her first choice, but she could no longer afford to pay for private schooling and could not face returning them to the public schools. Their emotional well-being was her priority. She received private donations to pay off the outstanding fees and with remote education, Fatima thought she had caught a break when the school offered to reduce their fees by forty percent.

Later, however, the owner of the private school denied he had ever made such an offer and demanded full fees. Unable to afford the full cost, Fatima had to send her children back to public school. She continued to pay off the outstanding rent, little by little. In November 2020, when we met her last, she still had outstanding loans of 375 JOD (~\$530). Ultimately, they had to move to a new home in the area when they were not able to pay rent.

With little support, no chances of integration, and the constant struggle for survival, the only solution that Fatima sees is resettlement in a third country. She said, "We breathe, eat, and drink, but we are not alive." Fatima continues to follow up with UNHCR on the family's resettlement application. Prior to the outbreak of COVID-19, and the closure of UNHCR offices, Fatima used to pay them a visit every week asking for an update. The staff explicitly asked her "not to come back" until they called her and assured her that her application would be prioritized.

However, there has been no progress since then. In the meantime, Fatima and her family have heard of other families being resettled and that has made them doubt the fairness of the asylum process. Although Fatima appreciated that her son likened her to a "palm tree," she admits that she can no longer take all the stress. There are times when she just wishes to return to Sudan, regardless of the consequences. All she can do is to pray to God to keep her sanity and leave the rest to destiny.

Educated but Blocked from Opportunity

“The giving hand is more blessed than the receiving hand.”

Ismail, now twenty-nine, arrived in Jordan in December 2010 fleeing forceful recruiting of young men by the terrorist groups in Somalia. He had just finished high school but did not feel safe with threats on young boys like him mounting day by day. He had to leave, go to any place on earth where he could be safe and pursue higher education. Ismail was a top performer in school and through one of the formal education networks in Somalia managed to secure a scholarship to study in Jordan.

Ismail enrolled in one of Jordan's most respected universities. He was studying to become an engineer. When the situation back in Somalia started to deteriorate a year after his arrival, Ismail decided to register as a refugee with UNHCR in Jordan. Back then the process was quick, and he received his refugee certificate in a matter of days.

Ismail decided to double down on completing his education, the only way he imagined would change his life. Managing in Jordan as a refugee student with no permanent source of income was not easy. He requested financial assistance, but never received any. He depended on family members in Somalia and relatives and friends around the world. From time to time, they would remit support so he could finish school.

In 2016 Ismail graduated from the university, ready to start his professional journey toward financial independence. He had anticipated this moment for five years. He moved to the capital city of Amman, where he thought he would be able to find work. Living with five other Somalis in a small rundown apartment in Jabal Amman, a neighborhood where most Somalis live, Ismail was able to save on rent. As a newly minted graduate, he felt certain he would secure employment and build a good career in Amman. However, this hope never turned into reality. Labor laws in Jordan do not allow refugees to engage in professional jobs such as engineering.

“I started applying for any employment that would allow me to put food on the table. Employers saw my refugee status and pushed my applications aside. Being a refugee is not a choice I made. I was forced to live under this status.” Ismail was shattered when faced with the reality that he was prohibited to work in the career that he had pursued for so many years, not based on his talent, but because of his legal status. He did not see any light at the end of this long dark tunnel.

He had no choice but to work, anything that earned him some money to buy daily bread and pay the rent for his shared room, a total of 42 JOD (~\$60). “Seeking a job has become my job,” Ismail said. He found himself questioning, “What is the other option to survive if you are not allowed to work in the country where you live? What if humanitarian organizations deny you assistance just because you are a single man and not ‘vulnerable’ in their eyes? What is the use of my education if I cannot find work with it?” Throughout all his years in Jordan, Ismail only received yearly winter cash assistance from the UNHCR in the amount of 200 to 300 JOD (~\$280 to \$420).

Making best of his new reality

Instead of sitting at home and doing nothing, Ismail started applying for volunteer opportunities to gain experience and put at least some of his education to use. Apart from being a university graduate, Ismail has language and computer skills. He speaks Somali, English, and Arabic fluently and was learning French when we met him. In 2017, he was accepted to work as a freelance translator with an international NGO to help other Somali refugees access the free legal assistance they provided.

Later that year he found freelance work with another international organization and started to earn small amounts of money. But this work was never regular. The small number of Somali refugees in Jordan meant that translation jobs were limited.

Unlike many other Somalis in Jordan, Ismail came to Jordan legally with a student visa; His Somali passport contained the required entry stamps. This helps him deal with Jordanian authorities with more confidence than our other Somali respondents. For instance, with his documents, Ismail was able to open a bank account when

he was a student, use international remittance services, and open a mobile wallet. He used his bank account to receive small payments for his freelance work. Using his own passport, he also helped other Somalis send and receive international remittances who lacked the required documents on their own.

However, when we met him last in 2020, he told us that his passport had expired, and it is not possible to renew it given that there is no Somali Embassy in Jordan. The only option is for a group of Somalis to collect the requests and send them to the embassy in Riyadh, Saudi Arabia, an arduous and time-consuming task.

His bank account was still functional, but recently his bank asked him to update his personal data and documents. He feared that his account would be closed because he did not have a valid passport, work permit, or residency permit, the minimum required documents for a foreigner to hold an account in Jordan. If Ismail loses access to financial services, several others who depend on him would also suffer.

Never ending trap of life in refuge

Finding appropriate work remains the biggest challenge for Ismail, despite being highly skilled and qualified. In 2019, Ismail received a call-back for a job position at an international organization. He was asked to provide a work permit. After consulting with a legal aid organization, he learnt that it was next to impossible. Even if he could prove that the position could not be filled by a Jordanian, he would have to revoke his refugee status in order to receive a permit as a migrant. Ismail did not want to lose the protection that his refugee status provided for a job that was not permanent. “UNHCR does not give us assistance if we can work. But the government does not allow us to have work permits. Still employers ask for permits as part of the hiring process. It is a never-ending trap.”

As with several other respondents, Ismail does not think it is feasible to stay in Jordan, but he cannot return to his home country, given the weak security situation and lack of work. “I have the talent and skills to be economically productive and contribute to the world. But what if the law deprives you from this basic right? I do not feel dignified depending on humanitarian assis-

tance – as my religion teaches, the giving hand is more blessed than the receiving hand.”

When all doors are locked

Ismail considers resettlement to a third country as his only option. But he realizes that as a young, single man, he will never be prioritized. Two years ago, he registered with a program that helps Jordanians and refugees legally migrate to third countries based on their skills. But he has made no progress. He was told that while he has the required English language skills, he failed to meet the criterion for minimum professional experience in engineering. He will never be able to meet this benchmark as he cannot legally work. Hence, this door remains closed. He also tried applying for study scholarships (a few Somalis have gone to Canada) but learnt that he was too old to qualify.

In the end, stuck in Jordan, Ismail has decided to make the most of his time and capacities by supporting the Somali community in every possible way. He facilitates their interaction with humanitarian organizations, connects those in need of assistance, regularly follows up on their wellbeing, and even helps those who have been jailed. He is highly respected in the community and has Somali well-wishers across the globe in the form of Somalis whom he had once helped and later managed to move to a third country. Seeing this gives him inspiration to keep moving on with his life and hoping for a brighter future.

Stuck in Transit to a Better Life

"I do not want to adapt here, honestly. We want to go abroad."

"You are this tree, standing on solid ground."

We met Samer for the first time in 2019, three years after his arrival in Jordan. In his opinion, integration in Jordan is neither possible nor desirable for his family. The traumatic experiences he faced in Iraq had made it hard for him to trust people around him. He was not interested in making friends with Jordanians or anyone else for that matter, not even Iraqis.

Sitting in his temporary home in Amman, Samer, an Iraqi citizen in his sixties, recalls a time when life was relatively comfortable for his family. Samer has a bachelor's degree in physics and worked as a teacher in his home country. The family, which includes his wife and eight children, managed to live a decent life, especially after the fall of Saddam Hussein in 2003 when teachers' salaries increased.

Their entire life turned upside down when the Islamic State attacked their hometown of Mosul in 2014. Forced to flee for their lives, Samer's family sought refuge in Erbil, in the Kurdistan region of Iraq. He tried to work as a teacher in Erbil, but the living expenses became more demanding making it difficult to make ends meet. They felt that they had no future in Iraq as they saw that the return to their home in Mosul was next to impossible.

"The lessons that we have learned with the conflict in Iraq were very harsh. We started thinking, 'What if we go back home and something bad happens again?' At the moment, there is ISIS, but maybe later there would be other invasions. What could we do then? Should we keep building houses, working and saving up only to have other people come and take everything overnight? Or maybe getting killed? Would I allow this to happen to my family again? No, never!"

Traumatized by the conflict in Iraq, Samer's family decided to move to Australia where some of their close family lived. For this to be possible,

they had to move to another country where they could register as refugees and apply for resettlement at the Australian Embassy through the sponsorship route. They had the option to go to either Jordan or Turkey. They decided to come to Jordan because they heard from others who came before them that the process would be easier and faster there.

Samer explained that the decision was final, and so the family arrived in Jordan in 2017. Ever since, they have been focused on arranging everything for their move to Australia. However, it has taken much longer than they expected. As they waited to move to their final destination, they remained "stuck" in Jordan which was just meant to be a transit country. Unable to work, they struggled to cover their basic expenses of rent, food, and medication.

Stuck in transit

"Living expenses in Jordan are very high, even Jordanians are having a hard time, let alone refugees." All Samer could think of was moving to Australia where he believed his family could lead a decent life and enjoy the safety and freedom that would enable them to move around, study, and work without fear.

But the process to apply for the visa to Australia has not been easy. Their application was already rejected five times by the Australian Embassy. The first time it was rejected because Samer's son had returned to Kurdistan. Kurdistan was a safe area in Iraq where his son hoped to find some work and finally support the rest of the family who stayed in Jordan. They had no idea that the effort to earn a little money to support themselves could jeopardize their future. Samer decided that no one in the family would travel to Iraq going forward, even if that meant they had to live with financial hardships until the time they left for Australia. Samer even needed to go back to Iraq to complete the paperwork for his pension, which could have supported their financial situation, but decided against it out of fear of jeopardizing their applications a second time.

In the next attempts they applied through agents and got rejected every time due to incomplete documents. The rejection of their visa applications had been really hard on the family. Not only did it delay their plans, but also caused

a huge financial burden as they had to pay substantial processing fees for their big family with each application submission. One of his sons has developed diabetes due to the continuous stress, further adding to their financial pressures.

Waiting for “magic” to happen

Each time their application was rejected, they had no choice but to apply again and hope for some “magic” to happen the next time around. Until that time, they had to find money to pay the rent, put food on the table, buy medicines, and of course pay for the visa application submissions. The family did not receive any regular humanitarian assistance. They were supported in the initial months by the church, but that stopped due to limited funds.

As a result, the family felt forced to look for other sources of income, no matter how unstable or meagre they may be. Samer’s two sons would find daily wage work with a catering company whenever there were events. The work was never regular, and events came to a complete halt with the COVID-19 pandemic.

Samer’s wife, Reem, also worked with a local NGO sewing clothes, bags, and other craft products with traditional designs. She hoped to earn money and support her family. The income she could earn hardly helped. She used to receive only 1.5 JOD (~\$2) per hour worked, and even this was paid only once the products she made were sold. She said she had earned 27 JOD (~\$38) in the four months before we met her. She could not depend on this money but thought that at least she had a chance to get out of the house and meet other women at the workshop.

With highly irregular and insufficient income, the family had to depend on assistance from family members abroad. They insisted that these amounts were “debts” that they had to pay them back once they settled in a third country and started working there. This burden of debt deeply troubled Samer and also affected the relations with his family members. But he had no other option.

Searching for a dignified life

Throughout our conversations with Samer, it was obvious he was deeply frustrated with humanitarian organizations and the way they distributed aid. He felt the systems were unfair and had established hierarchies among refugees based on the country of origin. He thought that people, including other Iraqi refugees he knew, would manipulate social workers, and convince them that they qualified for assistance even though they did not.

“I can leave this apartment and go live in a place with poor conditions, one that is damp and moldy with broken furniture. But I cannot compromise on my dignity to qualify for assistance.” Samer insisted that such a compromise would be against his principles. He simply needs some monthly assistance to help his family survive until the time they can leave for their final destination – a country where they can work and earn their living, and live self-sufficient, dignified lives.

In the meantime, while this dream remains unrealized, Samer and his family are barely getting by. They often have to resort to survival strategies such as cutting down on daily meals, buying from secondhand markets, keeping a diligent watch for discounts, and using home remedies when someone is sick in the family. Reem needs a surgery that they cannot afford. At best, Caritas, an international NGO, will partially cover the costs, but that is not enough. There is no way they can afford the remaining expense. The only thing they can do is to wait to either find enough money or move to Australia where Reem could be treated.

For many Iraqis, especially those who came from the Mosul area in 2014-2015, Jordan can never be their home. Samer feels the same but the seemingly endless wait for resettlement has taken a toll on their financial and psychological situation. His family has not found proper jobs or made any friends. They have lived “in transit” for half a decade, which isn’t really living at all.

When Dreams Come True

“We are waiting here until we leave. Until that time, the idea is to avoid getting into any trouble.”

It is stories like that of Khaled that give hope to the countless asylum seekers waiting for years in Jordan with the dream of moving to a country that offers them legal pathways to citizenship, that allows them to work and build their skills, and presents the prospect of a better future.

Khaled is a young Iraqi man belonging to the Mandaean community from the city of Basra in South Iraq. After the war in 2003, life changed forever for Khaled and his family. They lived in a neighborhood with others from their religious community, which was singled out by extremists. Feeling unsafe, Khaled like many others in his community, could not complete his education and had dropped out permanently in the ninth grade in 2013. He was already 20 years old at this point due to the intermittent gap years he had previously taken in response to insecurity in Iraq. This time, the leave was permanent.

After receiving a threatening letter from extremist groups, Khaled’s family decided to send him to Jordan where his maternal grandmother and uncle had moved and were waiting to be resettled in Australia. At that point, his family only had enough money to send Khaled to Jordan. His father was a jeweler before the 2003 war, but ever since the violence, finding work had been difficult. The family was surviving on little income and support from relatives living abroad.

Khaled arrived in Jordan in 2015 and lived with his relatives until they left for Australia. His family—his parents and siblings—followed him to Jordan later in 2017. When we met Khaled in late 2019, he was busy taking English classes that would help him in the transition he had long waited for since his arrival from Iraq: His entire family was waiting for the final decision on resettlement to Australia where they would join their paternal and maternal family.

Our interview with Khaled was one of the most difficult ones. Trauma from the years of hostil-

ity he faced in Iraq had a deep impact on his personality. He was hesitant to share information about his life, family, and activities in Jordan. This is something we saw across our Iraqi participants, but even more notable for Khaled, possibly because he spent most of his adolescent years in a hostile, dangerous environment. After all, he was only ten years old when the war started and left for Jordan at the age of 22.

Life in the transit

Khaled never felt comfortable in his four years spent in Jordan as well. Through that time, he was just preparing for and waiting to move to Australia, which was their final destination. Jordan was merely a stop in between and he never thought he would stay here this long. He did not mingle with people or make many friends, anticipating his departure. Most importantly, he stayed away from people to avoid getting into any trouble that could affect his resettlement application. “I do not like to form relationships. We are...I do not know...how would you say it? We are being careful. I only mix with a few friends from Iraq. But it is not like we always meet. I prefer to be alone.” The only place where he interacted with other people was at the English classes, and even then, he restricted that to fellow Iraqis.

When we asked him how stable he felt in Jordan he said, “Stability? Honestly, there is no stability here because we do not live our normal daily life here, like studying and working. Jordan is a transit country. We are waiting here until we leave. Until that time, the idea is to avoid getting into any trouble.” Iraqi asylum seekers in Jordan are not allowed to work. No one in his family ever worked in Jordan. They could not imagine doing anything that might jeopardize their prospects of resettlement.

For the four years that he and his family lived in Jordan, they were financially supported by their family living in Jordan and abroad. It is not that they did not wish to work, but the possibility of doing so did not exist since the risk of doing so outside the law could end their chances of getting to Australia. “If there was work, we would work. Why would we not? But this is not possible. If we work, then the authorities will catch us. The resettlement process will stop. They might send us back to Iraq. With this situation, I am forced to be patient. It means I am forced.”

Despite trying several times, the family of six was not able to secure any regular assistance from humanitarian organizations. Three members of the family, including Khaled's father, mother, and one of his brothers were in need of regular medical care that was not fully covered. His anger of being repeatedly ignored by the organizations was apparent. He recalled how he once argued with a UNHCR staff member who said the family did not qualify for assistance, and threatened to "call the security" to get Khaled off of the premises. "I was very angry: why would you take me out? Is this not an international organization? Are you not supposed to be here to protect me? I left my UNHCR card right there with him and left. When I went back to the UNHCR later with my family, I told them I did not have my card, and that I had left it because the employee had talked to me in an inappropriate manner. They renewed it, but I never went back again."

Luckily, Khaled and his family could secure sufficient support from their relatives abroad. They could survive the high costs of living in Amman despite not having humanitarian cash assistance or income from work. However, this is often not the case for other Iraqi families who continue to live in poor conditions, unable to work, depending on one-off charity from individual donors or the church.

Resettling into a new life in Australia

In December 2019, Khaled and his family finally arrived in Sydney, Australia. While the Australian government covered the cost of their flight, their relatives helped them cover other expenses such as the application fees and transportation costs when they had to undergo medical tests before traveling. According to his estimates, the whole process cost them between 400 to 500 JOD (~\$560 to \$700).

We spoke to him twice again after he had moved to Australia. He sounded much more relaxed and excited to speak about his plans. Though he still had a long journey ahead of him to feeling settled and integrated in his new home, at least all of the financial stresses they had in Jordan were addressed. All of his family members received regular monthly assistance from the Australian government. In addition, they no longer needed to worry about his father's med-

ical care. He received the best treatment, and the at-home care was also covered by the insurance.

The family was fully supported in their transition to the new home. A case manager was assigned to them, who helped them to coordinate with the government departments to register their presence with city authorities, enroll for medical insurance, open bank accounts and bank cards, learn how to use public transportation, and even enroll in language courses. The case worker also helped him understand what skills he could learn to enter the labor market and how he could go about doing this.

Since childhood, Khaled dreamt of joining the police or armed services. He was hoping to pursue the same in Australia. One of his Iraqi friends from Jordan had come to Australia before him and Khaled relied on him for advice to figure out his new life in Australia. His friend suggested he consider a driving course to become a truck driver, in case he does not make it to the defense forces.

On the social front, the biggest barrier Khaled faced was language. The English language classes he took in Jordan did not seem to be enough. In addition, he had to adjust to a very different accent of English in Australia. He committed to a language course in Australia that he hoped would help him integrate in the country. "My English language is limited. It did help me during my travel here. I am the only one in the family who could speak English. But here, after a point in the conversation, there are topics that I cannot talk about in English."

Although he is still hesitant to mingle with people and prefers to keep boundaries, it is mainly his lack of language skills that prevent him from forming deeper connections with the people around him. On the professional front as well, he needs to become proficient in the language as well to be able to work. Even though he is supported by the state, he feels that he can do better if he works and earns a living independently. He plans to buy a car and a house—key milestones in his journey to resettling in Australia.

Although Khaled still believes they made the right decision by traveling to Australia, he admitted in a later interview that he had had different expectations. As soon as he arrived in the

country, he began to learn about the different laws, conditions for work in the country, and the language barrier. For instance, he learned that if he does not speak good English, he may end up working as a cleaner or construction worker, which are not jobs he had expected or planned on doing.

He also learned that those with degrees from other countries must do additional courses in Australia and that certain jobs require minimum experience without consideration given to experience in other countries. For Khaled, he understood that after learning English, he would have to finish his high school, as that is the minimum requirement to enter the defense forces.

Khaled's transition to Australia might have been smoother if he had more knowledge about what skills he needed once he got there and been able to use his time in Jordan to build them. But unsure if and when his dream of being resettled would turn into a reality, the thought seemed more like a fantasy than reality.

We spoke to Khaled again after the COVID-19 pandemic had started. He was not affected financially, as he was still supported by the state. However, during that time he had been in a motorcycle accident. Due to the injuries he sustained, he had to attend physiotherapy sessions every day, which interfered with his online language classes. This derailed him from his

plans. He was also worried about not being able to clear the physical requirements to enter the defense services. The accident also taught him more about Australian laws the hard way. For instance, he learned that he should have had insurance when he bought the motorcycle—a mistake he will not repeat again.

He says after the accident he no longer thinks about the distant future because everything can change in a split second. He set his horizon on the next three years, a time period in which he expects to improve his language, study, and find some work. He understands that the beginning is the hardest, but at least after the initial hardship, he will be able to truly settle. In the meantime, there are organizations that are helping him and his family, especially with his father's medical care. His life has changed for the better, compared to what they experienced in Jordan—a country that allowed him to stay but not to settle.

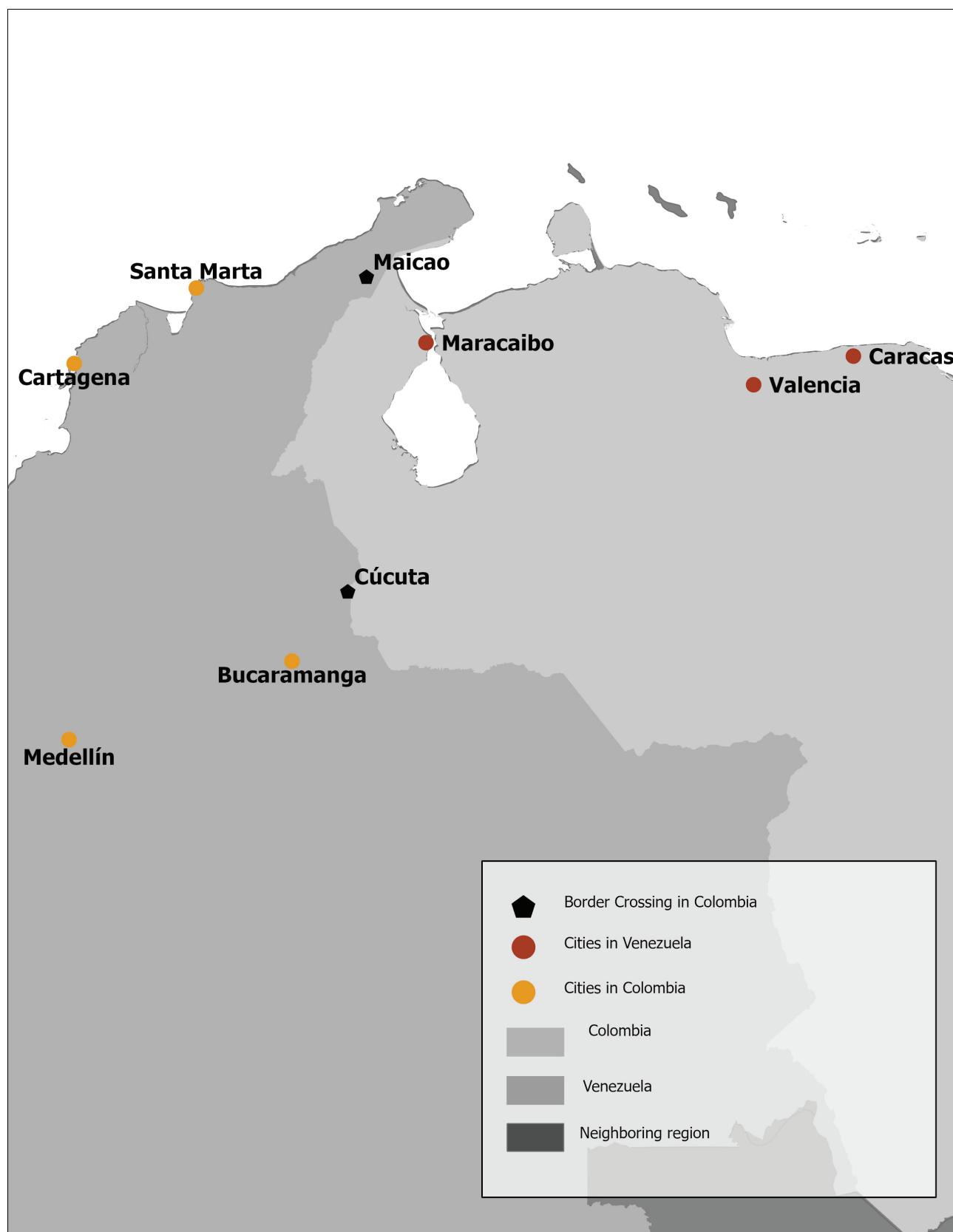
Interestingly, despite the hardships he faced in Jordan, he said that he really wants to come visit Amman and meet the people he spent time with. However, he is not allowed to enter Jordan as he did not pay the visa overstay fines and cannot return for at least five years. "Only if I get Australian citizenship and change my name, would I be allowed in Jordan!" he said laughing.

PART 8:

FINANCIAL BIOGRAPHIES OF MIGRANTS IN COLOMBIA



Map 15: Cities of settlement in Colombia and border crossings between Venezuela and Colombia



Pratyusha Joshi. Colombia and Venezuela: Important Cities. ArcGIS. 2022.



Just Try to Knock Me Down – I'll Get Up Again

A side hustler juggles multiple part-time jobs to weather financial storms.

Maikel is an extraverted community leader who has achieved financial stability by simultaneously pursuing four side hustles. He sells coffee from a cart, works as a construction assistant, teaches the occasional Zumba class, and emcees children's parties. He has managed to meld these hustles to hedge against the chance of negative financial shocks. Although he hasn't been able to validate his degree or exercise his profession in Colombia, his resourcefulness and energetic personality have allowed him to constantly stitch together multiple gigs as they become available, usually allowing him to get by month-to-month.

Maikel's infectious smile knows no bounds: it lures in coffee customers, lights up children's birthday parties, and gets Zumba classes bouncing. He's an energetic and engaged 29-year-old who is willing to try anything and get to know anyone. His enthusiasm is what has helped him support himself financially since leaving his home and entire family in Venezuela in 2019.

When Maikel could no longer access antiretroviral medications in Venezuela to support his health as an HIV positive person, he knew he had to leave for Colombia. Thankfully, he was able to arrange to stay with his cousin and her husband who were already in Medellín. He is Wayúu, the ethnic group that controls the Mai-cao border, so unlike many others who are harassed, robbed, or worse, Maikel crossed the border without trouble. He came with \$100 USD¹ in cash and a big bag of his clothes. He left behind his job as a primary school teacher, a position he loved even when the salary became effectively meaningless due to inflation. He knew his post-graduate degree in environmental education was unlikely to be recognized in Colombia, but he was ready to take on any new jobs that could help him start up his new life here in Medellín.

Once Maikel arrived in Medellín, his cousins hosted him at their house and taught him how and where to sell coffee from a small cart in parks. Today in 2022, he still follows the same process that his cousins showed him in 2019: He borrows a small coffee cart and thermos from a business owner in exchange for buying all the materials from that person. They also hold his ID as collateral for the cart. He sells coffee, hot chocolate, milk, cookies, and other small items in a popular park from 5 am to 9 pm. He developed friendships with regular cli-

¹ The exchange rate used in the Colombia biographies is 4,100 COP to 1 USD.



The coffee cart Maikel borrows. Through multiple jobs, he learns to weather financial storms.

ents he says are “like family.” They come back each day, and sometimes he lets them buy their coffee on credit or through informal exchange.

Maikel began actively volunteering in his community two months after arriving. A friend referred him to an LGBTQ+ organization in his area, “Mesas LGBTQ Comunas,” that provides individuals with trauma support, raises awareness about violence against LGBTQ+ people, and organizes marches and youth celebrations. With his growing social network, Maikel made connections that led him to other side hustles in addition to selling coffee. He works as a construction assistant, an emcee, and a Zumba instructor – each with varying regularity, profitability, and passion. One year after arriving, he was able to support himself more independently and began to rent a tiny apartment for \$37 USD per month.

Having multiple income streams has helped Maikel shift and balance his work schedule as circumstances or his needs change. When construction work is put on hold because of rain, he can turn to selling coffee or another side hustle. His emcee work may take place on days off from construction jobs, and he can sell coffee in the hours around the other jobs. When he needs higher income, he can often fit these complementary schedules together to work more. However, juggling loaded hours and re-

porting to multiple bosses is stressful, and he feels exhausted and overworked in these times. Having diverse jobs has helped Maikel weather financial storms though. Three of Maikel’s income streams were wiped out at the beginning of the COVID-19 pandemic, when street-selling and all in-person gatherings were prohibited. Fortunately, he was able to continue his construction work throughout that period, though he was barely keeping afloat, relying heavily on his savings.

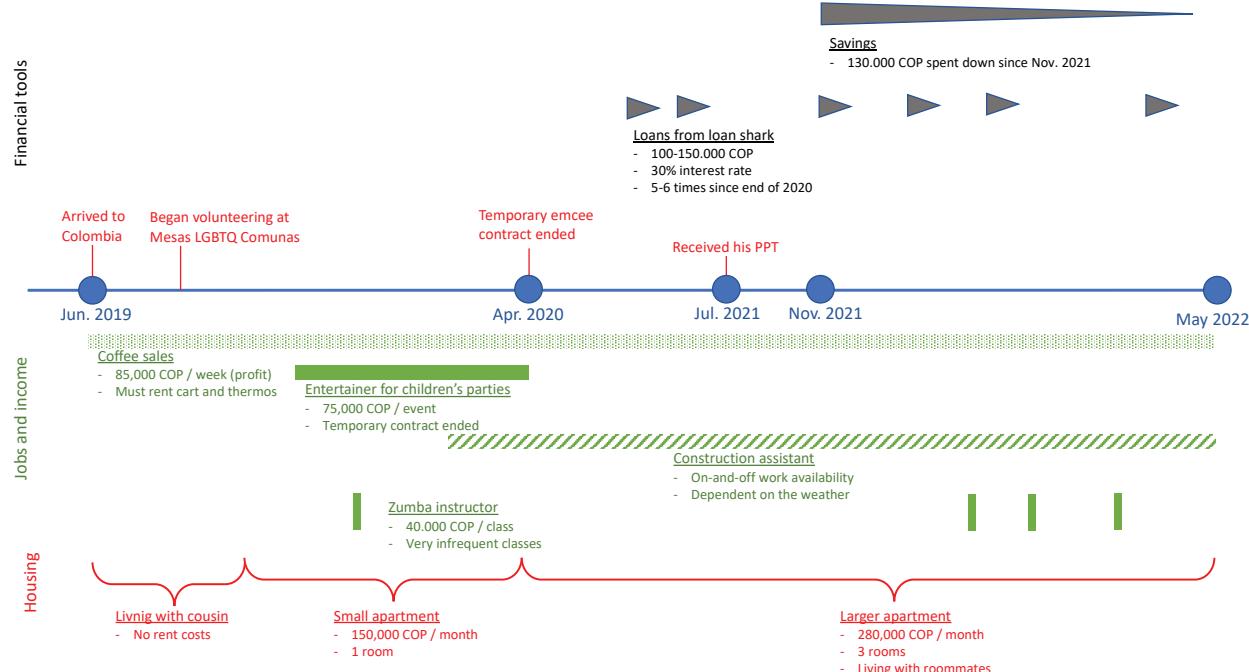
Although Maikel’s multiple jobs create a buffer, he also takes a big hit when one of them falls through. For example, when his temporary contract as an emcee for children’s events ended, Maikel scrambled to make ends meet without the income from his most lucrative hustle. He quickly burned through the \$317 USD in savings that he had been accumulating and had to take out a loan from a loan shark. Although he recognizes the 30% interest rate is steep, he’s found loan sharks’ services useful in a pinch. He’s used them on five occasions, each time for around \$24–37 USD. He currently has an outstanding loan for \$37 USD, and he will need to pay back \$54 USD by the end of the month.

In early 2022, Maikel believed he could afford higher rent with the income from his various hustles and savings he’d accumulated through his work. He moved into a larger house with roommates with a rent of \$68 USD per month where he currently lives. However, soon after he moved, he lost his contract to emcee children’s events. Without this income, Maikel has to rely more often on loan sharks and can’t send his usual remittances of \$12–24 USD per month to his mother.

Maikel has his PPT² since soon after the status became available for Venezuelans in 2021. The application process was expedited to a matter of weeks because he is HIV positive. Having PPT provides access to state-subsidized healthcare and antiretroviral medication, which has been critical to his health and reduced expenses, as he no longer has to purchase the medication himself. Maikel also dreams for what he can do with the formal work authorization he received through PPT. The event emcee company has

² PPT (*Permiso por Protección Temporal*) is a residency permit the Colombian government began rolling out for Venezuelans in 2021. It is valid for 10 years, providing regular migration status, authorization to work, and access to a number of public services in Colombia including healthcare and education.

<h3>Hustle #1: Coffee Sales</h3> <p>Coffee sales are Maikel's most stable income source. He sells coffee in a popular park on an almost-daily-basis, typically spending \$17 USD weekly to buy materials and rent his coffee cart and thermos and making \$21 USD weekly in profits.</p> <p><i>Status: Currently employed, daily work, flexible</i></p>	<h3>Hustle #2: Construction Assistant</h3> <p>Working in construction brings in more cash per day than selling coffee, but the jobs are infrequent, and the work is tough. But, when Maikel's coffee sales were suspended at the start of the pandemic, this work was crucial.</p> <p><i>Status: On-and-off, as construction jobs arise</i></p>
<h3>Hustle #3: Zumba Instructor</h3> <p>Maikel is passionate about teaching Zumba. He even has a certificate as an international instructor. It's highly infrequent work and not very lucrative – he usually charges \$0.97 USD per person for a class of 10 people – <i>but</i> it feeds his soul and provides an extra cushion.</p> <p><i>Status: Infrequent</i></p>	<h3>Hustle #4: Entertainer for Children's Parties</h3> <p>Working typically on the weekends, in four-hour shifts, emceeing was Mikael's most lucrative gig – he usually made \$18 USD per event. Unfortunately, his informal contract ended, but he's hoping that with PPT, he'll be re-hired with a formal contract.</p> <p><i>Status: Unemployed, hoping for future work</i></p>



hinted at hiring him under a formal contract. His boss called him recently about his availability, so he is hopeful. The consistent pay and high profitability would enable him to resume sending remittances home and build his savings back up. Perhaps one day, he could invest in buying his own coffee cart and thermos so he won't have to rent them every day.

Without the emcee job, Maikel is making ends meet through diligent saving and skillful juggling of his other three jobs. When asked which of his multiple hats he most identifies with, despite rarely getting to teach Zumba classes in the past few years, he answers with a twinkle in his eye, “*Pero claro, I'm a Zumba instructor! Vamos, I'll show you!*”

Maikel's Monthly Budget

Income and Expenses (Approximate)

Income	Amount
Coffee Sales	\$151.22
Construction (sporadic)	\$73.17
Zumba instructor	\$9.76
Emcee for events (currently unemployed)	\$73.17 (not included in total)
Total Income	\$234.15
Expenses	Amount
Rent	\$68.29
Utilities	\$24.39
Food	\$53.66
Remittances	\$12.20 (can't afford currently; not included in total)
Coffee business supplies/rentals	\$68.29
Loan shark principal	\$36.59
Loan interest (20%)	\$17.07
Total Expenses	\$268.29
Monthly Gain or Loss	(-) \$34.14

Assets	Amount	Liabilities	Amount
Savings (mattress)	0 (prior savings were wiped out)	Loans Outstanding	
Accounts Receivable (Money owed by customers)	\$6.10	<i>Paga Diario</i> (loan shark) loan	\$53.66
Inventory (coffee supplies)	\$6.10	Loans from Family	\$30.49
Physical Assets		Total Liabilities	\$84.15
Stove	\$24.39		
Cell phone	\$30.49	Initial Investment	\$243.90
Total Assets (at market value)	\$67.07	Retained Earnings/(Losses)	(\$243.90)
		Net worth	- \$17.07



The Missing Piece of the Baker's Dozen: Credit

A baker and businessman hopes for access to affordable credit.

Nelmar started selling cakes as a means of financing his journey from Venezuela to Colombia. Short on funds, he forged a small business out of his limited resources that allowed him to survive, save, and support his family back in Venezuela. Once in Cartagena, Nelmar's recognition of the importance of credit became central to his growing business, and its biggest constraint. Calculation and prepared, but unable to access affordable credit, Nelmar is hopeful that his diligence will pay off when credit is finally available to all.

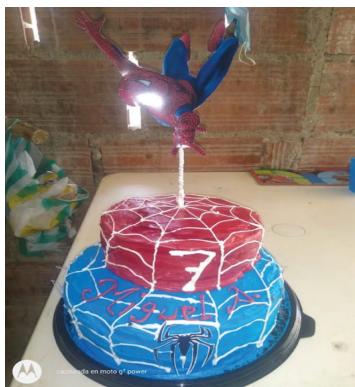
The moment he entered the second-floor classroom in Cartagena, Colombia, the young man's salesman-like charisma was on full display. "Do you want me to turn this fan on," he asked before I could say a word, "the heat here is horrible. My name is Nelmar, by the way, it's a pleasure to meet you." Dressed in jeans, sneakers, and a collared shirt, the 27-year old strolled across the room to shake my hand. "What do you have in the folder?" I asked, noting the ream

of documents under his arm. "I brought everything I have concerning my business, but we will get to that."

After exchanging pleasantries, Nelmar recounted his journey to Colombia. In 2018, at the age of 23, he left Venezuela owing to the deteriorating economic landscape. After graduating high school, he began working in the fields planting and harvesting crops – work that was no longer feasible, he lamented. Even government employees – teachers, police, civil servants – did not make enough to purchase basic necessities; a week's salary only sufficed for a kilogram of cheese and a bag of flour.

Nelmar's initial plan was to travel to Cartagena to join his sister, who had left Venezuela a year earlier, but after crossing the Venezuela-Colombia border in Maicao, he was short on funds. "The guards on the Venezuelan side charge 'fees' to cross based on your appearance – that is, how much they think you can pay," he said with a dismissive laugh. "I settled in La Guajira for three months. That's where I started to sell cakes." Nelmar rented a small room with a basic oven for \$59 USD a month and, with a \$24 USD loan, purchased cake molds and ingredients to start baking – a skill he had learned from his sister at a young age. Every day, he would bake ten cakes, which he initially sold for \$0.24–0.49 USD, before bumping the price to \$0.73 USD, which allowed him to earn better margins from

the nascent business. Each month, after paying rent and utilities, reinvesting in ingredients, and sending remittances to his family in Venezuela, Nelmar netted a profit of approximately \$49 USD.



One of Nelmar's cake creations.

For three months in La Guajira and for nearly four years in Cartagena since, Nelmar has honed his craft, and his business model. Upon moving in with his sister in Cartagena, Nelmar realized that without residency documents (i.e., PPT),

the only jobs he could obtain were exploitative and did not pay a living wage. Consequently, he decided to work for himself, securing the necessary materials and building a clientele in the neighborhoods adjacent to his house. "My sister worked in a bakery in Venezuela and taught me how to make fancier types of cakes, like tres leches, quesillos, and brownies."

With greater variety, and a larger oven, Nelmar was able to increase both his production and his prices, but the true key to his business' success has been credit – not credit for himself (as he is wary of high interest loans), but credit for his clients. "All of my customers have five days to pay for the cakes, because some people aren't paid until the end of the week or every fifteen days." This flexibility in payment options, he explained, permits customers to purchase cakes for birthdays, holidays, or events, while also giving them a handful of days to pull the money together. Prices ranging from \$1.70–2.90 USD per cake, or up to \$5 USD for a special decoration, meaning that repayment is not onerous for his clients, and the majority are regular customers.

Nelmar's insightful business model is also complemented by his precision in calculating and tracking costs. As he began to detail his business, Nelmar reached for the ream of documents, extracting hand-written calculations on the exact prices, monthly sales, and profits of each type of cake. All expenses were item-

ized and listed at current market prices, he explained, placing the list on the table in front of me, as he recited it from memory and occasionally paused to ensure that I was following along. "Tres leches, for instance, costs \$11 USD to purchase all the ingredients – eggs, flour, milk, etc. – and I sell a dozen for \$35 USD – that is, \$2.90 USD each unit multiplied by 12 – then, subtracting the \$11 USD spent on ingredients, I end up with a profit of \$23USD, which represents a margin of 68%."

After he had performed the same exercise with vanilla cakes and quesillos, Nelmar reached into the folder, pulled out a bright yellow bank card, and placed it on the middle of the table. As a recipient of Colombia's *Permiso por Protección Temporal* (PPT), Nelmar explained, he was able to open a bank account with BanColombia, which he used to purchase supplies for his business, and track and save his earnings. Each month, he paid \$3.20 USD to maintain the account, which included access to an on-line banking application, where his income and expenditures were broken down by category. On his phone, Nelmar then pulled up his Unique Tax Registry (*Registro Único Tributario*), a document that would allow him to legally register his business with the tax authorities. "I haven't formalized the business yet," he said, "but my goal is to grow the business to the point at which I can become official."

When I asked Nelmar about his access to credit, he grew serious and sat still for the first time. "The bank does not offer credit to Venezuelans," he stated dryly. As a result, he occasionally relies on usurious loans from *paga diarios*, or loan sharks, who charge 20 percent interest and require repayment within the month. Despite his weariness of such loans, Nelmar said that they were his only option, and that he used them sparingly. Given the temporary nature of his migration status in Colombia, Nelmar figured that the banks were worried about the credit worthiness of Venezuelans, but he maintained hope that national laws would soon change for the better. In fact, Nelmar's use of the BanColombia card and account, he said, in addition to serving as a tool for managing his business, was a means of building credit worthiness in hopes of a change to the laws.

Business Budget

Type of cake	Price per unit	Quantity sold monthly	Monthly Income	Monthly Cost of Supplies*	Monthly Profit
Fancier Cake (chocolate, tres leches)	\$2.93	36	\$105.37	\$33.66	\$71.71
Basic Cake (vanilla with arequipe, pineapple)	\$2.44	36	\$87.80	\$29.27	\$58.54
Quesillos	\$1.71	27	\$46.10	\$19.02	\$27.07
TOTAL		99	\$239.27	\$81.95	\$157.32

Extending credit to his customers is central to Nelmar's business model, but without access to credit himself, Nelmar worries that his business is plateauing. Currently, Nelmar sells cakes along his route 23 days a week, while the other days he walks along the route to collect payments. Given the time it takes to collect payments on foot, Nelmar can only sell three weeks out of the month. He also still relies on a basic oven, he said, which limits him to baking five cakes at a time. Each batch requires one hour in the oven and, at a weekly production of 33 cakes, Nelmar spends much of his time waiting for his cakes to bake—not to mention the time he spends purchasing materials, preparing the batter (by hand), and decorating.

Efficiency is essential for Nelmar as the primary earner in his household of five, which includes his sister, her daughter, and Nelmar's two children, ages one and four-years old. The blended family lives in a house that costs \$49 USD monthly in rent, plus \$24 USD in utilities. María, his sister who studied baking in Venezuela, cares for the children and occasionally sells cakes to friends in the neighborhood. When she can, María contributes \$9 USD towards utilities, but the lions share of costs—food, diapers, clothing, medicine—are covered by Nelmar. From the baking business, Nelmar earns about \$157 USD monthly, which he uses to pay rent, utilities, and purchase necessities. However, it is not enough to consistently save, as evidenced by his occasional use of *paga diario* loans.

Nelmar's lack of access to credit, however, has not stopped him from planning his business' growth. In fact, he has a clear vision of exactly what he needs to turn his nascent business

into an operation that can be formalized: an oven, a mixer, a scale (in grams), and a decorating stand. By reducing the time it takes to bake cakes, Nelmar said that a proper oven could increase both his sales and production capacity. More time means that he can expand his sales routes and respond to the growing demand. Similarly, a mixer would streamline the process of making batter, as would a scale. Currently, Nelmar purchases exact quantities of his ingredients at the store, which is necessary for ensuring that each recipe receives the intended amount of each ingredient, but it also makes ingredients more expensive, because he cannot buy in bulk. The decorating stand, he said, would make it easier to do custom cakes, which have been increasing in demand. And finally, recognizing that he cannot grow the business alone, he plans to employ 2–3 people to help him collect payments and sell cakes along new routes in Cartagena.

With these four implements and a few employees, Nelmar is confident that his business will thrive. "I only need basic tools to grow the business," Nelmar insisted. Until he can access affordable credit or receive sufficiently flexible seed capital from an NGO, however, Nelmar's hands are tied. And yet, he doesn't think about returning to Venezuela. "Even if the government were to change today, it would take years for the country to return to any level of prosperity," he noted with a sigh. Instead, Nelmar's diligent planning and accounting attest to his long-term vision for his business and his family in Colombia. His customers enjoy access to credit; Nelmar just needs it himself.

Nelmar's Household Budget

Income and Expenses

Income	Amount
Nelmar's Cake Sales	\$239.27
Total Income	\$239.27
Expenses (Cash Basis)	
Rent	\$48.78
Basic needs (food, medicine, transport)	\$60.98
Utilities	\$18.29
Cake ingredients	\$81.95
Bank fee for card and account	\$3.17
Insurance	\$6.76
Interest on loans	\$9.76
Loan principal	\$48.78
Total expenses	\$278.46
Monthly Gain or Loss	-\$39.20

Assets	Amount	Liabilities	Amount
Savings (piggy bank)	\$24.39	Loan from family in Venezuela	0
Refrigerator	\$19.51	Loan Outstanding to <i>Paga Diario</i>	\$48.78
Cake Molds	\$36.59	Loan from Landlord	0
Cell phone	\$30.49	Loan from Bodega	0
Total Assets (at market value)	\$123.17	Total Liabilities	\$48.78
		Net worth	\$74.39



Falling Off a Financial Cliff

Dreams are just out of reach for a family working to recover from financial struggles.

Since moving from Venezuela to Colombia, Anita and her family have faced a series of financial setbacks. Arriving in April 2019, the family successfully established itself just before the onset of the COVID-19 pandemic, which cost Anita's husband his stable job. Financial assistance from Mercy Corps¹ eased the family's financial burden for a time, but ultimately, the end of the assistance sent Anita and her family over a financial cliff—from which they are still recovering.

Along the sprawling hillsides that circumscribe Medellín, Colombia, the roads snake and form switchbacks as they climb out of the valley, opening a glimpse of the panoramic views at each corner. Between the stilted houses and endless shops, steep and narrow alleys cut straight up the hillside, running perpendicular to the winding roads.

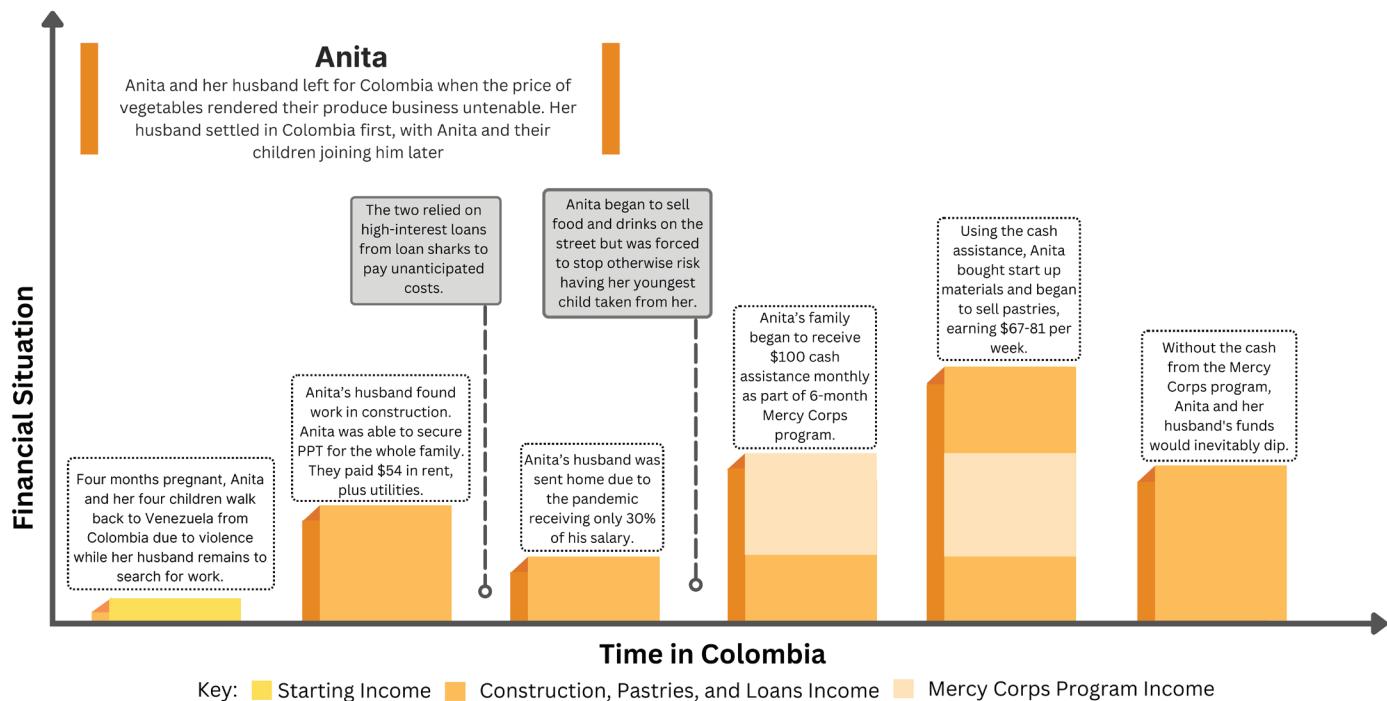
When houses are constructed high in the hills, Anita explained, people are hired to haul wood, bags of concrete, and equipment up through

these alleys. It's arduous work—Sisyphean, especially for Anita and her husband, who are 43 and 47 years old, respectively. The workers get last-minute calls on the morning of the construction, offering them \$5.50–8 USD for their efforts. This hardly suffices to cover the day's food, not to mention looming monthly costs, such as rent and utilities. Nor is the work consistent or predictable. Anita and her husband, who took up this work six months ago in January 2022, usually only get called in two days a week, and since the end of their Mercy Corps cash assistance, it is the only income entering their household of seven.

Dressed in a white, flowery blouse with elegant silver earrings dangling amidst her black hair, Anita explained how her family, despite seasons of prosperity, was again living day-to-day. Seemingly endless setbacks—job loss, the pandemic, loss of financial assistance—had landed Anita and her family back at square one.

In Venezuela, Anita and her husband worked as produce vendors at a local market. But once the rising price of vegetables rendered the business untenable, Anita and her husband decided that it was best to leave for Colombia, where they hoped their four children would have better educational opportunities. Anita's husband was the first to leave in 2018, traveling to Chigarródó—a city that sits along highway 62, between

¹ Production of the Colombia financial biographies was made possible through our partnership with Mercy Corps, Colombia, as they were the beneficiary of this research. We extend our deepest gratitude to Mercy Corps for making this research possible.



Medellín and the coast. After six months, Anita and the children joined him but soon returned to Venezuela due to insecurity posed by armed groups in the region. Determined to find work, Anita's husband decided to stay in Colombia, settling in Barranquilla, while Anita—then four months pregnant with her fifth child—walked with her children for 26 days back to Venezuela.

Two months later, in April 2019, Anita and her children traveled from Valencia, Venezuela to Medellín, Colombia, where her husband had secured a job working construction. When the family arrived in Medellín, they quickly settled in a house in the municipality of El Bello—high up on the hillside overlooking the city. They paid \$54 USD in monthly rent, plus utilities. Anita's fifth child was born in June 2019 and, owing to her husband's stable construction job, the family decided to fully settle down in Colombia. A reliable stream of income meant that the family could cover large monthly costs, plus food and supplies for the five children. Anita deftly navigated the Colombian migration bureaucracy until the entire family obtained the Permission for Temporary Protection (*Permiso por Protección Temporal—PPT*), which enabled them to access the Colombian healthcare system and to formalized employment.

During this period of stability, Anita's family was not struggling financially. Although they could not save money month-to-month, they were not living day-to-day. The family managed unanticipated costs by strategically using high-interest loans from *paga diarios* and, since Anita's husband was working full-time, repayment was never a concern. When the pandemic struck Colombia in March 2020, however, Anita's husband was sent home from work. He continued to receive 30 percent of his salary (a benefit of being formally employed), but it was not enough to cover the family's monthly costs. To supplement the family's income, Anita started to sell food and drinks on the street but was forced to give it up after an employee from Colombia's welfare office threatened to seize her youngest child if she continued to bring him along.

During this time, Anita's family started to receive cash assistance through Mercy Corps' *Ven Esperanza* program, which provided \$100 USD monthly. With this money, Anita paid rent and purchased food for the family, using the rest to buy small cake molds and ingredients to start baking. To diversify the family's sources of income—and in anticipation of the end of the six-month assistance program—she started baking and selling 50 pastries weekly, for which she earned \$67–81 USD. Each week, she would take

half of the earnings and re-invest it to purchase supplies for the next week. At the end of each month, she had a profit of \$108 USD.

The Mercy Corps assistance eliminated Anita's daily stress about hustling to make rent. Without that added psychological stress, she had enough extra bandwidth to plan strategically for the future. With the baking business up and running, Anita's husband had time to search for a more stable job, and he eventually secured a contract to work on a construction project. The contract, however, was only for a few months and its termination coincided with the end of the family's Mercy Corps assistance in December 2021. As a result, the family faced a financial cliff, which was exacerbated when Anita could no longer afford to sustain her baking business, as saving for rent took priority over reinvesting in ingredients.

Hauling equipment and material up the steep alleys that flank Medellín has been the family's only recourse. Yet, Anita and her family do not contemplate returning to Venezuela, nor continuing on to Peru to join her brother. If their weekly wages do not suffice to cover monthly costs, the family gets resourceful; "we're always looking for some way to resolve the situation, like finding something around the house to sell [to pay rent]." And for food, the family often travels to collect discarded vegetables at the local market to ensure that everyone is fed.

Anita is hopeful that her husband will soon obtain a new construction contract. Her dream, she said with a slight smile, is to purchase a small house up in the hills and start a bakery. Restarting the baking business, she estimated, would only require \$54 USD of investment, but absent access to seed capital or affordable credit, the family cannot pull the money together with their current wages.

Waiting for the Right Fit

One Venezuelan woman's steady restaurant income gives her partner the freedom to weigh options and turn down risky jobs.

Nesly and Ana met two years ago through a mutual friend at Parque Boston, in the center of Medellín, Colombia. Both immigrants from Venezuela, they found that they had a lot in common, and hit things off right away. Today, they love together with their French Bulldog, Lola. Individually, they each overcame great hardship upon first arriving to Colombia, and by joining forces, they've been able to achieve just enough stability to allow Nesly to turn down risky jobs in search of a better long-term fit. Even so, they continue to live month-to-month.

Nesly's Journey

Nesly grew up near Caracas, Venezuela. At age 14, following neglect from her only remaining living family member, she was emancipated and began living alone. Just as Venezuela was in economic free-fall in 2018, Nesly lost her supermarket job. She had to abandon her university studies because she could no longer afford transportation to get to school. Some days, she couldn't even afford food. Her then-girlfriend, Beatriz, left Venezuela a month before, and Nesly decided to follow her to Cartagena, Colombia. She arrived in November 2018.

During their first six months in Cartagena, Nesly and Beatriz focused simply on surviving. They cleaned windshields at traffic lights, and people would pay with whatever small change they had on hand—often less than \$0.25 USD. They lived in a boarding house that charged about \$4.50 USD per night. Lodging like this is common for recently arrived migrants in Colombia. Instead of paying an entire month's rent up front, boarding houses provide the flexibility of paying a small daily amount, but overall, the arrangements end up being more expensive. Nesly explained, "Sometimes we had to choose if we were going to eat or if we were going to pay for the room. And sometimes, it was better to eat and try resolving the room issue later. There came a time

when we simply couldn't make it anymore, and we decided to leave."

Having made up their mind to try their luck in another city, Nesly and Beatriz hitch-hiked their way to Medellín. Again, they started out washing windshields at traffic lights. The work was always subject to the weather: rain meant no work. After some time in Medellín, Nesly and Beatriz decided to break things off and go their separate ways.

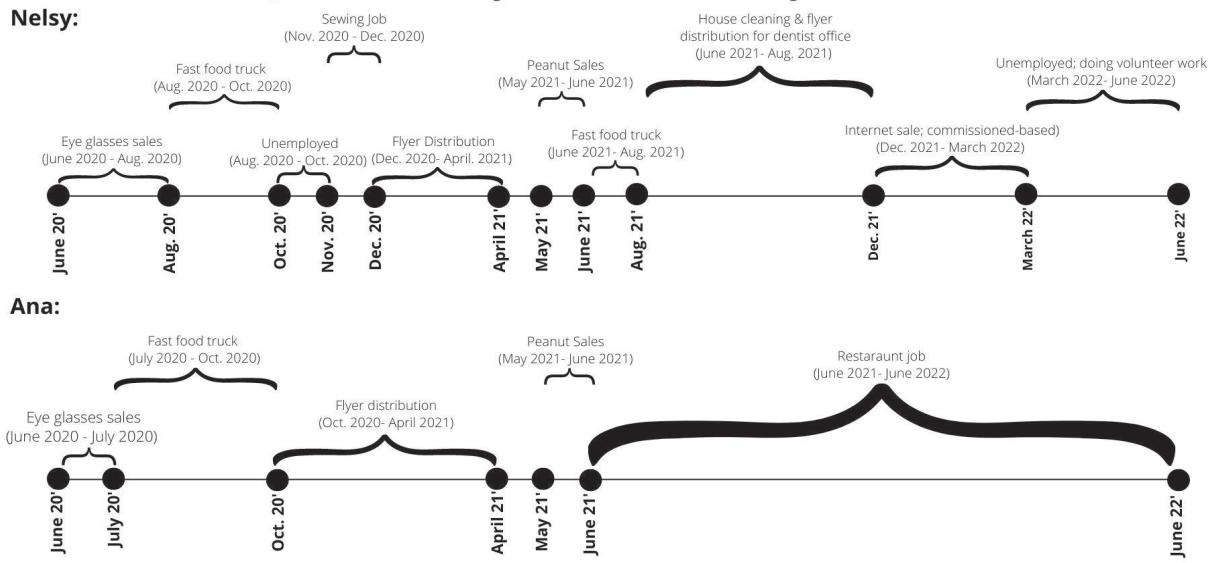
Ana's Journey

Ana's journey to Colombia began not long after Nesly's. In January 2019, she left her hometown of Ciudad Ojeda, Venezuela. Her brother had migrated to Colombia years before, and he helped pay for Ana's journey to Medellín. Ana landed at her brother's place and stayed there for the first two months, helping him and his wife care for their young son.

Eventually, Ana moved out on her own, bouncing between living situations. She moved to Bello, a very poor neighborhood far up in the hills. Lying on the outskirts of Medellín, Bello is neglected by the municipality – which becomes clear when entering the neighborhood. There, the road shifts abruptly from pavement to dirt. In Bello, Ana ran into problems with a *paga diario*, or loan shark. She eventually paid off her debt, but not without violent threats. The loan shark held onto her passport as collateral, which she never got it back, even when she paid off the loan. To this day, Ana fears returning there.

For her first job in Medellín, Ana sold sandwiches. She typically made about \$7–16 USD per day in sales, from which she had to pay \$4.50 USD towards her daily rent. Whatever was left over went towards food. The work was hard on her body – she roamed the length and breadth of the city to sell her sandwiches. "I know Medellín even better than I know my hometown," she explained. Reflecting on those first months, she said, "I spent literally all day working, my feet were throbbing. Back in Venezuela, they tell you, 'in Colombia, you arrive and you'll have work right away,' and that's a lie. I had it really hard that first year. Once, I had to sleep on the street."

Job Volatility Timeline: Nelsy & Ana



Nelsy and Ana: Seeking Stability Together

After they met in summer 2020, Nelsy and Ana worked together in a succession of brief stints. From selling eyeglasses door-to-door, to working at fast food trucks, to passing out promotional flyers, to sewing, to selling peanuts, nothing seemed to last for more than a few months. In spring 2021, for example, nation-wide protests forced Ana and Nelsy's work to close down their promotional flyer business.

Finally, in June of 2021, Ana landed a restaurant job that has brought an important degree of stability into their joint lives. She does everything – plating food, busing, and serving tables – and has been working there for over a year now. Ana's discipline from military school in Venezuela has helped her work hard and learn quickly on-the-job. She makes \$212 USD per month at the restaurant, working 9-hour workdays, six days a week. She is paid in weekly installments of \$53 USD. This rate is under the official minimum wage in Colombia, and she doesn't receive any benefits, which she credits to being hired informally as a migrant worker. She notes, though, that her boss helped her at a critical moment last year. Her father fell ill in September 2021, and tragically passed away not long after. To help her family, Ana took out a no-interest loan of \$49 USD from her boss. She paid it back in

small increments over several weeks, by taking a \$7 USD cut out of her weekly paycheck.

As for Nelsy, she's continued to jump between short-term jobs over the past year. She did house cleaning and distributed flyers for a dental clinic, sold fried plantains at a local fast-food truck (until it closed), and then did commission-based internet sales. The problem with the last job was that if she didn't make a minimum number of sales, she didn't get paid at all.

For now, Nelsy is unemployed. She's received job offers, but they've been at wages much lower than Ana's, already below the minimum wage. Further, businesses won't cover any kind of insurance, even though many involve working in a kitchen or with industrial fryers, threatening a high risk of injury. Nelsy explained, "The last interview I had was with a fast-food stand, but the job would have required me to do all the different functions at once... and if an accident happened, they weren't going to cover anything... I turned down the offer. In an area as delicate as the kitchen, where there are so many risks of accidents, the fact that they don't want to recognize those risks is very difficult. It's better to get sick in your own home than on the job, because in the end, you end up bearing the cost."

Nelsy continues to weigh her options. As a 25-year-old without kids or elderly family members to care for, and given the stability of Ana's restaurant income, Nelsy is able to wait for the right fit. In theory, landing a job in the formal labor market should be possible because she received her PPT migratory status earlier this year. But, in practice, Nelsy continues to encounter informal barriers. She applied to several call centers, and in the interviews, even though she should have been able to apply with just her PPT identification card, they still requested her passport. She doesn't have one. She explained in frustration, "Even though PPT has been in place for an entire year now, many employers still refuse to recognize it."

While Nelsy searches for jobs, she's been volunteering as a coordinator for an LGBTQI+ community group through Caribe Afirmativo and Mercy Corps. This socially oriented work comes naturally to Nelsy and is a huge part of her life. In fact, it's something she's been involved in throughout her time in Colombia. At the beginning of the COVID-19 pandemic, she volunteered with an organization that collected leftover produce from markets and donated them to migrants and other needy families. Nelsy wants to continue this kind of work in the future - hopefully through a paid position. She noted, "Social work has motivated me for a long time now, especially now that I have the opportunity to practice it."

As Nelsy and Ana continue living off one income, they're just getting by. Ana sends the occasional remittance to her family when needed, but Nelsy isn't in a position to do so; she doesn't want to burden Ana at the moment. They both acknowledge that they'd like to save up, and each month they intend to, "but something always happens" making saving impossible. For now, Nelsy and Ana continue to support one another as they look towards the future.

A Knot in My Throat: Resilience in the Face of Violence

A baker and businessman hopes for access to affordable credit.

Rosy is extremely capable; she financed her own migration to Colombia, managed childcare responsibilities for three children, and recovered from multiple threats, robberies, and physical violence against her small family. However, the lack of physical security and her inability to count on anyone else to provide safe childcare while she works is wearing on Rosy, and she can't imagine staying in this situation for much longer.

Rosy tightened her arms around her son thinking of the memories brought up by our interview. The threats and bouts of violence she faced, especially those targeting her children, left a mark of fear despite her young age. At 30 years old, she has faced outsized responsibility since she was a girl.

Rosy has worked full-time since she was seventeen. Her parents divorced when she was young, so her mother bought a restaurant to support the two of them without her father. Rosy worked at her mother's restaurant to help contribute to their livelihoods. After twelve years, her mother's chronic back pain got the best of her, and she was forced to sell the restaurant. Rosy began working as a cashier at a bakery in town and soon became responsible for making sure all the money was accounted for at the end of the night. One day, she caught another employee stealing money from the cash register and reported it to her boss. Her employer soon promoted her to be general manager of three bakeries.

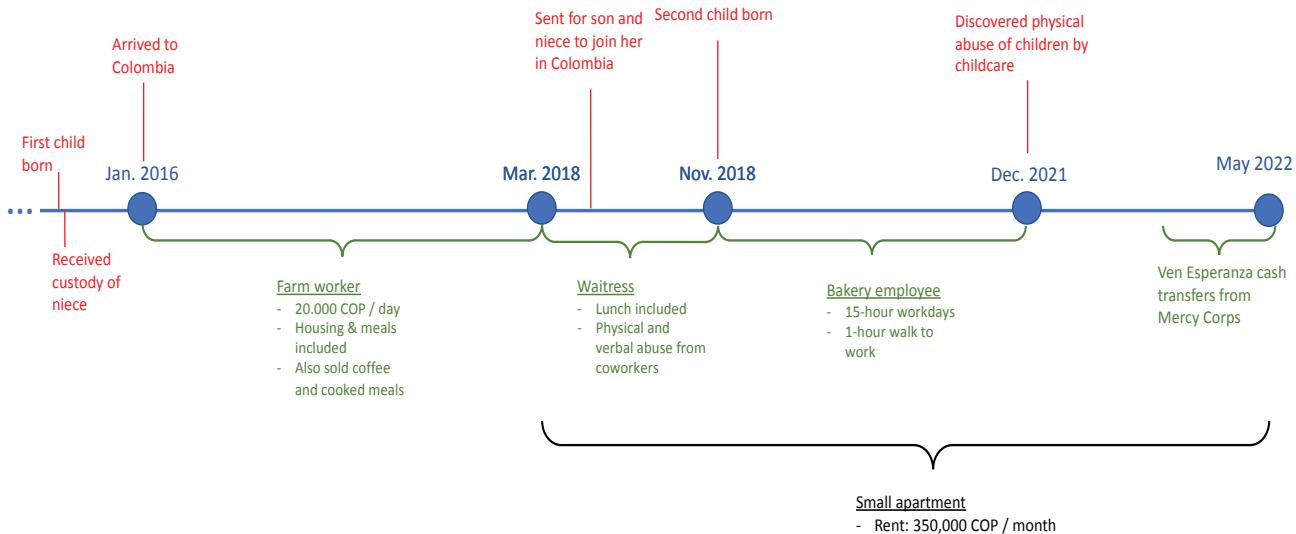
However, Rosy lost her job during the economic downturn in Venezuela that began around 2015. Seemingly from one day to the next, everyone around her started going through the same experiences of scarcity: food shortages, medical shortages, sometimes even shortages of basic utilities like clean water. Around the same time, she gave birth to her son and gained full cus-

tody of her niece from her sister. They moved to a new town, and Rosy found a new job at a Subway franchise in a mall. It was a stable job, a short commute from her house, and it allowed her to pay rent. Even more importantly, it provided an avenue through which she could use her social capital to buy food for herself, her mother, and the two children at a time when many Venezuelans were standing in line all day to buy a single kilogram of rice. After the weekly delivery truck to the store was unloaded, her boss would let all the employees buy leftover supplies in bulk. Sadly, neighbors began to take notice of the Rosy's success in securing food for her family and began to target her. She was robbed twice, leaving the family with nothing but the clothes on their back. Members of a gang attempted to kidnap her son. Rosy knew she had to leave Venezuela to escape their extortion. She decided to go to Colombia.

Rosy had heard terrible stories about the journey to Colombia, and she had no way to care for both children while beginning a new life there. Her brother-in-law sold his car to help pay for the trip, and she sold her hair. Rosy embarked on the trip alone, facing threats from members of the same gang but survived.

Rosy arrived in Cartagena, Colombia, and found work on a farm where she was given free housing and food. She supplemented her farm income with side hustles like selling coffee and cooking for others. She was making up to \$5 USD per day. The free housing and food allowed her to send most of her earnings back to Venezuela for her son, niece, and mother. As the economic situation worsened in Venezuela, she began sending food and diapers in addition to cash, though she still had no savings and few belongings.

After two years in Colombia, Rosy felt secure enough to send for her son and niece. She had stable housing and a regular restaurant job with wages that would cover housing and food costs for her household. Sadly, the job quickly became a nightmare. Other workers at the restaurant began to abuse her verbally and physically, telling her that Venezuelans are lazy, throwing her meals on the floor, or breaking the glasses she was cleaning. Rosy found out that she was pregnant and started to experience vertigo. Eventually, when the other workers at



Timeline of Rosy's financial journey from Colombia arrival to participation with *Ven Esperanza*.

the restaurant began physically assaulting her, she quit the restaurant in search of another job, fighting to keep the growing baby safe.

Without formal work authorization, the only other employment Rosy could find once she had given birth to her daughter was at a bakery. It was an hour's walk away, and she had to work fifteen-hour days. Isolated from any family member or other social support, Rosy's main barrier to working was ensuring her children had supervision during her long workdays. Rosy asked a neighbor to watch her three children for \$15 USD per week, plus food for Rosy's children to eat throughout the day.

Rosy grew concerned about this childcare option when she noticed her children were losing weight. She found out that her children were not being fed and were being beaten and left out of the house by the neighbor. Once again, she realized, she would have to leave her job due to violence – this time against her children.

Without further work prospects, compounded by her childcare needs, Rosy is surviving on help from Good Samaritans and cash assistance from Mercy Corps' *Ven Esperanza* program, receiving about \$88 USD per month for six months. Rosy's expenses generally exceed her income. Each month, she pays approximately \$85 USD in rent, \$1.50 USD for water, \$8.50 USD for gas, \$4 USD in electricity, and month-

ly food for her family often is \$49 USD. Mercy Corps' cash assistance covers the majority of her rent, and she asks some of her neighbors for food on credit, which she eventually pays back. She does not use credit lines from shop owners or loan sharks, fearing debt cycles.

Currently, Rosy says her biggest obstacle besides childcare is getting her Colombian residency permit (PPT). Rosy has been waiting almost a year for her documentation to arrive. She hopes that once she receives it, she will be able to access higher-paying formal jobs, as well as subsidized day care and medical care for her children. She is trying to save up to migrate to the United States sometime next year. Rosy has been displaced from jobs and homes by multiple threats to her family's safety, yet each time she has rebuilt a new livelihood strategy based on the jobs and resources around her. She is searching for a safe place where she and her children won't be displaced yet again. Though she's currently out of work, Rosy knows her own strength and trusts that she will continue to find ways to support her children, despite the odds.

Hacking the Challenges of Starting Anew

Quiet and steady, one public accountant tries every approach in the book to guarantee his family's financial stability.

Since arriving in Colombia in 2020, Marco has held several jobs and even tried to start his own food truck business. His financial acumen has shielded his small family from particularly desperate times, through some of his maneuvers have prioritized short-term cash flow over longer-term wealth accumulation. Marco has used his previous education and knowledge of bureaucratic systems to deftly navigate the Colombian migration system and to validate his Venezuelan diplomas. In theory, this should've opened many coveted formal employment opportunities for Marco, yet he continues searching for a fulltime stable position while working side jobs in construction and a restaurant.

As a certified public accountant, 29-year-old Marco has a remarkable leg up in planning his financial strategies. Like all other major life decisions, he carefully considered every possible option before deciding in May 2020 that he and his partner needed to move to Colombia. The tipping point came when hyperinflation of the Venezuelan bolívar made it impossible to buy food or make ends meet on his government salary. Because the border was closed due to COVID, Marco and his girlfriend had to find an alternative route (*a trocha*) from his hometown of Puerto Píritu through San Antonio del Táchira to Cucutá, then onto Medellín where he has family.

When Marco first arrived, he worked at a restaurant bussing tables, but because he didn't have his legal residency card (PPT) at that time, they paid him only \$9 USD per day, with lunch included. He worked there from May to August 2020 before deciding it was worth trading a steady but meager income from the restaurant for the possibility of making a decent income from his own business. With a no-interest loan from his cousin Betty he was able to buy a used food

truck trailer for \$366 USD. He poured his heart (and earnings) into fixing up the truck – painting it, replacing the roof, and reinforcing the undercarriage.

Sadly, once again, the lack of the PPT residency card thwarted careful plans. Without the PPT Marco couldn't get the formal paperwork from the Medellín municipality required to legally sell food on the streets. Agents from the municipality showed up to harass him regularly, forcing him to operate on back streets with fewer customers. When he dared to put his food truck on a busier street, he had to contend with harassment and fines, which ultimately made it impossible to profit from his business. Frustrated and resigned, Marco sold his refurbished food truck trailer in December 2021 for \$488 USD when he lucked into finding a good buyer. While this was more than he bought it for originally, he'd invested a lot financially and emotionally revamping the splashy red trailer. In a stroke of cruel irony, his PPT card finally arrived later in the same week he sold his trailer.

After selling his food truck Marco hasn't found a steady job. Since January 2022 he has worked a few days a week as a construction assistant, earning \$12 USD daily. But the hours are 7 am to 5 pm, so he leaves home at 5 am to arrive on time. For a couple months he worked at a laundromat from 7 am to 7 pm, earning 50% commission on what people washed. In drier months, he earns \$9 USD per day on average, but once rainy season starts, fewer people wash their clothes at the laundromat; there are many days in which he only brings home \$4 USD.

Marco also returned to the same restaurant job as before, now in an on-call role earning \$10 USD per day plus lunch. They only call him in a few days a week when they need extra capacity, mostly on the weekends. Of all these temporary gigs, he prefers the restaurant because it's the closest to his house – only 30 minutes away, compared with the 90-minute commute to the construction job. He's hedging his bets on his part-time jobs in hopes that if he keeps working at the restaurant, he will get pulled up into a fulltime formal contract. This could happen as soon as someone else leaves, especially now that he has his PPT.

Given how many prospective employers previously told Marco they couldn't hire him without his PPT, he expected more jobs to materialize once he had it. Sadly, experience has proven otherwise. He has spent the past six months actively applying to as many formal jobs as possible, still with no luck. With the help of a jobs program sponsored by Mercy Corps, he was offered a job as an accounting assistant. He turned the job down because it would have required him to move his family to a higher cost neighborhood in the distant outskirts of Medellín.

Still, Marco has navigated state bureaucracies to increase his employability, leveraging his new PPT status in other ways. One challenge facing many Venezuelan migrants is the inability to formally stamp and validate their diplomas, professional licenses, and other paperwork in Colombia. Without these documents, many children are forced to repeat school grades they've already passed. Adults often get turned away from jobs when they can't formally prove they've graduated high school in Venezuela. And many highly skilled professionals – doctors, lawyers, nurses, and accountants like Marco – can't practice their professions legally within Colombia without the stamped paperwork. Obtaining the proper stamps for the validation process in Venezuela is widely considered impossible, with bureaucrats demanding prohibitively expensive bribes.

Yet, perhaps because of his own former experience working as a government accountant, Marco managed to find a work-around. When he first arrived in Colombia, he had tried to validate his certificates at both the Venezuelan and Colombian embassies but was told that a PPT was required. In February 2022 he learned through social media about new opportunities to validate certain diplomas and professional licenses. PPT in hand, he marched over to the Venezuelan Embassy and successfully got the coveted stamps. He also applied for and received a work competency certificate from the National Training Service (SENA, in Spanish) attesting to his expertise in "Administrative process coordination and management." He wants other certificates from SENA, as he believes they will open future employment opportunities for him.

As an accountant Marco is naturally risk-averse and doesn't like to feel financially precarious. With what he's currently making at the restaurant and construction gig, he can pay for rent, food, and transport costs. But, he constantly worries about weeks when they don't call him in for enough work. A month before the interview, his partner gave birth to a healthy baby boy, adding joy to the household, but also adding to expenses and the weight on Marco's shoulders as the only breadwinner. When they first arrived in Medellín, they rented a studio apartment for \$98 USD per month, though the landlord kept raising the rent. After Marco got his PPT, the family moved to a similarly sized place for \$122 USD, then to a bigger place for \$135 USD where they currently live.

Medical expenses have also eaten away at Marco's savings. The government provided health insurance for his girlfriend while she was pregnant, but even so, they had to pay over \$146 USD in out-of-pocket expenses for various exams that the insurance didn't cover. He knows that he should be eligible for SisBén, the comprehensive government health insurance, now that he has his PPT, but he still is working to enroll in it.

Marco thinks about his expenses, income, and financial management strategies in methodical ways.

Savings strategy: He diligently saves a portion of his daily earnings so he can make rent and start securing savings for the future. If he earns \$10 USD daily at the restaurant, he spends \$1.20 USD on transportation to and from work, saves up \$5 for rent, and spends \$2.90–3.40 USD on food and diapers. Unlike the majority of other migrants who are unbanked, he saves his money in a bank account at BanColombia. A job he wanted required him to have a bank account, so as soon as he received his PPT, he opened the account and uses it regularly.

Loans: Marco says he would never turn to a loan shark, not because he fears them, but because they aren't a logical financial tool given the interest rates over 30 percent. He is lucky to have family members in the area who help him if he ever gets into a real bind or goes a long time without work. His cousin, Ignacia, has loaned him money (without interest) four times since they've lived in Colombia. The first time

was an \$195 USD loan when he first arrived. Then in August 2021, she lent him \$73 USD to improve his food trailer. The third loan was \$73 USD in December 2021 to make rent when his income streams got more complicated, and the fourth was \$98 USD in April 2022 to make rent. When he has an outstanding loan from her, he first catches up on food and household expenses, then starts repaying it with the aim of repaying \$24 USD monthly.

Reselling assets: Another financial strategy he employs is buying physical assets that he can resell if he runs into cash flow challenges. He has sold his cellphone multiple times for this purpose. In June 2021, he sold it for \$61 USD in order to buy a fridge for \$56 USD. When he realized how many jobs required a phone to contact him, he bought another one, though he sold that phone only a month later in November 2021 to pay for the prenatal expenses for his pregnant girlfriend's insurance didn't cover. Thankfully, he doesn't lose too much value in these exchanges. For example, most recently he bought a phone for \$56 USD and resold it for \$49 USD.

Though Marco has yet to find the stable job he has been seeking, he hasn't stopped working to improve his circumstances in other ways. He continues applying for jobs while simultaneously working to get more documentation of his professional competencies. He's decided that what he most needs is the *Tarjeta Profesional* (professional card) certifying him as a public accountant in Colombia, a notoriously difficult endeavor. But, if anyone can navigate the Colombian bureaucracies while supporting a family, it's Marco.

A Rare Story of Triumph

Two professors learn to thrive in their new communities.

In their previous lives in Venezuela, Vanessa and Leo held multiple degrees and worked in high-paying jobs as professors. They journeyed to Colombia, where they knew no one and had to ask for help to overcome hunger and unemployment. Though their degrees may not transfer officially in Colombia, the trappings of their higher socioeconomic status – impressive job experience as professors and experience in formal education – alongside Vanessa's resourcefulness and persistence in reaching out to companies and organizations, made it easier to access opportunities for better paying jobs, even leading to savings and entrepreneurship. Vanessa and Leo have moved beyond survival to fully thriving and giving back to the community they leaned on during their first year in Colombia.

Vanessa and her husband Leo both worked as professors before the economic crisis in Venezuela. Just after having their second child in 2018, the financial situation had worsened to the point that they could no longer work, and they realized they could no longer stay in Venezuela. They knew they needed to relocate their family somewhere they could gain an income and provide food, housing, and schooling for their children.

In March 2018, Vanessa and Leo sold everything to pay for their family's trip to Colombia. During the journey, Vanessa and her family encountered deprivation and hardships unlike any they had ever experienced, lacking basic goods like sufficient water or diapers for the baby. The people and humanitarian organizations who provided water and diapers along the journey made a strong impression on her of others' willingness to help.

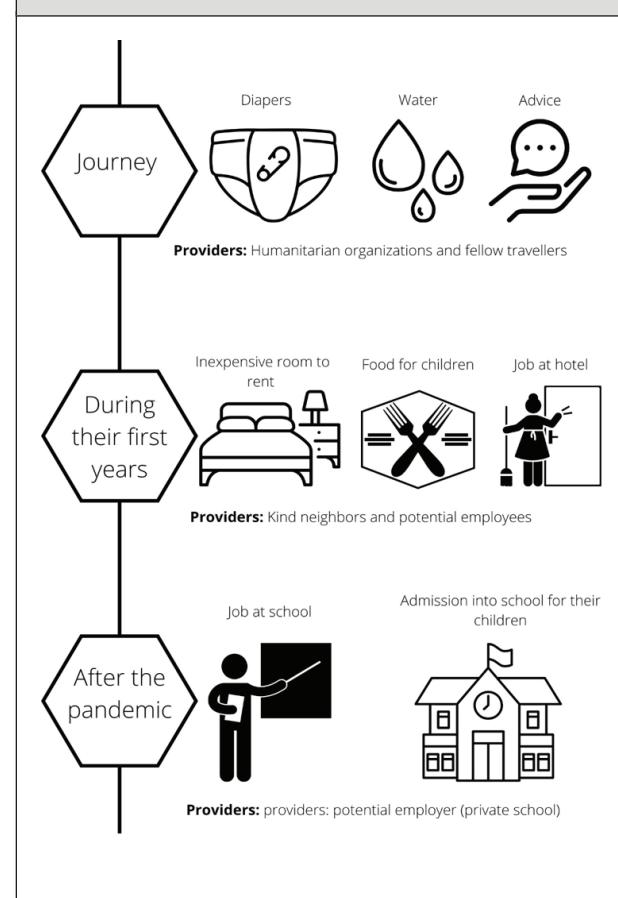
Vanessa and Leo had no relatives or friends to welcome them to Colombia. They did not even know which neighborhood to go to. They stayed three days at the bus terminal in Cartagena where they had ended their journey, seeking in-

formation and trying to decide where to go, until another traveler recommended a low-income neighborhood of Cartagena. They went door-to-door, asking to rent a room. A woman noticed that Vanessa and Leo were traveling with two children and took pity, renting an unfurnished room for \$1.20 USD per day, or \$36.50 USD per month. The family slept on the floor because they had no mattress.

Vanessa and Leo sold coffee, juice, and fried foods (*fritos*) in the streets, making \$7 USD per day. They spent all their money on rent and food for their children. Refusing to compromise on their children's nutrition, they fed them twice a day, spending \$59 USD per month on food. Vanessa would skip meals if necessary or, if they could not feed the children, go door-to-door asking for help from neighbors.

A Kind Hand: Sources of Help for Vanessa

Vanessa reached out to neighbors, employers, and anyone willing to help in hard moments.



Role	Organization	Payment	Potential for advancement
Avanzando El Futuro program and leading a savings group	Mercy Corps	Unpaid	Setting up her own businesses
Teaching degree	Fundación Carullo	Scholarship	Receiving teaching license in Colombia
Teaching classes to her children and neighborhood children	Colegio Nuestro Esfuerzo	Class funding	Creating a school
Coordinator	Mujeres Unidas del Pozon	Paid full-time job	

After three months in Colombia, Vanessa tried selling coffee across the city, seeking higher profits in the upscale beach neighborhood of Bocagrande. Seeing the huge resorts and hotels, Vanessa realized that she could search for jobs at the hotels. At the third hotel where she inquired, the manager offered a deal: if she could stay there and train for three days, unpaid, they could give her a job. Though it was difficult to lose three days of pay, she was confident that the risk would pay off. After the training, she was hired on as a full-time receptionist, earning \$7 USD per day. After six months, she obtained similar employment for her husband, raising the household income to \$15 USD per day. After six months of higher income and the resultant stability, the pandemic hit. They lost their jobs, and school closed for their older child, whom they had enrolled soon after arriving.

After Colombia's pandemic lockdown ended, Vanessa began to focus her energy on getting her children back in school, which led to her next job. She attempted to enroll her children at various schools. After being turned away by all public schools,¹ she resorted to offering her services as a cleaner at a private school in exchange for her children's admission. The superintendent, upon seeing the extensive teaching experience on her resume, offered her a job as a teacher's assistant. She was paid \$195 USD per month, less than the standard rate and below the minimum wage of \$244 USD per month in Colombia, because she didn't have legal documentation.

Vanessa was soon promoted and given a salary increase, raising her income to \$244 USD. The steady income allowed the family to buy a computer and start eating more nutritious meals, spending \$85 USD per month on food. They began renting in a nicer house for \$98 USD per month, with a utilities rate of \$8.50 USD per month.

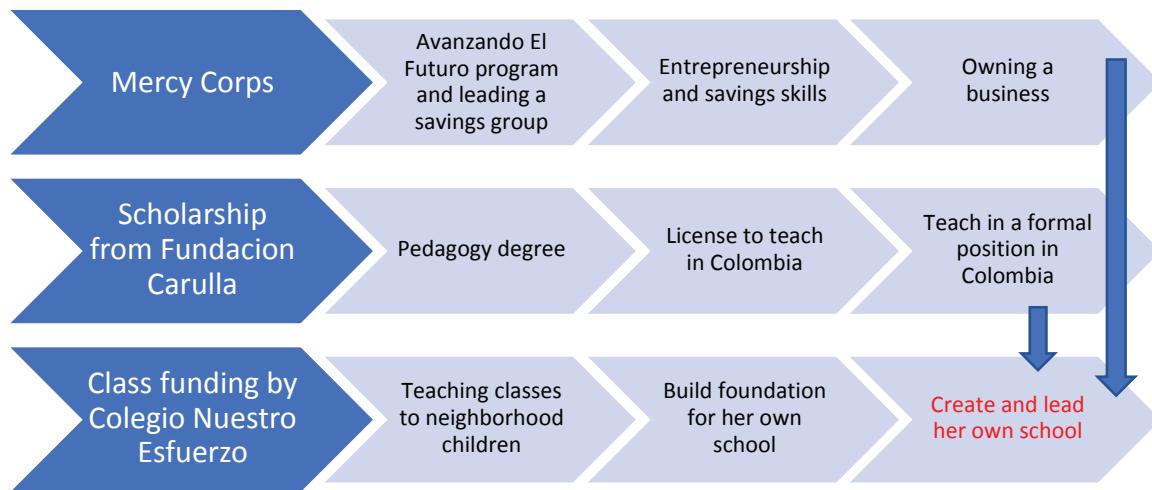
After over a year of work at the school, her unfair pay due to her undocumented status prompted Vanessa to search for other opportunities. She became the coordinator for an organization called Mujeres Unidas del Pozon. She started to participate in Mercy Corps programming and was accepted into *Avanzando El Futuro*, where she learned about entrepreneurship. She also became the leader of a savings group as part of a Mercy Corps program.

Vanessa received a scholarship from the Fundacion Carullo for her to return to school for a teaching degree, so she could officially teach in Colombia. Now, within her own home, she and Leo also teach their own children alongside other children from their neighborhood. A local education organization, Colegio Nuestro Esfuerzo, is funding these classes at \$98 USD per month. The support from these scholarships and programs is leading to further opportunities: Vanessa has plans for a printing business, and she and Leo hope to expand their school for children in their neighborhood.

¹ In Colombia, children have to re-register for school every year. When all the spots available in the school are filled, children are turned away. Venezuelan children often face informal discrimination when enrolling.

A Strategic Path to Reach Her Dream:

Through a combination of opportunities offered by a range of organizations, Vanessa is steadily overcoming the obstacles to opening her own school.



Vanessa says that 2022 has been her best year. Her intrepidity and determination helped her leverage her and Leo's educational advantages in Venezuela towards opportunities and entrepreneurship in Colombia. She and Leo have saved up \$49 USD over the past two years, which they could invest in one of their business ideas. When she and Leo eventually receive PPT, which they have applied for, they will have wider access to full-time jobs and resources.

Using Old Skills to Build a New Life

A young Venezuelan woman and her father rely on prior entrepreneurial skills and creativity to build a new livelihood in Colombia – but their situation remains rocky.

Estefania flees abuse to build her life anew in Colombia with her parents and baby girl. Relying on her dad's experience making artisan mirrors in Venezuela, they have saved up capital to launch this business in their new neighborhood. This has helped them scrape by, but inflation and the costs of a growing family still make it hard to hold down housing. Frequent bouts of instability, coupled with obstacles to accessing higher education, have made Estefania's outlook on her future in Colombia quite bleak.

"I wanted to give her a better future," Estefania said, nodding in the direction of her 7-month-old daughter, Angelina, in her lap. Eighteen-year-old Estefania arrived in Medellín in 2021. She fled a devastated economic situation and an abusive relationship in Venezuela. Her ex-boyfriend forced her to stay at home, trying to isolate her from her family. One day, Estefania got out and went to her sister's home. She called her father, who was living in Colombia at the time. "I can't stand this, being mistreated," she exclaimed. Her father assured Estefania that he would help her get out.

To afford the trip to Colombia, Estefania had to sell her few personal belongings from her parents' old house – her bed, her hair straightener, and an air conditioning unit. Once her dad sent the rest of the cash to pay for the bus ticket, Estefania left in secret. She was four months pregnant at the time.

As a minor traveling alone, Estefania ran into complications leaving Venezuela. She didn't have the parental permission documents that she needed to exit, so she traveled via the *trocha*, an informal border crossing. When she got to the Colombian border town, Estefania's aunt took her in for several days, until a humanitarian aid agency helped pay her bus fare to reunite with her parents.

When Estefania arrived in the safety of her parents' home, she was in dire need of rest. Her pregnancy was high-risk, and she began receiving threats from her ex-partner. Fortunately, several months later, Estefania gave birth to a healthy baby girl – Angelina.

Raising a baby meant new costs. Estefania had her parents' support, but things were very tight. She started selling gum on the street. "It made me embarrassed," she said, explaining that people would often give her money out of pity and not actually take any gum. Although it was uncomfortable, through her gum sales, Estefania made about \$4.50 USD a day – "a very good income." The gum sales were just the first step. Estefania and her dad dreamed of starting up a business like he'd had in Venezuela, selling artisanal glass mirrors. After a few weeks of gum sales, they had saved up enough to buy the first raw materials to make two decorated mirrors. "We sold gum to save up the capital we needed to buy the mirrors." With their first \$9 USD in savings, they bought discarded glass, crushed it, and used the glitter to decorate two frames. With their first products in hand, Estefania and her dad went out to try their luck on the streets.

"We sold them like hotcakes. People loved them!" The mirrors were different from what people were used to, which Estefania credits to her dad's creativity. Today, she and her father continue selling mirrors. They sell each one for \$14 USD. Of this, they keep \$9 USD to reinvest in materials for the next set of mirrors, and \$5 USD goes towards their other daily expenses.

Despite the novelty of their product, sales today in 2022 still aren't easy. Estefania and her dad don't have a car or bike, so they walk everywhere, each carrying four mirrors. Some days, they have to walk miles into the city center to sell their wares. On really bad days – like when it rains – they simply can't make a sale. To complicate things further, when they're really tight on cash and can't afford to buy formula for Angelina, Estefania must stay home to breastfeed her. On these days, her dad goes out to sell on his own, limited by the number of mirrors he alone can carry.

During these tight times, the most stressful expense for Estefania's family is paying rent, followed by rising prices of food and diapers. In just one year since Estefania arrived in Colom-



bia, she has already lived in four different places. Their first home was just a single room. Once Angelina was born, “it was way too small” for all four of them, and they moved to their second apartment. Not long after arriving there, they couldn’t make rent, and their landlord evicted them. They called the city’s helpline and were referred to a shelter. It was a highly volatile and unsafe environment for Estefania and her newborn baby, so after two months there, they moved into their current home. They’ve been there for several months now but are still struggling to pay rent, which means that Estefania’s dad sometimes needs to negotiate with the landlord. Two months ago, for example, sales were low and they didn’t have cash when rent was due. Estefania’s dad asked for two more weeks so that they could try to make some more sales. In that time, he was able to pay \$35 USD of the \$58 USD that they owed for rent.

Despite constantly struggling to meet their financial needs, Estefania’s family refuses to buy food on credit from the corner store, or to take loans from the infamous *prestamistas*, or loan sharks. The only loans that they occasionally take out are from neighbors. She explained, “Money that isn’t your own is dangerous. *Prestamistas* are bad people; they can hurt us.” Estefania believes that it’s better to have a rough day, even forgo a meal, than get mixed up with them.

Instead, Estefania’s family finds other ways to limit expenses. For now, they don’t send remit-

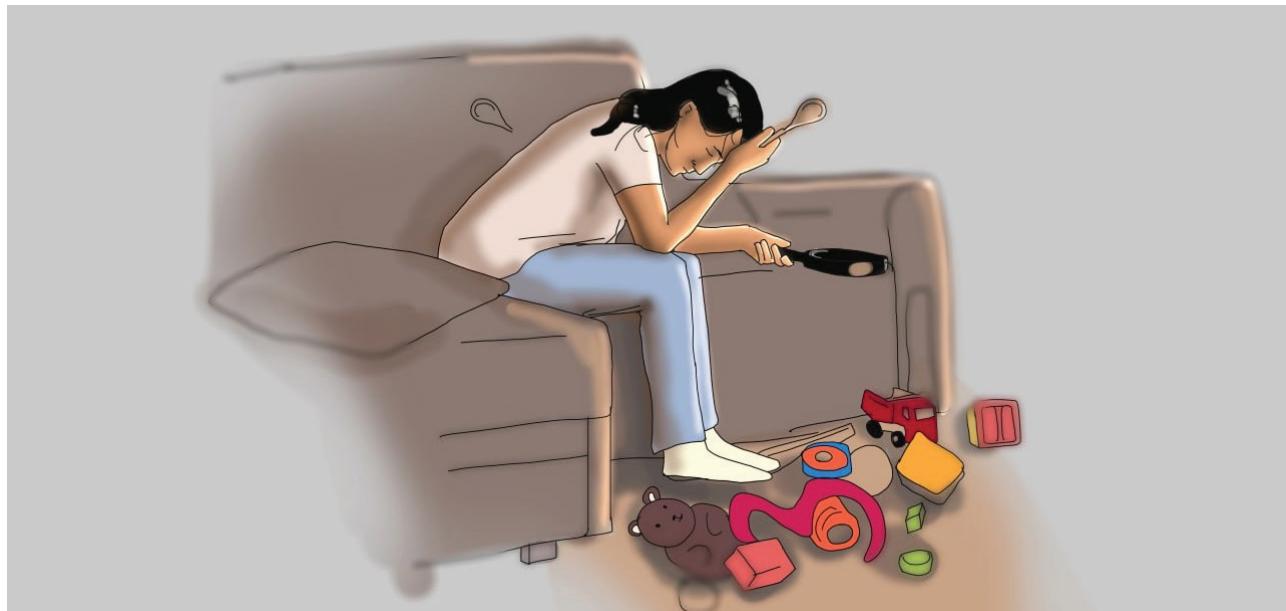
tances to Estefania’s older siblings in Venezuela. They also save on transportation by walking everywhere, and their rent and utilities are relatively cheap because they live in an low-income neighborhood with few public services.

They’ve also been able to save on some, but not all, medical costs. Since Angelina was born in Colombia and is a citizen, she has state-subsidized health care. Estefania’s dad does too, which he got access to through his PEP¹ migration status when he arrived in Colombia several years ago. As for Estefania and her mom, they still don’t have health insurance. Despite recently receiving a new migration status called PPT,² it’s been hard to get enrolled in the Colombian health system. Estefania explained that it requires a complicated, online enrollment process. This is a big barrier for them, since they don’t have internet at home or an extra \$0.70 USD on hand that it would take to use a cyber-cafe.

For now, Estefania keeps busy helping her dad with their mirror sales. Although her external demeanor is light-hearted, at times the sting of closed opportunities often seeps through. In Venezuela, she finished high school, but was never able to get her diploma. She desperately needs this to pursue higher education and many jobs in Colombia. She sighed, “I don’t have an outlook for the future here.” What she needs, she insists, is not another course or certification – but her *degree*.

1 PEP = *Permiso Especial de Permanencia*. The Colombian government granted this two-year migratory status beginning in 2017, with several additional rounds of PEP becoming available in subsequent years.

2 PPT = *Permiso por Protección Temporal*. The Colombian government began rolling out this migratory status for Venezuelans in 2021. It is valid for 10 years, providing regular migration status and authorization to work and access a number of public services in Colombia.



When the Ground Falls Out from Under you

Lisbeth had successfully beat the odds to establish financial stability for her family until a combination of compounding financial shocks eroded her gains.

As a young, single mother of two sweet girls, Lisbeth worked tirelessly to achieve financial stability. Arriving in Colombia five years ago, she has since found a steady job that accommodated her childcare responsibilities, and she had been able to move her family into a larger apartment while effectively saving through the purchase of physical assets like furniture.

Everything changed seemingly overnight when she was hit by several combined financial shocks—the loss of her job, emergency medical expenses for the girls, and eventually eviction. When she lost the apartment because she couldn't pay rent, she quickly had to sell off everything she owned in order to move into a spare room of another person's house. Still, her tenacity, grit, and self-sufficiency continue to serve her well as she claws her way back from rock bottom.

Long ago twenty-eight-year-old Lisbeth accepted the fact that nothing in life would come to her served on a platter: if she wanted something, she would have to work hard for it. Like many other Venezuelans, she came to Colombia in 2016 when the Venezuelan economic situation became untenable, leaving her young daughter behind with family. And like many other Venezuelans, she had a harrowing journey through an informal smuggling route. Gangs robbed her bus and threatened women passengers with sexual violence. She lost everything she owned besides the clothes on her back and her precious documents, which she had prudently tucked under her clothes for safekeeping.

When Lisbeth first arrived in Colombia, an acquaintance living in Marinilla let her stay in a spare room for a month for free. Compared with the Venezuelan economy at the time, she was astonished at how easily she found decent jobs. She worked at a grill house clearing tables and cleaning, earning \$170 USD per month. Soon Lisbeth was doing well enough to call her mother and ask her to bring her daughter to Colombia. Though she never complained, she began to realize how much the loneliness of making it on her own in a foreign country was catching up to her. In 2019, when she finally had the chance, she moved to Medellín to be closer to extended family members. A cousin hosted Lisbeth and her daughter for their first two weeks in Medellín, also helping Lisbeth find a job and a small apartment of her own.

After working a few odd jobs, Lisbeth was overjoyed to find a steady job that suited her financial, emotional, and childcare priorities. A Colombian woman she knew spoke highly of her to Oscar, the owner of a small neighborhood supermarket, and though it was a family-owned business, he gave her a trial period to prove herself. She did whatever was needed without complaint – cleaning, assisting customers, stacking boxes. The hours from 7 am to 9 pm weren't easy, but she liked the job because Oscar was kind and generous: he provided her with two meals a day. They got along so well that he soon gave her the nickname *La Monita* or Little Monkey.

When Lisbeth started work in 2019, Oscar paid her \$8.50 USD per day (\$200 USD monthly). He periodically gave *La Monita* raises, so by 2021 she was making \$12 USD per day (\$284 USD monthly). Lisbeth knew how easy it was to spend money when she had it – it seemed to burn a hole in her pocket – and how hard it sometimes was to make it to the end of the month when she had to pay \$93 USD in rent. After earning his trust, Lisbeth requested that Oscar switch from paying her daily to paying her bi-weekly. She'd learned this financial tip from a friend and found that it was much easier to make rent when she was paid bi-weekly; it was a system that forced her to save up without the temptation of making daily, expenses that in some cases were unnecessary and depleted her funds. Her boss was open to the arrangement as long as she kept track of her hours. Even though she'd only completed a handful of years of primary school in Venezuela, she fastidiously wrote down her daily hours in a logbook, never erring in her arithmetic.

Lisbeth recalls pinching herself from time to time during this period. Things were going so well for her small family. She'd given birth to a second beautiful daughter and was able to support the family on her own, exactly how she liked things. She managed to enroll her older daughter in daycare. After a year working at the supermarket, she'd upgraded her family to a slightly bigger apartment with two rooms, though it was made from informal materials and not entirely completed. Above all, she was glad to have never taken on debt of any form. She feared the loan sharks in the neighborhood fa-

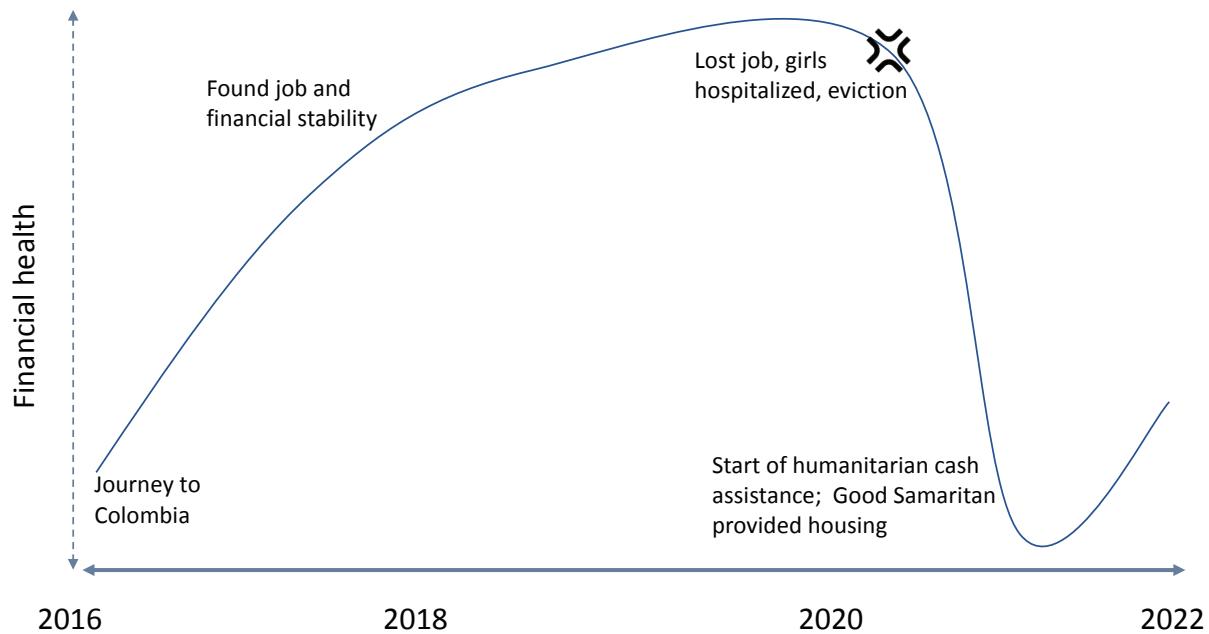
mous for taking advantage of families facing emergencies.

As soon as the Colombian government announced the new policy for Venezuelan migrants, she applied for her *Permiso por Protección Temporal* (PPT), a migratory status that would give her access to formal jobs and social services like healthcare. Only later did she discover that she'd been punished for her diligence. After months and months of waiting, she took a day off work and went to the migration authority's office. She learned that her PPT application was stuck in a nightmarish bureaucratic limbo due to an error that had derailed the applications of many people who, like her, applied in the first month of the policy. In fact, there were so many sorry souls trapped in this process that they earned the nickname of "Septembristas" for the month in which they had all applied for the PPT.

Nearly three years later, she is still waiting for her PPT approval. Though she felt the Colombian banking system was stable than the Venezuelan system, she still didn't trust putting her money into a formal Colombian bank account. Because she didn't have a formal bank account, she had to save in creative ways. She did this by periodically purchased furniture and appliances as a way of accumulating physical assets that could be later resold. Overtime, she bought a television, fridge, stove, and armoire.

Though it had taken Lisbeth years to build up her family's financial health, it evaporated seemingly overnight. In December 2021, right before the holidays, Oscar's wife fired her saying she only wanted to have family members working in the store. Lisbeth's two daughters both got very sick at the same time and were hospitalized. Because she had not yet received her PPT, Lisbeth had to pay \$156 USD out of pocket for their treatments. Instead of showing sympathy, the landlord raised the rent even higher that month to \$122 USD plus \$15 USD in utilities. In February 2022, the landlord kicked Lisbeth and her two daughters out with only a few days' notice.

Lisbeth scrambled to secure a roof over their heads. They moved in with a kind stranger who had a spare room, but little space for extra furniture. Lisbeth was forced to sell all her furniture and appliances at fire sale prices, losing nearly



half of her 'savings' value. In a moment very near rock bottom when she needed to pay her kids' medical expenses, she cut and sold her hair for \$3.40 USD. This felt like the last option she had besides prostitution, which she adamantly refused to consider.

Lisbeth has still been able to nearly avoid taking on debt entirely. The only exception is that she asked the woman she currently lives with to lend her \$9 USD as start-up capital so she could sell flan desserts ("postre quesilla"). It was not a great business, but it gave her a little cash. She stopped after a few months when the inflation on food prices spiraled too high and she could no longer turn a profit. She remains grateful to her kind neighbors who periodically helps her with food, diapers, and household costs.

Still, Lisbeth says she doesn't think many others could "*aguantar la situación*" if they were in her shoes. After months searching and sending out her CV, she remains unemployed and awaiting her PPT. She bitterly recalls the many times potential employers have tried to take advantage of her. "I'm fed up with being paid below minimum wage, below the salaries they pay others."

The freefall of her financial health was slowed when Lisbeth was referred to Mercy Corps through a health clinic and began receiving monthly emergency cash assistance. Half of the transfer goes to paying rent and the other half goes to food and expenses for the kids. Nothing remains left over at the end of the month to start saving up. Always one to speak her mind, she expressed frustration that she couldn't receive the aid as cash payments or food. She is currently receiving a lot of help from neighbors and the woman letting her stay in her apartment, but now that she is getting cash assistance, she must contribute part of the payments to rent.

Lisbeth would really like to start up a small food cart business selling empanadas, something she learned back in Venezuela. She's priced out each type of empanada she would sell, the different costs, and the profits she'd expect. She estimates that she would need about \$159 USD in seed capital. She would be able to leave her kids with her cousin during the day and then maybe she could start to slowly rebuild the financial stability and independence she cares so much about and had not so long ago achieved.

**November 2019 – December 2021
(Pre-shock)**

Monthly Income (household)	Monthly Expenses	Loans	Assets
Supermarket work – \$12.20 per day (started at \$8.54 but the boss raised it over time). Paid every 2 weeks.	\$121.95 rent (started at \$92.68 but was raised over time)		Television, fridge, stove, armoire (bought used for \$8, \$12, \$19, and \$43 respectively)
	\$12–14.63 utilities		
	\$82.93 Food and kids' expenses		

After December 2021 (Post-shock)

Monthly Income (household)	Monthly Expenses	Loans	Assets
<i>Ven Esperanza</i> (exact amount unknown ½ goes to rent; ½ to food)	Medical expenses for hospitalized kids	\$9.76 in seed capital borrowed from lady she lives with to sell flan desserts	
Sold hair (\$3.66) – one time income	Rent for 1 room in a woman's house		
Sold furniture – \$43.90, one time income	Food and kids' expenses		
Sold flan desserts for a while, but the prices for ingredients were too high to make sense (sold 60 flans for \$0.73 each; \$9.76 in ingredients)			

“The Phrase ‘Where One Eats, We All Eat’ is Dead”

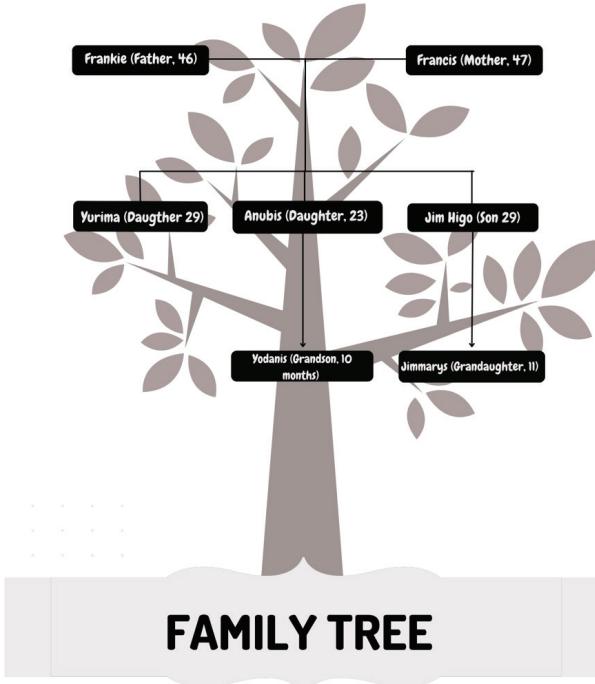
Coping with daily scarcity and the predatory interest rates of loan sharks, saving is impossible for a family trying to forge a new path.

Francis and Frankie head a large mixed family with three generations. They all came together to Colombia in 2020 in order to keep their granddaughter Jimmarys safe and healthy; her life-saving epilepsy medication had become impossible to purchase in Venezuela due to the economic collapse. In 2022, two years after first leaving, they continue to barely survive. All of the family members pool their incomes, but they also depend on debt to sustain the many costs of a household with two children and four adults. Frankie and Francis are so focused on keeping the family afloat, including some family members back in Venezuela, that they haven’t been able to plan even for the near future.

Frankie and Francis are about to celebrate their 26th anniversary together. Their personalities balance well. Frankie is a soft-spoken and stoic man, while Francis is confident and with a strong voice. They rush into the hot room a few minutes late to our scheduled interview, but once we settle down, they share their journey through three difficult years since they migrated separately, leaving their home in Venezuela to move to Cartagena, Colombia.

In Venezuela, Francis was a pastry chef, owning her own business at one point. Frankie worked for 22 years as a sushi chef. With their shared incomes, they lived happily with their children and grandchildren in a small three-bedroom house they owned in rural Venezuela, growing vegetables in their small patio garden.

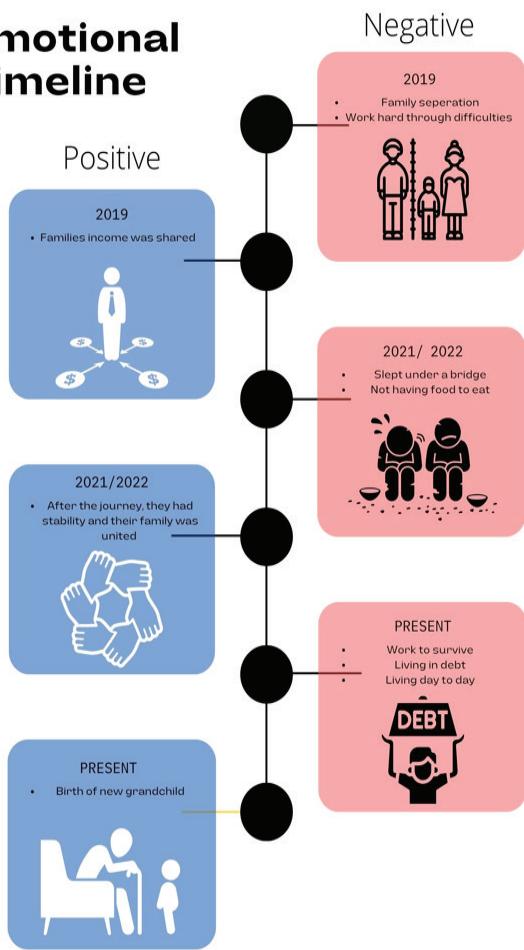
However, in 2020, as Venezuela’s economic crisis worsened, the family could no longer find or afford the medication they needed to mitigate Jimmarys’s nightly epileptic attacks. Francis’s mother was born in Colombia and had family throughout the country, so Francis asked her aunt in Cartagena to help her find housing. Francis embarked on the journey ahead of the



rest of the family, taking Jimmarys with her to secure her medication as quickly as possible. With her aunt’s help, she secured a small house with a monthly rent of \$110 USD, plus utilities. The guarantee of housing allowed Frankie, Higo, and Annie to follow one year later, now with a new grandchild. Annie had given birth to a son, Anis. After the year-long separation, a harrowing journey without food or shelter, the responsibilities of working, caring for Jimmarys alone, and finding the rental house for her family, Francis finds her happiness in being together once again. Looking back at the year before they arrived, she sees the toll it took on her mental health and her ability to imagine a hopeful future.

Frankie, Higo, and Annie began searching for informal work to cover household costs, especially food, clothing, school fees, diapers, and medications for the children. They had left Venezuela to prioritize Jimmarys’s health, and they wanted to also build a future for her and Anis. But costs continued to pile up, forcing them to live in survival mode with whatever work was immediately available. Thankfully, they began receiving Jimmarys’s medication through a humanitarian organization, saving them \$61 USD every month. Still, they didn’t know many specific details about this organization, and because

Emotional Timeline



they were so financially dependent on the medical assistance, they lived in constant fear that they might wake up one day to the news that the assistance had stopped.

Two years after their move, the family continues to live in the same situation, with Frankie, Higo, and Annie pursuing unpredictable, informal day-to-day work. They work every day that they can, but they still cannot build up savings against their large monthly expenses. Frankie, like many, is a side hustler. He takes on multiple informal jobs like selling Fritos or coffee, looking for anything to pay the rent, but often he can't find enough work. He can usually piece together a daily income around \$6 USD. Annie works selling Fritos for a larger business, which provides a stable daily income of \$6 USD. She doesn't own her own cart but knows that she would make more each day if she didn't have to pay the cart rental fees to the owner. So far, though, she has been unable to put aside

enough savings to buy the cart. Higo's work as a moto taxi driver adds an average income of \$5 USD per day. For Frankie and Higo, not having a fixed income makes it nearly impossible to save or predict how much money they will be able to contribute to paying bills at the end of the month. Finally, Francis has taken on full-time childcare for Anis and Jimmarys, so she cannot contribute income. Her contribution is freeing up Higo and Annie to work full-time.

Without reliable income, the household uses cash transfers from Mercy Corps' *Ven Esperanza* program partially to invest in a refrigerator for their kitchen and for basic needs like wood for cooking. The cash transfers from Mercy Corps will run out in two months, and the family is planning to use them to finish paying off the refrigerator. As for the free program providing Jimmarys's medication, they are unsure how long it will last.

The household's livelihood strategy faces a more certain and immediate challenge. Higo has decided to search for work in the United States. With luck, perhaps someday he might be able to send them remittances, but until then, the family continues living day-to-day. Higo's contribution to their collective income is necessary to stay afloat, so the other adults are apprehensive about his plan.

Frankie and Francis acknowledge that they have no idea how they survive on the income they have. Their expenses largely exceed their income. They buy food on credit from food vendors regularly, up to \$24 USD per month, but they still have to skip meals sometimes. They do not have any clothes but the ones they brought from Venezuela. On top of everything, Frankie and Francis are sending \$49 USD every month to their parents and other family members still in Venezuela. They have come to rely on loans from loan sharks, with exorbitant interest of \$5 USD per day. Coping as they are with daily scarcity and the predatory interest rates of loan sharks, saving is impossible. Looking down at the long list of expenses that she and her husband Frankie face, Francis tells me, "The phrase 'Where one eats, we all eat' is dead."

The family continues to live in survival mode. They have no plan for the time when their debts are due and their cash assistance runs out. They have applied for PPT, a resident status

which may make them eligible for more formal work, free education, and national healthcare that would include free access to Jimmarys's medication, among other services. They haven't thought much about what these benefits would mean for them. Perhaps their experiences of xenophobia and work discrimination by officials in the past make them skeptical of more formal job opportunities or improved healthcare access. The important thing is that for now, Jimmarys's medication is available, and they are still able to pay for her to attend school.

Francis and Frankie's Monthly Budget Income and Expenses

Income	Amount
Frankie's salary (varies)	\$158.54
Higo's salary (varies)	\$126.83
Annie's salary	\$158.54
Mercy Corps stipend	\$90.24
Loan shark loan principal	\$48.78
Total Income	\$582.93
Expenses	Amount
Rent	\$109.76
Utilities	\$36.59
Food	\$195.12
Diapers	\$55.61
One-time expenses (feminine towels, haircuts, shampoo)	\$6.10
Clothes	\$12.20
Epilepsy medication	\$60.98 (provided by Americare currently; not included in total)
Transportation	\$36.59
School fees	\$28.05
School supplies	\$5.37
Remittances sent to family in Venezuela	\$48.78
Loan shark loan principal repayment	\$48.78
Loan interest (10%)	\$4.79
Total Expenses	\$587.80
Monthly Gain or Loss	-\$4.88
Outstanding Debt (no interest)	
Refrigerator	\$48.78
Fan	\$14.63



When the Only Constant is Instability

A couple looks for opportunities and waits for some good news.

Felicia moved to Colombia in 2018 after graduating high school in Venezuela. Her partner, Daniel had made the same journey two years earlier right after he got his high school diploma. He had established himself by washing windows at stoplights in Medellín, so when Felicia arrived, the couple continued to work in this unique economy while also struggling to secure stable housing. Stable shelter became even more of a priority—and a challenge—after the birth of their daughter in 2020. Their monthly strategy for saving up rent money, as well as managing credit from loan sharks, landlords, and the corner store, enables the couple to get by.

In Medellín, Colombia, stoplights create a micro-economy. Armed with spray bottles and squeegees, or just a simple rag, young Venezuelan migrants like Felicia and her partner, Daniel, wash windshields as drivers wait for the lights to flicker from red to green. “At our stoplight, we work in pairs,” she tells me, “and all profits are split.” Whoever secures the consent of the driver re-

ceives a sort of ‘finder’s fee,’ Felicia explained; if a pair receives \$0.12 USD for their efforts, the ‘finder’ receives \$0.07 USD, while their partner keeps the remaining \$0.50 USD, although there is no set price for the service. Felicia and Daniel, however, prefer to pool their earnings, which typically leaves them with a daily profit of \$16 USD—just enough to purchase food for themselves and their two-year-old daughter.

When Felicia arrived in Medellín in 2018, she was eighteen years old. After a brief stint at nursing school in Venezuela, she decided to leave for Colombia because the cost of transport had rendered commuting to school in Venezuela unfeasible. When she arrived, Felicia moved in with Daniel, her high school sweetheart, who is two years older and had traveled to Medellín straight after graduating high school in 2016. “The first day, I stayed in the room alone while he went out to work,” Felicia said. For two years, Daniel had washed windows nearly every day and, without any previous professional experience of her own, Felicia soon joined him.

For her first two years in Medellín, Felicia and Daniel lived in a small room, where they paid \$4 USD daily in rent. In late 2019, however, after discovering that she was pregnant, Felicia and Daniel moved into a house along the hillsides of the city, where rent was \$94 USD, plus \$19 USD in utilities each month. By washing windows daily, the couple was able to cover the monthly

Felicia & Daniel: Housing



Daily rented room in complex	First House	Apartment with Venezuelan Couple	House with Friends	Apartment with Another Acquaintance from Stoplight	Ranchito
Amount of Time: Two years (2018-late 2019) Occupants: Felicia & Daniel Rent: \$3.66 daily (\$113.41 monthly) Utilities: Included	Amount of Time: Nine months, late 2019-August 2020 Occupants: Felicia & Daniel (and daughter, as of June 2020) Rent: Pre-pandemic: \$85.37 In pandemic (rent cut in half starting in May): \$42.68 Utilities: Pre-pandemic: \$17.03 In pandemic: \$17.03	Amount of Time: Three months September 2020-December 2021 Occupants: Felicia & Daniel & daughter + Venezuelan couple Rent: \$48.78 (half of \$97.56 total) Utilities: \$14.63	Amount of Time: Five months January 2021- May 2021 Occupants: Felicia & Daniel & daughter + three friends from work at stoplight Rent: \$24.39 (quarter of \$97.56 total) Utilities: \$6.10 (quarter of \$24.39 total)	Amount of Time: Four months June 2021 – September 2021 Occupants: Felicia & Daniel & daughter + one friend Rent: \$48.78 Utilities: \$14.63	Amount of Time October 2021- present 2022 Occupants: Felicia & Daniel & daughter + Felicia's cousin, as of April 2022 Rent: \$65.85 Utilities: \$17.07

rent, although they occasionally relied on one of Daniel's friends, a loan shark, for high-interest (20%) loans to cover unanticipated expenses or rent when they were short. "My partner has a good relationship with him," Felicia emphasized, insisting that despite the usurious terms, the couple never worried about the consequences of defaulting; "If we can't repay, Daniel talks to the loan shark, and he gives us more time."

With the onset of the COVID-19 pandemic in early 2020, Felicia and Daniel received a rent reduction that required them to pay only \$66 USD monthly, including utilities. But the birth of their daughter forced Felicia to temporarily stop working, so after a few months, the couple could no longer afford the house – even at the reduced rate. "We moved into a small apartment with another Venezuelan couple that we met working at the stoplight," Felicia said, "and each couple paid half of the rent." Felicia and Daniel paid \$54 USD in rent, plus \$16 USD in utilities, but after the landlord decided to sell the house, the couple soon moved again. Next, they lived with another set of friends and paid \$27 USD of the \$108 USD in rent, before a fall out between two of the roommates forced them to relocate. Then, they moved in with yet another acquaintance from work and paid \$54 USD in rent, plus \$16 USD in utilities. After four months there, they began looking for a house for themselves.

After a chaotic year of housing instability, and the birth of their daughter, Felicia returned in 2022 to work at the stoplights, and the couple began renting a small ranch house in San Javier for \$73 USD monthly, plus \$19 USD in utilities. The availability of childcare dictates Felicia's work schedule because the couple's daughter (who is a Colombian citizen and therefore eligible for Colombian social services) attends free daycare from 7:30 am to 3:30 pm daily. Thus, Felicia and Daniel typically work at the stoplight from 8:00 am to 3:00 pm, allowing for the thirty minutes it takes to travel between the daycare and their intersection closer to the center of the city. "Periodically we have to work late," Felicia said, referring to the final week of each month before rent is due, when the couple extend their hours and save all their earnings towards rent. "I pay a neighbor to pick up our daughter from daycare and watch her until we get home." Typically, she pays the neighbor \$2.70 USD to take care of her daughter, but if she sends her daughter with an afterschool meal, the price is \$1.90 USD.

The recent arrival of Felicia's cousin to Medellín has been a huge boon for the family, particularly in solving the childcare challenges when the couple must work late. "We live day-to-day in everything," Felicia explained, so the strategy of extending their working hours the final week of

each month, when the couple works from 9:00 am to 8:00 pm daily, is essential to ensure that they maintain their top priority: stable housing. But still, there are months when Felicia and Daniel struggle to pay on time: “if I have half the rent, I pay half and [the landlord] gives us five more days, or so,” she said. Thanks to this flexibility, the couple has managed to maintain their current house for nearly a year; “I always say thank God that we haven’t had to move back to a daily rented room. I have a friend who was evicted from her house and had all her things thrown onto the street, and she had to go back to daily rent.”

The couple’s collective earnings of \$16 USD daily require them to stretch their funds, especially given the costs of buying diapers and suitable food for their daughter. After a typical day of work, Felicia and Daniel purchase dinner for the family, recharge the house’s utilities (which are purchased daily through an app called ‘Gana’), ensure that they set aside money for the babysitter (when necessary), and use their last \$1.31 USD to take the bus home after a long day of working on their feet. Purchasing groceries for the week, Felicia said, is impossible given their daily expenses, which requires the family to live meal-to-meal and prevents them from benefiting from the economies of scale of larger food purchases. She does have credit at her local corner store, however, where she can pick up snacks or diapers up \$8 USD each month. “It used to be \$2.70 USD of credit monthly, but now the owner knows that I am good for it, so he raised my credit limit amount,” she said.

Managing the constant stream of expenses, credit and loan repayments is exhausting, but with Felicia and Daniel on the cusp of receiving the Permission for Temporary Protection (*Permiso por Protección Temporal* – PPT), the couple hopes that they can secure stable employment to ease the burden. “We have looked for other opportunities,” Felicia said with a sense of frustration, “but we have been washing windows since we arrived.” With little prior professional experience, the couple is unsure of what type of job they can acquire once they receive the residency permit, especially since they haven’t been able to validate their Venezuelan high school diplomas within the Colombian education system. However, they plan on remaining in Colombia to ensure that their daughter can benefit from the country’s education system. In the meantime, the couple has applied to receive assistance from local humanitarian organizations, but after three months, they have yet to hear back. Still, they are crossing their fingers that good news will soon arrive.

Good Samaritans and Familial Capital

Selling sweets and benefiting from gifts from good Samaritans assists Diana on her journey.

Diana expected to have a stable job lined up when she arrived in Medellín, Colombia in 2021. Her aunt, who worked as a maid and caretaker in the city, had arranged for Diana to replace her, as she planned to retire in Venezuela. But, when Diana arrived with her four-year-old son in tow, she was informed that the job had evaporated. Without a backup plan, Diana relied on the generosity of friends, family, and strangers to establish herself and her family in the new city. Now those sources of charity are starting to run dry, so Diana is searching for new strategies to make ends meet, especially as paying rent once again becomes a priority and a monthly uncertainty.

When Diana left Venezuela for Colombia with her four-year-old son in 2021, she had a plan. Calculated and risk-averse, Diana knew that a steady job and secure housing awaited her in Medellín. Diana's aunt, who was retiring back to Venezuela, had lived in the city for nearly twenty years and had arranged for Diana to take over her job as a maid and caretaker for an elderly Colombian woman. After leaving her three older children under the care of her grandparents in the Venezuelan state of Zulia, Diana hitched a ride to the Colombian border at Maicao, where she used the last of her funds to purchase two bus tickets to Medellín for \$29 USD each.

Upon arrival in Medellín, Diana and her son went directly to the house of her aunt's former employer, where they planned to settle in before Diana started work the following day. When they arrived, however, the elderly woman's daughter, who was visiting from out of town, informed them that her mother had passed away two days prior. Because Diana did not have a phone, the family had not been able to contact her to share the news. Immediately recognizing the implication, Diana asked if the daughter still needed someone to take care of the house, but it was too late. The daughter was leaving the

city that evening and planned to sell the house that month. The woman gave Diana \$5 USD for cab fare, wished them luck, and sent them into the night in a foreign city. Despite her best calculations, Diana's plan crumbled before her eyes.

"The first night, we slept in a stairwell," Diana recalled melancholically. "I saved the \$5 USD in hopes that the next day we could find a room somewhere." Wandering the streets the next morning, Diana was stopped by a middle-aged Colombian woman, who, after hearing Diana's situation, offered her lodging for three days while she got back on her feet. The woman also gifted Diana \$29 USD and instructed her to purchase lollipops, caramels, and cookies to sell on the street. "The three days ended up being one month," Diana said with a grin, noting the astonishing generosity of the Colombian woman—her good Samaritan.

Every day that month, Diana and her son sold her products on the streets of Medellín. "Because it was December and people caught the holiday spirit," Diana explained, "people would give us \$1.20 USD, \$5 USD, or even \$12 USD for the candies." Occasionally, someone would gift them food or groceries, allowing Diana to save all her earnings towards bringing over her other two children. Having her young son with her as she worked, however, created problems with Colombian welfare officials who approached her and warned that her son could be taken from her if she continued to use him to gain sympathy from strangers. In reality, there was no one else to look after him. With Diana's aunt back in Venezuela, she was the only member of her family in Medellín.

After a month of selling sweets, Diana used her savings of \$49 USD to pay a neighbor in Venezuela to bring two of her children to Medellín, while her oldest son stayed in Venezuela to finish studying at the police academy. She moved out of the Colombian woman's house—thanking her profusely for her help—and into an apartment with her three children, where rent was \$61 USD monthly, including utilities. To secure the apartment, Diana relied on her sister, who sent her husband from their house in Barranquilla to Medellín to support her. Her sister's husband also paid the first month's rent since

Diana had used the entirety of her savings on the tickets for her other two children. "I was lucky to have my sister's help," Diana said, "and I used to call my aunt a lot too, since she had lived in Medellín for so long."

Still only earning money by selling sweets, Diana worried about being able to cover the cost of the family's new apartment and food, especially now that there were more mouths to feed. With the first month of rent paid, Diana was able to scrape by, but the second month, when the landlord informed her that rent would increase to \$73 USD monthly, her worries were confirmed. "I called my aunt, and she told me to call the 123 hotline," Diana recalled, referring to the emergency social services hotline set up by the Medellín Mayor's Office. Through the hotline, she was connected to Mercy Corps, a local humanitarian organization that assists Venezuelans recently settled in Medellín. The organization enrolled Diana in its six-month cash assistance program, which gifted her \$90 USD monthly via a rechargeable bank card.

With the new stream of income, Diana rented a larger house for her and the children, where the family still resides. Each month, she puts the cash assistance towards rent, which is \$93 USD plus \$17 USD in utilities. Now that she's not facing the looming worry of saving enough to cover rent, Diana has also been able to expand the inventory that she sells on the street. "Cigarettes and coffee are my best sellers," she said, particularly, on weekends when she works late into the night outside of the local *discotecas*. On the weekends, she typically makes \$20–24 USD nightly, whereas on a normal weekday, she tends to earn \$10–15 USD.

On weekdays, she sets up her sales cart within eyesight of the family's house, so she can keep watch over her two oldest children who aren't currently studying due to a lack of legal documents. Without transcripts from the children's school in Venezuela, which are prohibitively costly to obtain from the Venezuelan government, the children would be required to start a year behind their actual grade level—a particularly embarrassing prospect for her self-conscious fourteen-year-old daughter. "Our neighborhood is not the safest," Diana explained, so she likes to make sure that her children do not

stray too far from the house. Even conducting sales in the neighborhood, she said, requires her to pay extortion fees, or *vacunas*, to a local gang that insists the weekly payment of \$2 USD is for "insurance"; If her cart were ever stolen, they would supposedly help her recover it, Diana scoffed incredulously.

Diana's youngest son is enrolled in a local kindergarten, thanks to the generosity of the school's director who waived the one-time matriculation fee of \$21 USD and the monthly fee of \$23 USD. The school only required that Diana purchase a uniform, which cost \$29 COP. To ensure that her son could start school as soon as possible, Diana took out a \$49 USD loan from a *paga diario*, or loan shark, to cover the cost. "The interest rate was 20 percent and [the loan shark] gave me one month to pay back the loan," she explained. Before she could purchase the uniform, however, her son came down with the flu. Since the family is still waiting to receive their residency permits (PPT), which would allow them to enroll in the subsidized Colombian healthcare system, Diana was forced to use the loan to pay for a doctor's visit and medicine.

Her youngest son still doesn't have a uniform, but the school now allows him to attend in his regular clothes, although he is the only one. To pay back the loans she took out, Diana stopped reinvesting her earnings in inventory for the sales cart. This dealt a significant blow to her daily profits, as she ran out of her most popular products quickly every day. "It was a vicious cycle," Diana lamented, although the monthly arrival of her cash assistance at least ensured that she would make rent. As of June 2022, Diana is waiting to receive her final stipend from the six-month cash assistance program. She worries that the end of the assistance will similarly undercut the success of her sales cart because she will need to prioritize saving for rent over reinvesting in inventory. Anticipating such a scenario, Diana plans on using a portion of her final stipend to purchase ingredients for arepas and empanadas, which she will sell daily alongside her current inventory in the hopes of increasing her profit margins.

Thinking about the future, Diana said that her dream is to own a small house in Venezuela. Al-

though she has no immediate plans to return, her oldest son who is 22 years old still lives there, where he has nearly completed his studies at the police academy. In the short term, Diana hopes to finance his journey to join the family in Colombia, where his contribution to the family's income may ease the stress of covering monthly costs. Finally obtaining the family's PPT documents also promises to lend greater stability, as it will enable Diana to enroll the family in Colombia's healthcare system and make her eligible for formal employment.



“If One of Us Eats, We All Eat”

A Venezuelan woman uses her close-knit family to manage finances in Colombia.

As the oldest of ten siblings, Ariely's life has always revolved around her family. It came as no surprise that her priority upon arriving in Cartagena, Colombia, was helping the rest of her family join her. Eventually, they succeeded in re-uniting nineteen family members, living in three apartments on the same street. Having a large family comes with many expenses, but it also allows them to tap into multiple income sources and lines of credit. Financially, Ariely and her family barely get by each month, but the mental and emotional support she feels from being with them has helped her maintain a positive outlook on the future.

Without a doubt, the grounding force in 32-year-old Ariely's life is her family. Since fleeing Valera, Venezuela in August 2018 and arriving in Cartagena, Colombia, so many things have changed. She had to abandon her fast-food business and the home she bought in Venezuela. Her baby son experienced a critical blow to the head and underwent surgery. And tragically, two of her siblings have since passed away. The grief of their loss remains with her today. Yet when

speaking with Ariely, one cannot help but feel her resolve. She believes that life is going up from here and that her family will “make it,” because they have each other. Surrounded by eighteen family members on the same block, Ariely is emotionally bolstered and resilient, despite facing prolonged unemployment and struggling to make ends meet.

Back in Valera, Venezuela, Ariely worked for three years as a waitress. Her boss invited her to participate in a *cooperativa*, or savings group, with nine other female coworkers at the restaurant. Each week they each contributed the same amount to the collective pot, and each week a different group member took the pooled money home. Ariely stored the cash in her home, and eventually saved up enough to buy her mom and younger siblings a house on the same street in Valera as her and her husband, Rafa. Next, she and Rafa saved up for a motorcycle for his work as a moto-taxi driver, as well as a food stand. Lacking access to bank credit, they worked as a team, combining Ariely's *cooperativa* savings, her severance pay when she left the restaurant job, and Rafa's savings. By 2016 they had enough savings to open their own fast-food business.

At first, their business did well. But, when the Venezuelan economy started tanking, things took a turn for the worse. Someone stole their motorcycle, which delivered a double-blow to their financial health, as it was necessary for

Rafa's moto-taxi work as well as their fast-food deliveries. Eventually, they could no longer afford inventory for their business.

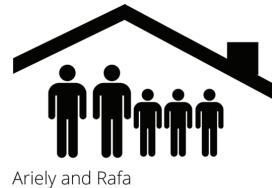
Ariely and Rafa also began to worry for the health of their two young sons, as food became increasingly difficult to afford. In late 2017, their seven-month-old fell off the bed and hit his head. He needed an operation to repair his skull. They scraped together their remaining savings and sold products that a neighbor had gifted them. With that, they were just able to afford the surgery that saved his life. This expense completely wiped them out financially, so Rafa left to find work in neighboring Colombia. He hoped to bring Ariely and their sons across soon.

Rafa arrived in Cartagena in May 2018 and crashed on a family friend's floor. As soon as he could get together a small sum of money from street sales, he found his own apartment. Three months later, Ariely followed, bringing their one and six-year-old sons with her. They crossed the *trocha*, or informal border crossing near Maicao. Strapped for cash to pay the multiple fees to those guarding the *trocha*, Ariely hit a stroke of good luck when she ran into a guard from her hometown. He let her pass through without paying. By the time Ariely arrived in Cartagena, Rafa had connected with neighbors and a local church, who donated clothes and kitchen supplies to them.

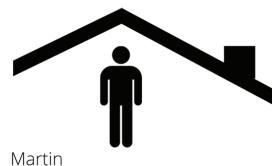
Slowly but surely, Ariely and Rafa worked to bring other family members to Colombia. Ariely remembers how painful it was to be separated from her mom, Mamá Anita, for many months. Eventually, twenty members of their family were reunited in Colombia (one of whom has since passed). And just like in Venezuela, they now live next door, in nearby apartment units. In the beginning, everyone pooled their income towards renting the same crowded unit. Now, four years after first arriving in Colombia, Ariely and Rafa have moved into their own unit and are able to cover these costs separately.

Household 1: Ariely, Rafa, and their three sons, one of whom was born in Colombia, make up a five-person household. They currently rely solely on Rafa's income as a moto-taxi driver. He makes \$24 USD per day, half of which is profit. Of the other \$12 USD, \$5 USD goes towards gasoline and \$7 USD goes towards the

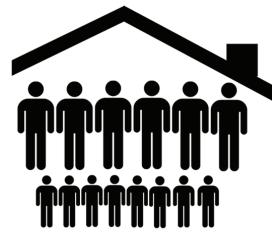
Household Breakdowns



- **Household:** 5 people
- **Income streams:** 1
- **Rent & utilities:** \$97.56 USD per month
- **Loan shark and interest:** \$87.80 USD
- **Family members:**
 - Ariely (32), unemployed
 - Rafa (35), \$292.68 USD/ mo.
 - Children: ages 9,4,& 4



- **Household:** 1 person
- **Income streams:** 1
- **Rent & utilities:** \$95.12 USD per month
- **Family members:**
 - Martin (58), security guard, \$0.73 USD per car watched



- **Household:** 13 people
- **Income streams:** 3
- **Rent & utilities:** \$97.56 USD per month
- **Loan shark and interest:** \$87.80 USD to \$170.73 USD
- **Family members:**
 - Mama Anita (50) and Carlos (20), coffee sales, \$111.22 USD/ mo.
 - Yorban (23) fast-food restaurant, \$175.61 USD/ mo.
 - Sofia (26), household care
 - Esteban (19), odd jobs
 - Saul (23), unemployed
 - Children: ages 11 months - 17 years

daily cost to rent the moto. He earns around \$244 USD.

Household 2: Right below Ariely and Rafa's apartment, Mamá Anita heads up a household of thirteen: six adults and seven children. With more people comes more income streams, but also much higher costs, particularly food and school costs for the seven children. Mamá Anita and one of Ariely's adult brothers, Carlos, sell coffee on the street, making about \$7 USD in sales per day between the two of them. Of that, \$2.70 USD is invested into their product inventory, leaving them with a daily profit of \$4.50 USD. Yorban, one of Ariely's brothers-in-law, works at a fast-food stand, earning \$7 USD per day in wages. Of the other three adult family members, 26-year-old Sofia heads up making meals and caring for household needs and 19-year-old Esteban pitches in on household costs if he can. Twenty-three-year-old Saul has Down Syndrome and tends to remain at home. This household earns around \$239 USD per month (Coffee: \$4.60 profit x 20 working days = \$92; Fast food: \$7.30 wages x 20 working days = \$146).

Household 3: Next door, their stepfather, Martin, has a private room. He pays \$3.20 USD in rent per day for this housing, which comes out of his daily wages guarding parked cars overnight. He makes \$0.49–0.73 USD per car that he watches. He also watches over the building where he lives, which is nearby, and in return, his landlord makes him a meal. Ariely explained, “The owner gives him dinner, and he takes care of her home.” Martin earns around \$183 USD per month.

Despite differentiating big costs like rent between these different households, Ariely and her extended family still often pool resources when needed. For example, when cash is tight, they work together to buy food on credit, or *comida fiada*, always doing so at the same corner store. The owner, with whom they’ve been able to maintain a good relationship, lets each person buy up to \$12 USD worth of food at a time on credit, and they have to pay it back within five days. Whenever someone can’t afford food out-of-pocket, “the family member with the lowest pending balance owed to the owner will buy the *comida fiada*.” Ariely explained, “If one person eats, we all eat.”

Another way that their family taps into informal credit is through *paga diarios*. These local loan sharks charge sky-high interest rates, often ranging between 20 to 30% and allow borrowers to make small, daily payments, usually around \$5 USD per day. Ariely’s household takes out a \$73 USD loan each month and has to repay a total of \$88 USD, and Mamá Anita’s household often takes out two such loans, needing to repay a staggering \$176 USD over the course of the month. Ariely’s family relies heavily on these loans to get by and reports a good relationship with their *paga diario*. “The *paga diario* saves us when it comes to rent. And if we can’t make a payment one day, he doesn’t get mad.” Although they fill an important need for quick cash, Ariely also feels trapped in debt. “Each month, as our rent due date approaches, just as we’re about to finish paying off last month’s loan, we have to take out a new loan to pay for rent again.”

Although Ariely and her extended family support each other by splitting costs and accessing various credit sources, sometimes they simply don’t have enough to go around. Two years ago, one of Ariely’s sisters, Eliana, fell ill with cancer. Lacking migratory status, Eliana couldn’t access Colombia’s state-subsidized health insurance. Despite their best efforts to pool resources, her family couldn’t afford the chemotherapy treatments that she needed. Tragically, she passed away, a sorrow that Ariely continues to live with.

Today, Ariely is unemployed and struggling to find a job. She received \$90 USD per month for six months through Mercy Corp’s *Ven Esperanza* cash assistance program earlier this year, which really helped her to cover basic needs. She was hoping to put some of the funds towards buying assets to start a small food stand business like she had in Venezuela, but she ended up needing to use all the cash assistance to cover food and rent.

Despite these many layers of challenges, Ariely manages to maintain a bright outlook on the future. It’s clear that having her family around bolsters her not only economically, but emotionally, too. “I’m not leaving for another country to start again from zero,” she said. “What I hope for is to have our own little house here and our own business.”



Hustling for Opportunity

Venezuelan parents utilize savings groups and balance multiple jobs in order to create opportunities for their children.

Astrid and her husband Carlos left Venezuela after learning that Astrid was pregnant with their fourth child. Seemingly overnight, the family went from vacationing at the beach to selling caramels in the streets of Medellín. Dedicated and relentless, however, Astrid and Carlos hustled to build a new life in Colombia—one that would offer their children enriching educational opportunities and secure the family's physical and financial health.

"We used to take the children to the beach every weekend," Astrid recalled with a hint of nostalgia. "We had a house, a car, and a full spread of groceries weekly. My husband's work as a mechanic provided everything we needed to live comfortably." In Venezuela, Astrid sold cosmetics and cared for her three children—"all boys," she lamented jokingly—until the deteriorating economic situation and some unexpected news, impelled the family to relocate. When Astrid discovered she was pregnant with her fourth child, Carlos decided that, given the gravity of Venezuela's economic crisis, it was time to

sell their physical assets—a car, television, and refrigerator—and move the family to Colombia.

Astrid and Carlos tried to save up funds three times before Carlos was finally able to purchase passage for himself, thwarted each previous time by more pressing financial emergencies. "We were apart for seven months," Astrid said somberly. "We had never been separated so long—not since we met fifteen years ago." After settling in Medellín, Carlos began selling caramels in the street and skipping meals in order to send Astrid enough money for bus fare to Colombia as quickly as possible. It took seven months, but once Astrid had enough to purchase three bus seats, she risked making the trip, which required her to convince consecutive bus drivers to let her carry one child on her lap; She didn't have enough to pay for all four seats, she said.

When the family reunited in Medellín, they joined Carlos in a small room that he rented for \$2 USD daily. Despite the higher aggregate monthly cost of renting on a daily basis (\$59 USD), Carlos had been living day-to-day since arriving in Medellín and, with the majority of his daily earnings sent to finance the journey of Astrid and the children, he could not afford the lump sum of a monthly rent. After the landlord informed the family that children were not permitted in the room, however, the family scrambled to rent a one-room house up in the hills. Astrid

and Carlos were suspicious of the legality of being evicted for having young children, but absent a legal residency permit (PPT), the family did not feel like they had the legal protections to fight the eviction.

Shortly after they moved to their new house, where rent was \$39 USD monthly, plus \$8 USD in utilities, Astrid's fourth child was born. A few months later, she joined her husband selling caramels, carrying her child with her throughout the day while the other children stayed at the house. "It was a risk," Astrid sighed, "but we did not have the financial stability to do anything else." Selling in the street, Astrid and Carlos earned a collective \$10 USD daily, with the occasional good Samaritan gifting them groceries or an extra \$12 USD, which they would immediately save to make rent.

Recalling this period, Astrid began to tear up as she recounted the daily sexism and xenophobia she faced. "People assumed that I was a prostitute, asking me how much I charge, or touching my hand when they gave me money [for a caramel]. But as a woman, you can imagine that I've gotten used to dealing with that." Astrid also faced threats from Colombia's welfare agency that told her that her baby would be confiscated if she continued to bring him to sell in the streets. "I didn't know that they would think I was using the baby to make more money. If I'd really wanted to use my kids to gain the sympathy of strangers, I wouldn't have just brought one; I would have brought all four!"

After seven months of street sales, Carlos finally convinced Astrid to give it up. To compensate for the loss of income, Carlos began to work twelve to fourteen-hour days in any job that he could find – street sweeping, unloading cargo trucks, recycling, and salvaging in a junk yard. "Here in Colombia, my husband has had to do everything to earn money, including menial jobs like sweeping. He is used to a single, dignified job: working as a mechanic. It's not that he's too good for the other jobs, but it's been hard to work in something he is not accustomed to like sweeping the street.... My husband would come home crying and just say that he was doing it for the kids."

Carlos leveraged one of his jobs at the junkyard to acquire physical assets for the family's home.

He bought a discarded refrigerator, gas stove, and television that he repaired himself. Astrid, in the meantime, started cleaning houses and working at a local church on the weekends. She also went about ensuring that the entire family applied for PPT, which she knew was essential for the future success of her family in Colombia.

Eventually, one of Carlos' jobs – unloading cargo trucks for the soda company Postobón – turned into more regular employment, which lent the family greater financial stability. The consistency reduced the stress on Carlos, who had been experiencing health problems. "Low blood sugar and too much stress, the doctor told us. So now on Sundays he rests. I don't let him work." In December 2021, Astrid and her family moved to a new, three-room house, where they pay \$80 USD monthly, plus \$24 USD in utilities. "I was so happy to finally move to a bigger house," Astrid beamed. "Imagine, six of us living in that one-bedroom house.... It was uncomfortable to say the least."

Now, Carlos works for Postobón four days a week. Astrid and Carlos decided that it was preferable for him to receive a lump sum payment of \$29 USD each week, rather than be paid \$7 USD daily. With a lump sum, Astrid explained, the family can purchase groceries for the week and benefit from economies of bulk, rather than purchasing more expensive small amounts of food each day. Additionally, Carlos runs an informal mechanic shop out of their house, where he fixes bicycles and motorcycles. On occasion, he gets work at the recycling center in their neighborhood, which serves to diversify the family's sources of income.

Astrid's top priority, she said, is her children's well-being and ensuring that they have access to educational opportunities. All of Astrid's children are enrolled in school and numerous after-school activities such as audio-visual media classes, soccer, and English courses. By diligently managing her family's PPT process, Astrid hopes their documentation will arrive in time for her oldest son to apply to university in the coming year. Moreover, PPT will allow her to enroll the family in Colombia's national health-care system and facilitate her husband obtaining full-time, legal employment from his boss at Postobón, who has promised to bring him on once the paperwork arrives.

There are still times, however, when Astrid's family must negotiate with the landlord for flexibility in rent payments. Unanticipated costs can quickly destabilize the family's finances, like when Astrid's middle child had appendicitis last year. Carlos and Astrid are weary of high interest *paga diario* loans. "We try not to ask for any money because it can become a vice. Those daily costs of paying it back – it's tiring," Astrid insisted. Instead, every Saturday, she participates in a savings group composed primarily of Venezuelan women from her neighborhood, many of whom she now considers friends and often chats with via WhatsApp. Each participant places whatever amount they want into a wooden box with three locks. Keys are distributed amongst the women, but if anyone wants to retrieve their funds, all women must be present. Astrid said that the group keeps meticulous records of the deposits and that over the past month it has helped her family save \$12 USD.

"Life is very different now from when we used to vacation at the beach," Astrid reflected. "My house in Venezuela is still there, but it was robbed and has deteriorated. If I go back to Venezuela, I will have to start from zero again, the same way that I had to start from zero here. But of course, I wouldn't have to pay rent." Still, Astrid and her family do not consider returning to Venezuela. In Colombia, despite the adjustment, Astrid knows that her children will have better opportunities.

Astrid's Monthly Budget

Income and Expenses

Income	Amount
Husband's job unloading cargo	\$117.07
Husband's mechanic shop side hustle	\$73.17
Husband's recycling wages	\$12.20
Loan shark principal	\$24.39
Total Income	\$226.83
Expenses	
Rent	\$80.49
Basic needs (food, medicine, clothing, diapers)	\$73.17
Utilities	\$24.39
Remittance to Venezuela	\$14.63
Loan shark principal repayment	\$24.39
Loan interest (20%)	\$4.89
Total expenses	\$221.95
Monthly Gain or Loss	\$4.88

Piecing Together Help to Survive

Light at the end of the tunnel seems elusive for a blended family struggling to stretch their income.

Emilia and her adult daughter, Anabel, each have two young children. As single mothers in a foreign country, they face limited opportunities but manage to survive by combining forces. Their blended household has extremely low income. Neither of them has a stable job or sufficient prospects for side hustles. To support themselves and their four dependents, they depend on support from other family members and neighbors, periodic child support payments, cash and food support from humanitarian organizations, and state-subsidized health care for a chronically ill daughter. Despite support from family members already in Colombia, their household is stuck in perpetual state of financial precarity.

Emilia came to our interview with her adult daughter, Anabel. They both wear the same tired smiles on their faces, strongly resembling each other, as they tell their individual stories about their separate journeys to Colombia. Anabel's fierce convictions and persistence in turning down any loans set her apart from her mother, Emilia, who seemed exhausted by the weight of supporting her family for many years and the illness of her youngest child. Long before leaving Venezuela, Emilia was the sole breadwinner for herself and her six children.

Emilia's Journey

In 2017, as the Venezuelan economy crumbled around her, Emilia was struggling to stretch her income from house-cleaning to feed and provide for her adult children and ten-year-old son, Daniel, in the one-bedroom, one-bathroom house she owned. The 40-year-old mother reached out to family members already living in Colombia to finance a short exploratory trip without her children. She found help from a niece in Medellín, who accompanied her and paid for part of her transportation. Emilia soon

returned to Venezuela to bring Daniel with her to another family member's home in Colombia. With only \$24 USD from her family to finance her second journey, she was stuck at the border for seventeen days. To get safely to Colombia, Emilia sold a hairdryer for \$5 USD, as well as candies and coffee along the route, and relied on meals from a Catholic charity.

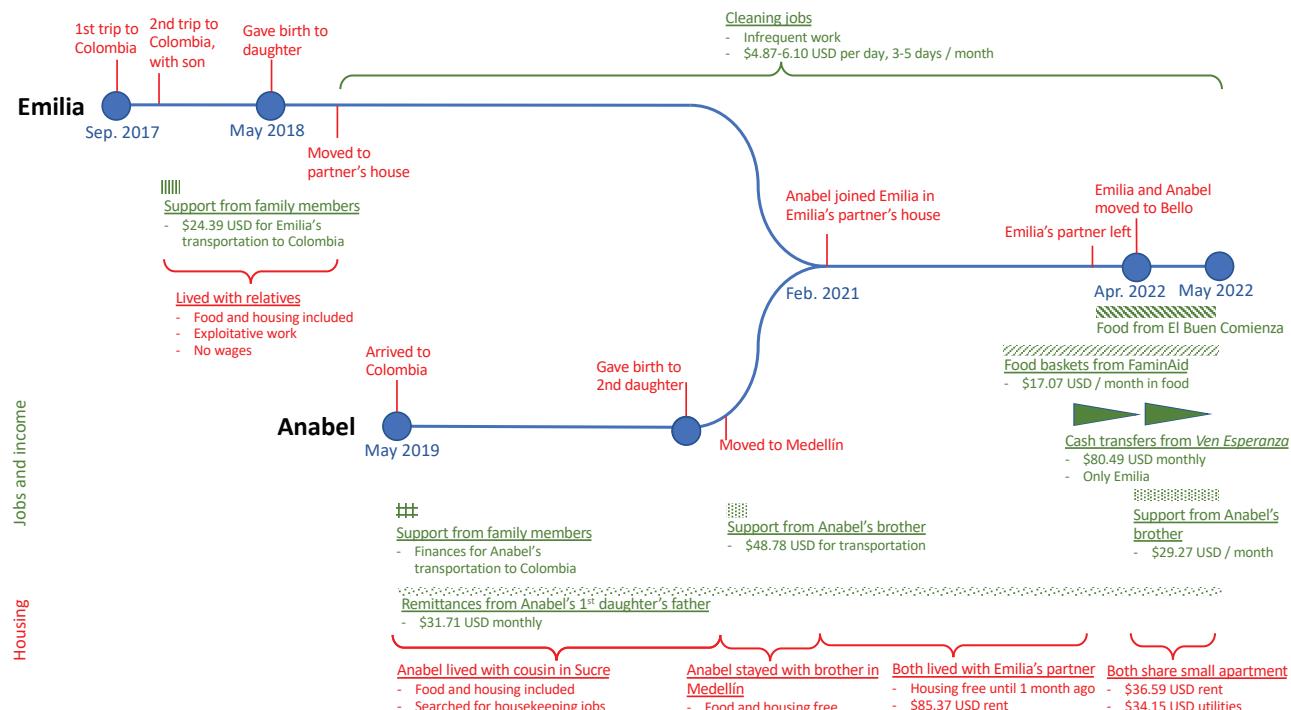
Emilia worked for little to no pay so she and Daniel could stay in the family member's home for free. After she became pregnant, she continued working into the advanced stages of her pregnancy. She was severely overworked, but she pressed on, believing that "those who live on the charity of others never rest." Her daughter was born with stunted growth, requiring frequent doctor's visits. Despite their exploitative relationship, she registered the baby in her relatives' name, which they led her to believe was the only way to ensure access to state-subsidized healthcare and other benefits for Colombian nationals.¹ After her relatives attempted to take the child, Emilia finally left the abusive situation and moved in with her partner in a well-to-do suburb of Medellín.

Anabel's Journey

Like her mother, 26-year-old Anabel knew she had to leave Venezuela in 2019 when she could no longer feed her two-year-old daughter. She traveled with her daughter to Sucre, Colombia, without any cash, assets, or knowledge of where she was going. Her travel was paid for by family members already living in Colombia. Her cousin took them into her home, watching Anabel's daughter while Anabel started finding cleaning jobs.

A year later, Anabel gave birth to her second daughter. Due to policy changes in 2019, the baby automatically received Colombian citizenship. The father of her first child sent \$32 USD in remittances from Venezuela every month, but now with two young children, Anabel could no longer make ends meet. Her brother, Armando, split the cost of transporting her family from Sucre – \$98 USD – and housed her and her daughters temporarily in Medellín.

¹ Until 2019, only children born with at least one Colombian parent receive Colombian nationality. Emilia may not have been able to register the child with the father's name, though he was Colombian, or may not have had access to the correct information.



Seeking and Sharing Help Together

Anabel soon moved in with her mom, Emilia, in a higher-end neighborhood, where they and their four children stayed with Emilia's partner until he left. Without his support, they could no longer afford the rent, which cost \$85 USD per month. In April 2022, they had to move to Bello, a squatter settlement located in the steepest hills bordering Medellín, for less expensive housing, finding an apartment next door to Anabel's cousin. A month later, Emilia and Anabel still owe \$24 USD to the owner of their previous house, who is giving them extra time to pay it off. This debt continues to make Anabel deeply uneasy.

The same destitution that Emilia and Anabel sought to escape in Venezuela continues to define their lives in Colombia, despite living in the country for five years. They can barely afford their six-person household and small apartment, despite the low rent. They pay \$37 USD per month because it doesn't have electric outlets, and the utilities cost \$34 USD per month. While Bello is an affordable place to live, it has very little economic opportunity for two women working in housekeeping and cleaning. They must travel outside of Bello, to marginally better-off neighborhoods, to find a house that

can afford to hire them. Still, the opportunities are limited. They each only find work at most three to five days per month, receiving \$5 USD per day of housework. Their combined monthly income from cleaning jobs is \$39 USD, far below their monthly expenses for the six-person household totally approximately \$207 USD.

With a household deficit of nearly \$171 USD per month, Emilia and Anabel barely scrape by month-to-month, depending heavily on their social network. It is a tenuous situation, as charitable contributions from relatives and neighbors can be less consistent than income from work. Reliance on their generosity puts pressure on their relationships, and Emilia and Anabel are acutely aware that it might end at any time. Anabel's brother Armando pays \$24 USD of the \$37 USD monthly rent, and also sends Emilia an extra \$5 USD every month. To reduce costs, Emilia and Anabel share food, childcare, and household items with Anabel's cousin next door, who has four children and a husband with a relatively well-paying construction job. That cousin's husband often gifts extra items to Emilia and Anabel's household. Their sympathetic landlord also helps them out with food from time to time, giving them approximately \$17 USD in food every week. Emilia and Anabel cannot buy food

from any shop owners on credit. In Anabel's words, this is because they are neither Colombian nor well-known to the shop owners.

In addition to their private networks, Emilia and Anabel access cash and food support through humanitarian organizations. Emilia successfully signed up for a cash assistance program from Mercy Corps two months ago, receiving approximately \$80 USD every month. She has to walk one hour each way to withdraw it, but it helps pay their rent and food costs. Anabel also applied for the cash transfers and was told she would start receiving them, but she never heard back. An organization called El Buen Comienzo provides food for their daughters. Four months ago, Emilia also signed up for at FaminAid to receive a food basket every month, which she values at around \$17 USD in food. Anabel has not signed up, because she is unsure whether she wants to stay in Colombia.

Prospects for the Future

If Anabel could afford it, she would set up a small business selling fast-food from a cart in the streets, allowing her to make an independent living in Colombia. To do so, she would need a deep fryer and heating container, but with her family's insurmountable household deficit, they are far from being able to build up the savings to invest in these assets. Anabel strictly refuses to take out loans, knowing she and Emilia have no income to pay off debt if the ventures don't pay off immediately or an emergency took priority.

For months, Anabel has been debating whether to move back to Venezuela to be closer to her other siblings and extended family. She sees no prospects for their lives in Colombia, as they have been unable to find viable livelihoods. She applied but has not yet received the PPT residency cards for herself or her first daughter, so they don't have access to state-subsidized healthcare, free education, or other public services in Colombia. If they were back in Venezuela, she reckons, she and her daughters would have a large family network with none of the stigma or discrimination of being foreigners. Still, if Anabel leaves, it would be even more difficult for Emilia to afford the full costs of housing. With the price of tickets to Venezuela currently too expensive for Anabel, this critical decision point has been put on hold for now.

Emilia and Anabel each came to Colombia to create a better life for their young children, but their experience of poverty and hardships has only continued in the new country. Now, Anabel must choose between the limited opportunities and continued economic crisis in Venezuela, and the isolation, xenophobia, and stressful balance of dependence on others that she and Emilia endure, with no end in sight, in Colombia.

An Abundance of Hope Amid a Crisis of Scarcity

An active member in her community, Carolina makes a home in Colombia.

In 2018, food scarcity amidst Venezuela's economic crisis impelled Carolina to travel to Colombia. Leaving her two young children under the care of her mother and husband, Carolina arrived in Medellín with no friends or family—only hope and determination. Selling candies at stoplights, she and her husband José, who joined her four months later, diligently saved enough money to reunite the family. Although their own family was established, food scarcity persisted for others in Colombia and Carolina decided to address the issue in her community head-on.

After months of watching her children go to sleep hungry, 25-year-old Carolina decided to leave Venezuela in 2018. In the face of food scarcity, sparked by the country's severe economic crisis, not even her stable income as a manager at a perfume store could mitigate the national lack of resources. "Leaving my children felt like taking a dagger to the heart," Carolina painfully recalled, as her children were merely four and six-years-old. Leaving her children under the care of her husband, José, and her mother, Carolina borrowed funds to purchase a bus ticket to Medellín where she had been told that Colombians welcomed Venezuelan migrants.

Loud, blunt, and with strawberry-blond hair, Carolina exudes vigor and determination. "People who decide to immigrate have a lot of guts," Carolina declared, as she rocked her one-year-old son in her arms. "My arrival in Medellín was difficult. I used to cry just thinking about it, but I have made the best of living here. There are more opportunities here than in Venezuela."

When the bus dropped her off in downtown Medellín, Carolina began to walk, unsure of where to go. She stumbled upon the famously exaggerated sculptures of Fernando Botero in one of the city's central plazas and she located a housing complex nearby renting unfurnished rooms for \$2.90 USD a night. The next morn-

ing, after a poor night's sleep on the hard tile floor, Carolina used half of her remaining \$20 USD to purchase candies to sell at stoplights downtown. "I prayed to God for an opportunity," Carolina said, hoping to finance her children's trip to Colombia as quickly as possible.

In April 2018 four months after her arrival, José joined Carolina in Medellín while the children remained under the care of Carolina's mother in Venezuela. Together, the couple was able to earn better profits selling candies. They strategically positioned themselves at high-traffic stoplights just outside the downtown district where there were fewer vendors competing for sales. Daily, the couple earned \$15 USD. Other than purchasing food for themselves and paying the daily rent for their room, Carolina and José diligently sent all funds back to Venezuela to fund their children's journey to Medellin. After three months, in order to save even more on rent—which cost \$91 USD monthly—the couple decided to move into an apartment with another family. They would pay only \$37 USD per month in rent, \$54 USD less than before. At last, their daily earnings amounted to enough for Carolina and José to pay a family friend to bring their children to them. On October 1, 2018 the family was reunited.

A month after the children arrived, Carolina and José moved the family into a more spacious apartment located on the hillsides surrounding Medellín, where they still live today. Rent is \$73 USD monthly, plus \$15 USD in utilities. The family's move was facilitated by José's new job. He began working as a handyman and jack-of-all-trades with another Venezuelan. Each morning the two men would set off early, lurching through the rutted streets in a pickup to repair roofs, broken water pipes, windows, and the like. José earned at least \$5 USD daily, although most weeks he would earn much more in total—\$49–73 USD—when he and his partner split all profits.

In the meantime, Carolina gave up street sales and dedicated herself to her own children as well as those of the community. After ensuring that her two children were enrolled at the local school, she applied for the Permission for Temporary Protection (PPT) for each family member, which she knew would allow them to access Colombia's national healthcare system.

Shortly after moving to their new home Carolina's four-year-old daughter came down with the flu and the family had to borrow money from a loan shark to cover medical expenses. The \$24 USD loan, which carried an interest rate of 30 percent, was difficult to pay back. José was just starting his new job and rent for the family's new apartment took priority. Credit from the local corner store, however, permitted Carolina to secure food for the family during their transition. Each week, the shopkeeper allowed her to buy \$7 USD worth of food and goods on credit, which Carolina said she tried to pay back by the end of each week as she wanted to avoid the stress of carrying debt.

In late 2019, after nearly a year of living in the hillsides of Medellín, Carolina recognized the omnipresent reality of food insecurity in her community. This issue was soon compounded manyfold by the onset of the COVID-19 pandemic. The tragedy that had impelled her to leave Venezuela proved to be hard to escape. With her family nascently established, she decided to tackle hunger head-on and started an organization called Women Uniting Nations (Mujeres Uniendo Naciones) whose goal was to eliminate food insecurity for children in her community.

Today, twice a week the organization provides lunch and dinner for 80 children – 40 Venezuelan and 40 Colombian. “The entire organization is based on donations,” Carolina said proudly. Thanks to a sizable donation from a Swiss businessman that Carolina met in downtown Medellín, the organization has their headquarters near Carolina’s house and is equipped with a foodbank and dining space for the twice-weekly meals. “My dream is to feed as many children as possible,” Carolina reflected, “I want to grow the organization so that it can serve as a full-time foodbank for families who, like mine, couldn’t manage to secure food for their children.”

As an active member of her community, Carolina also participates in multiple programs offered by the humanitarian organization, Mercy Corps. Each month she attends workshops on diverse topics ranging from entrepreneurship to community safety and family planning. Additionally, she is a member of a local savings group. Every Saturday, a collection of primarily Venezuelan

women meets at her house to deposit funds into a large wooden box, which serves as their savings account. Equipped with three locks, all women must be present to open the box, as the keys are distributed amongst the group. “This ensures transparency and accountability,” Carolina said. The group keeps meticulous records of who has deposited, how much, and when, so that each participant can recoup their deposits when needed. Members are encouraged to withdraw funds only in the case of a financial emergency. For her part, Carolina tries to save \$37–49 USD weekly – the entirety of her family’s weekly earnings outside of what is spent on food, necessities, and \$12 USD in remittances, which she sends to her mother in Venezuela monthly.

In June 2021, José and Carolina welcomed their third child into their family – a girl, who as a Colombian citizen benefits from the free daycare and health services provided by the government. The rest of her family, despite Carolina’s diligence in managing their applications for residency permits, are still waiting to receive the PPT. Still, José and Carolina are confident that they will soon receive the documentation, which they hope will open future opportunities for their children, such as attending university or securing formal employment. “Venezuela will always be my home,” Carolina said, “but Colombia has also come to feel like a home.”

PART 9:

FINANCIAL BIOGRAPHIES OF MIGRANTS IN THE UNITED STATES



Sacrifices to provide for family

A father leaves his family to provide a better life for them.

In 2007 Leonardo was 24 years old living in small town in Puebla, Mexico. He was married with two young sons and his wife was pregnant. He had a good job as a warehouse manager in a local construction company earning MXN 1,300 (\$130 USD) a week.¹ This was enough money for his family to get by, but not enough for them to get ahead. Leonardo had traditional views. He believed that “a man must work to take care of his family.” Since he had to work, he wanted to get paid as much as possible for his time and effort, so he decided to go to the U.S.

Leonardo was the oldest male in a family with eight siblings, and he was the first in his family to attempt the journey to the U.S. Unlike others, he had no uncles who had immigrated the generation before, no older siblings, and no older cousins. Without someone in this family in the U.S., he simply could not raise the money required to finance his trip, so he was stuck.

Then a solution presented itself. Gargiulo Produce was recruiting workers. Gargiulo Produce’s “goal since 1929 has been to supply our customers with the highest quality service, the freshest product, and the most competitive produce pricing.”² In order to keep their produce prices competitive and their costs down, they didn’t recruit workers lawfully by using agents operating under the H-2A Temporary Agricultural Workers program. They recruited workers using coyotes.

Agents of Gargiulo Produce paid the coyotes \$1,700 for each worker they could bring into the U.S. The workers then effectively became modern-day indentured servants. They could not leave Gargiulo Produce until they could pay off their debt. After an uneventful crossing from Sasabe, Sonora to Tucson, Arizona, Leonardo was transported to various farms in Georgia and Florida. Gargiulo Produce arranged for him to get a Social Security number from a third party.

It cost \$35. Gargiulo Produce then paid Leonardo by check after deducting the appropriate withholdings. Gargiulo Produce had obtained both plausible deniability and low-cost labor. Leonardo, of course, was paying Social Security and Medicare taxes and federal and state withholdings to an account that was non-existent or that was associated with some other individual. As such, he would receive no retirement credits or tax refund from these withholdings.

He picked tomatoes, peppers, and sweet chilies. He was paid \$0.50 for a container of tomatoes, \$0.35 cents for a container of peppers, and \$0.30 cents for a container of chilies. When you imagine a container, don’t think of a small grocery container think of a wooden box that holds 20 pounds of vegetables. He was paid by the 20-pound container. So, he had to hustle. At times he only cleared \$80 to \$100 per week.

Gargiulo Produce deducted money from each week’s check to repay Leonardo’s \$1,700 debt along with \$50 for housing. His living conditions were terrible. There were eight to ten men crowded into a two-room single-wide trailer which was really no more than an empty aluminum shell stripped of every amenity. He had no transportation and was in the countryside far from any town. He therefore had to buy food from his employer at inflated prices. He could not even buy tortillas and was forced to buy corn meal and oil and make his own. After four months he could not take it anymore. He still owed the company \$600, but he begged his brother-in-law to send him the money so he and his brother who came with him could pay off their debt to Gargiulo Produce. He did, and Leonardo and his brother were then free to go. Leonardo’s brother-in-law lived in New York, so he headed there.

After one month in New York, he was able to get a job working with a construction company. He worked there for fourteen years, with only a brief break in employment when he returned to Mexico to visit his family. He worked regular hours five days a week, Monday through Friday from 9 am to 5 pm. He was doing interior remodeling for apartments and learned a great deal. He used this knowledge on the weekends as an unlicensed contractor, where he started

¹ In 2007 the exchange rate was 10 pesos to the dollar, so this amounted to \$130 per week.

² Gargiulo Produce; <https://gargiuloproduce.com>

doing remodeling for other immigrants in his community. With this work, he was able to easily repay his in-laws and regularly send money home to his family in Mexico.

In 2011 he returned to Mexico. He missed his family. His daughter was going to be four years old, and he had never seen her in person. He felt that “to be a man you also had to be a good husband and father.” His daughter was going to be baptized, and his two sons were going to have their First Holy Communion, events he did not want to miss.

However, in Mexico, he couldn’t return to his old job as a warehouse manager, so instead he got a job in construction. He was only earning MXN 850 (\$71 USD) a week.³ This was less than 10% of what he had been making in the United States at his fulltime job, not counting his earnings for his weekend contracting work. After a few months he left and went back to the U.S. Since then, he has never been back to Mexico.

Leonardo believes that for him it was impossible to both “work to take care of my family” and “be a good husband and father.” He had to choose and then live with the consequences. He would communicate with his wife and children by telephone and then, later, by Facetime, but his children effectively grew up without a father. He said that Mexican women are supposed to wait for their husbands, but his wife got tired of waiting, and started a relationship with someone else. Leonardo and his wife divorced. He still sends money to his children to support them.

He concluded his story by saying, “Men always have to work. It doesn’t matter if they have to work here or in Mexico, but at least here we get paid.”

³ In 2011 the exchange rate was 12 pesos to the dollar, so this amounted to \$71 per week.

Relentlessly Positive

A Mexican migrant always looking forward.

In 2007 Daniel was 20 years old living with his parents in Puebla, Mexico. He had graduated high school, but there was no money in the family for him to pursue a technical education, let alone university. After high school he worked growing bananas, oranges, and coffee on the small plots of land his father owned. There was enough land to provide a basic living for his father and mother, but there was not enough land to support the next generation. Daniel really did not have a cash income. He was working to help his parents, and for food and shelter. He was surviving, but no more. When the agents of Gargiulo Produce came to town to recruit workers he signed up along with his brother Leonardo.

Daniel's immigration and work experience with Gargiulo Produce was identical to that of his brother, Leonardo's. Like Leonardo, Daniel experienced a strenuous but uneventful crossing, worked long difficult hours under terrible conditions for low pay, and was effectively in indentured servitude—working to pay off a debt to the company that his pay would never cover. However, while Leonardo described these experiences in detail and with some bitterness, Daniel glossed over them. Daniel looks forward and not backward and is relentlessly positive.

Today, Daniel works in a market that sells groceries and prepared food targeted to the local Latino community. Daniel manages the fruit and vegetable department. He has worked at this same store since he arrived in the U.S. Along with his job, Daniel volunteers as a *tanda* organizer. The term “volunteer” does not really capture the essence of what he does. A volunteer works and receives no compensation, but what would you call someone who additionally takes on significant financial risk with no monetary reward?

A *tanda* is a form of Rotating Savings and Credit Association. In the case of Daniel's *tanda*, a group of eighteen members have come together and mutually agreed to save \$200 a week. Daniel collects \$200 from eleven members

while another *tanda* organizer, Maria, collects \$200 from seven individuals that she knows. One participant each week is then given the \$3,600 lump sum. If the *tanda* works correctly, after eighteen weeks, every member would have paid in \$3,600 and every member would have received \$3,600.

Individuals in the Mexican community use *tandas* to create savings discipline. Daniel explains that it is much easier to save in a *tanda* because each member of the *tanda* is responsible to the other members. Daniel explains, “If you have a little money in your house, you just spend it, but if you are in a *tanda* you can't spend it because you are obligated to contribute to the *tanda*. When you receive your payout on your week, you now are looking at a lump sum of \$3,600. This is a significant amount of money, and you are not going to waste it.”

Instead, individuals use this money for large expenses. Money can be sent back to Mexico to make payments on a building lot, make payments on a house, invest in a business or support family members. In the U.S. money is used to pay the immigration costs of family members coming to the country, pay for important events like quinceañeras, make large purchases, or pay outstanding bills. Daniel gave the example of someone who was behind in his rent. He told his landlord that he was in a *tanda* and that he would be able to make all of the back payments the next month when he received his payout. The landlord agreed. Participating in a *tanda* thus provided this individual with increased financial flexibility.

The individuals who receive their number first are receiving an interest free loan, and the individuals who are receiving the money last are effectively saving interest free, but what happens if someone receives their money and then stops contributing to the group? Daniel says that it is a risk, he has heard of it happening, but it has never happened to him.

Daniel's *tanda* is a savings group not a social group. Daniel knows everyone that is in his *tanda*, but not everyone in the *tanda* knows each other. The members do not meet as a group. Daniel is the contact for his members, and Maria is the contact for her members. Daniel is related to four members, and he works with the other seven. Most are Mexican, but a few are

from other Latino immigrant communities. Daniel knows who these people are, where they live, where they work and who they associate with. He knows their character and believes that they are reliable. He knows they will either bring the money to work or to his house each week or will give him the money when he comes by to collect it.

If one of them does not pay, Daniel needs to contribute his own money to make up for the shortcoming. Ultimately, Daniel is responsible for his eleven members just like Maria is responsible for her seven members. However, he knows Maria will pay. Her husband is Leonardo's former brother-in-law, the man who loaned Leonardo and Daniel \$600 each fourteen years ago, so they could pay off their debt to Garguilo Produce and escape their indentured servitude.

Over the past fourteen years Daniel has been able to support his family and save enough to purchase three building lots and build a house on one of these lots. He has moved his mother, father, youngest sister, and her child into this house. Although he is no longer in Mexico he is still caring for his parents.

Daniel has never returned to Mexico, nor does he wish to return. Of all his siblings, he is the most comfortable in the United States. He has built his life here. He is married and has a ten-year-old daughter who was born here and is a United States citizen. He and his wife speak to their daughter in Spanish, so she will not lose her heritage. She is so American, though, that although she is bilingual, she speaks Spanish with a distinctly American accent.

Providing from a Distance

Medical debt leads a father to join his brothers in the U.S.

In 2011, Emiliano's third child and first daughter was born at 28 weeks. She was in the neonatal intensive care unit for several months. Mexican national health insurance paid only for basic expenses. Emiliano had to bring money each day for the incubator, for medicine, for special formula, and for preemie diapers. He borrowed from everyone that he knew. By the time his daughter was able to come home he was MXN 200,000 (\$16,500 USD) in debt. Emiliano was working a collection of odd jobs in farming and construction. If he could string five days of work together, he would make MXN 800 (\$67 USD), but on most weeks he earned less than this. His debt was an impossible sum to repay if he remained in Mexico.

One of Emiliano's older brothers, Daniel was already living in the U.S., and his oldest brother Leonardo had recently returned to Mexico from the U.S. Leonardo wanted to stay with his family in Mexico. Leonardo's family had become accustomed to the higher standard of living enabled by his remittances, and he could not earn enough in Mexico to meet their changed expectations. For that reason, and because he did not want his younger brother to make the dangerous crossing alone, he decided to return to the United States with Emiliano.

Emiliano and Leonardo found a coyote, who had been recommended by reliable people. This smuggler was from their community. They knew his extended family, and he only charged his clients after they had successfully crossed the border. Emiliano mentioned that some smugglers ask for half or all the money upfront. These are the smugglers that you want to avoid.

Arrangements were made, and Daniel and Leonardo's former employer sent them the money that they would need to travel to the border. Emiliano and Leonardo boarded a bus that had been chartered by three or four coyotes working cooperatively. Each coyote had their own group of migrants. As the bus neared

the border it was stopped three separate times, twice by the Mexican police and once by the Mexican army. The smugglers negotiated the amount of the bribe, collected the money from their individual clients and paid the bribe. The cost of the bribes increased as they got closer to the border from MXN 200 (\$17 USD) to MXN 500 (\$42 USD), and finally to MXN 1,000 (\$83 USD) per person.

Emiliano was traveling with MXN 10,000 (\$833 USD). He figured he would pay MXN 3,000 (\$250 USD) for the bus, MXN 1,000 (\$83 USD) for food along the journey and MXN 1,000 (\$83 USD) in bribes. He went over budget on bribes. Once the bus arrived in Sasabe, Sonora they were taken in a small truck to a narco controlled ranch where they paid MXN 5,000 (\$417 USD) for protection. They expected to be there just a few days but were forced to stay for over a month.

According to Emiliano each sector of the Mexican border is controlled by different armed gangs. Coyotes pay these gangs to allow their clients to stay close to the border until they think it is a good time to cross. Because of heavier than expected U.S. Border Patrol activity this section of the border was deemed not safe. One coyote became impatient and took his group to another location to cross without paying the narco gang that controlled that section of the border their fee. To send a message the insulted gang murdered 29 of the 30 migrants leaving only one client and the coyote to tell the tale.

After the massacre hundreds of Mexican police and soldiers along with dozens of U.S. Border Patrol Agents descended on the area. This section of the border was effectively closed. Emiliano and Leonardo simply had to wait. Their brother in the U.S. sent more money for food while they sat out the long delay.

Finally, it was time for them to make the crossing. They took a truck to the area of the border that they were going to cross. They then crossed a wire fence and began to walk. They walked for three nights and rested during the day. Twice the U.S. Border Patrol came very close to them, but they were able to successfully stay hidden.

Emiliano and Leonardo carried three gallons of water each. Many others in their group only

brought small bottles of water which they quickly consumed. The group started with 42 migrants, but at the end of three days of walking only nineteen remained. The others had become exhausted and dropped out. Emiliano believed that most were able to follow the coyote's advice and signal the U.S. Border Patrol after the main group had passed. However, along the trail he saw abandoned clothing and backpacks along with human skulls, and skeletal hands and feet left by previous groups of migrants, so it was clear that the U.S. Border Patrol does not find everyone.

Finally, Emiliano and Leonardo reached a main highway, and they were picked up by an associate of the coyote and taken to Tucson. There, they waited in a trailer with other migrants until \$8,000 (\$4,000 per brother) was wired to pay the coyote, and they were released.

Emiliano has been in New York for the past ten years and has never had any trouble finding work. He now works 60 hours a week in a restaurant as a cook and earns \$900 a week in cash. He pays no taxes but is considering filing using Taxpayer Identification Number (TIN), so he can create a record that he has lived and worked in the United States in case there is ever an amnesty.

He has long since repaid his MXN 200,000 debt and all the money his brothers paid for him to come to the United States. He saves \$200 a week in a *tanda*. Every eighteen weeks he receives a payout of \$3,600. He has used these lump sums to buy three building lots and to build a house on one of these lots. He sends money to the two families he supports: his son from a previous relationship, and his son and daughter from the relationship he was in when he left Mexico. This son and daughter live in the house that he built. He left Mexico to pay the debt incurred caring for his premature daughter, but he has not seen her or his other children for over ten years, and if he remains in the U.S., he has no realistic hope of seeing them again.

“It is true that you can make a lot of money, but it is hard to live here.”

Saving in the U.S. with dreams of a business in Mexico.

José had wanted to come to the United States for ten years. In 2012, soon after his brothers Leonardo and Emiliano made their crossing, he decided to try. He was nineteen years old at the time.

José travelled by airplane from Mexico City to Tamaulipas, but things started to go badly almost immediately. As he was trying to deplane, he was stopped by soldiers. José had to pay a bribe of MXN 500 (\$42 USD) just to be allowed off the airplane. He was stopped by a different group of soldiers as he was trying to leave the airport. He was detained for two hours, and he only was let go when he had to pay them a bribe of MXN 500 as well. He met up with his coyote and tried to cross the Rio Grande. He was almost immediately spotted by a helicopter and detained. He tried three more times. He was detained when he was resting in a bodega, trying to gather his strength for the next leg of his journey. He was detained when the car that picked him up broke down on the highway. Finally, he was detained at an immigration road-block just outside of Houston. He had no luck!

Each time he was detained, the U.S. Border Patrol noted his identification, fingerprinted him, and then deported him. Every time he was deported, he had to pay the Mexican immigration officials a bribe of MXN 500 to allow him to leave the border crossing area and return to Mexico. The only bright spot was that at that time the border in Tamaulipas was not fully controlled by the narco, so he did not have to pay them a fee each time he tried to cross. After six weeks of trying, he was exhausted and out of money, and he decided to return home.

For the next ten years he cobbled together a living working a series of different odd jobs. In 2021, he found himself working as a bartender and living in a small room above the bar. He was

making between MXN 1,000– MXN 2,000 (\$50–100 USD) a week depending on how many days he worked. He was ambitious. He wanted to own his own home and run his own bar, but he would never be able to save up enough money unless he went to the U.S.

His opportunity came when a friend of his brother Emiliano wanted to come to the U.S. This friend did not want make the dangerous trip alone, so he asked Emiliano if there was anyone in his family who wanted to come with him. Emiliano asked José, and José said sure. José's older brothers sent him the MXN 30,000 (\$1,500 USD) he would need for his journey from Puebla to the border.

José travelled to Hidalgo just north of Mexico City and met up with Emiliano's friend and with the coyote he had selected. A group of five coyotes had chartered a bus, and each of the coyotes and their clients met at the appointed time at the bus terminal. Everyone knew the number and location of the bus. Everything was very organized. Jose said, “It was almost like a tourist excursion.”

The bus was stopped five times before it reached its destination. It was stopped by the state police, the federal police, the army, the National Guard, and Fuerza Civil Coahuila. At each stop an official got on the bus and counted the number of people. The official then multiplied the number of people by the specific per person bribe required MXN 1,000–2,000 (\$50–100 USD), to determine the amount that needed to be paid. The bus driver collected the money from the passengers and noted down the amount that was paid and the organization of the official that received it. When the bus arrived at its destination each of the passengers was charged a fee. For Jose, the fee was MXN 30,000 (\$1,500 USD); however, this amount was discounted by the amount of bribes that were paid along the way.

José explained that at this point the narco control of the human smuggling routes through Piedras Negras is so complete that no one is able to ask for a bribe unless they are part of the organization. The narco know exactly who is asking for bribes and how much, and it is easier for them to let these law enforcement entities collect the money for themselves along the way

rather than having the narcos collect it all at once and then have to redistribute it. However, if one of these law enforcement entities asks for too much money, or if non-associated police officers ask for bribes there can be severe consequences. Of course, it is possible to travel to the border on your own. However, individuals that do this have to pay the full MXN 30,000 for the fee. It is simpler and cheaper to take a narco-approved-coyote-organized “tourist excursion.”

José waited at a ranch outside of Piedras Negras until the coyote felt that it was a good time to cross. While at the ranch the migrants were protected, but not entirely safe. There have been many cases where rival gangs will fight over human smuggling routes. Rival gangs are known to attack a ranch, kidnap the migrants there, and take them to another location. At a minimum the gangs will demand an additional payment, but they also may demand a larger ransom from the migrants’ relatives in the U.S.

José’s time at the ranch was peaceful, and his crossing was uneventful. This time he was lucky! He crossed the river and walked for three nights and two days through rough country. His group was small with only fifteen people. He travelled with thirteen liters of water and sport drinks and lots of chocolate. The U.S. Border Patrol has planes, helicopters, drones, 4x4’s quads, horses, and dogs; but José only saw drones and these only at a distance. They arrived at a pick-up location, and his group was taken to Houston. He waited there for his brothers to wire the \$5,000 for the crossing. He then took a car to Chicago for \$500 and then another car to New York for \$600. The entire journey from his hometown to New York cost \$7,600.

José almost immediately obtained a job at a pet store caring for the dogs and cats. He feeds them, cleans them, and cleans their cages. The store is owned by man that José described as a Hindu. There are Mexicans, Columbians, Guatemalans, and Peruvians caring for the animals. The only Americans that work there are sales-people communicating directly with customers in English.

He works thirteen hours a day six days a week. He is paid \$15 an hour and grosses \$1,170 a week. He is not paid overtime even though puts in a 78-hour work week. He is working on a fake Social Security Number. It is either invalid or belongs to someone else. He pays around \$4,500 in Social Security and Medicare Taxes, and \$6,000 in federal and state withholding a year, but receives no associated benefits or tax refunds. He has been advised that he can amend his W-4 to reduce his withholding, but he does not want to do this, because he does not want to trouble his employer or draw any attention to himself from the tax authorities.

He has been in the U.S. a little more than one year. He lives in an illegal basement apartment with two other men. It is a large single room with three beds and a separate bathroom. They have access to a laundry and to the kitchen. The basement apartment costs \$1,290 a month and they each pay \$430 each.

He saves \$500 a week in a *tanda*, which pays out \$5,000 every ten weeks. After paying his rent and contributing to his *tanda* he has around \$350 a week to live on, and he is even able to save some of this. He repaid his debt to his brothers very quickly, and he has already made a down payment on a house in his hometown. He is currently making payments. He is also saving money so he can invest in his bar. The municipality where his hometown is located is famous in Mexico for its lakes, waterfalls, and vistas. Also, it is in central Mexico far from the border, and is much safer than other areas in Mexico. For these reasons it has a great deal of tourism. He feels that a bar that caters to tourists would be a good business.

He is not happy in the U.S. He especially does not like the lack of privacy because he has to share a room with multiple people. He is a private person, and he likes to have his own space. He wants to work hard, make as much money as he possibly can, save it, and then return in four years. “It is true that you can make a lot of money, but it is hard to live here.”

“Money is not everything.”

A mother uses her time in the U.S. to accumulate remarkable savings.

Valeria's dreams are simple and universally recognizable. She wants to own a little house, and she wants her son to have a better life. However, for a 22-year-old single mother living in a rural hamlet in Puebla, Mexico these simple dreams were destined to remain just that—dreams. So, she hoped to realize her dreams in the U.S.

With only a high school education and no vocational training, Valeria's employment opportunities were limited. She could have worked as a farmhand growing bananas, oranges, and coffee, or she could have taken the higher paying, less physically demanding and more stable job of being a cleaner in an office building. However, this “better” job paid just MXN 800 (\$50 USD) per week. With these limited earnings Valeria was able to feed and clothe her son, and give her mother a few pesos to pay for some household expenses, but she would never be able to move out of her parents' house.

She knew that if she went to the U.S. she could make \$800 a week (16x her current income). She was sure of this because of her seven siblings, four were already living and working in New York. For her, legal immigration was impossible. There was no way an unskilled Mexican worker could obtain a tourist visa, let alone a work permit. The only way to get to the U.S. was to use a coyote.

The coyote she selected was well known in her community, and he had already successfully helped one of her brothers enter the United States. This coyote was low risk as he was paid after his clients reached the United States. Arrangements were made and Valeria's brothers wired her the MXN 30,000 (\$1,500 USD) she would need to travel to the border. She took a public bus to Acambay, a suburb of Mexico City, with her brother-in-law (her sister Isabella's husband) who would be making the journey with her. At Acambay, they boarded a bus along with other groups of travelers, each group with its

own coyote. Traveling to the border in anything less than a large group was too dangerous, she said. The police and the military demand bribes, and gangs target migrants. The gangs know migrants are carrying large sums of money for expenses in Mexico, and that their families have enough to pay thousands to coyotes, thus they must have thousands to pay in ransom.

The bus was stopped frequently at check points inside Mexico. The coyotes negotiated a fee with the police and military at each stop, and each migrant contributed their pro rata share. It was very businesslike, but everyone knew that in the past migrants that did not pay had been taken off buses and disappeared. Valeria carried MXN 5,000 pesos (\$250 USD) to pay for these bribes and a little more money for food. At the end of the journey the bus pulled off the highway and bounced along a dusty road outside of Piedras Negras. Valeria was told to get off the bus. She ran across a graveyard, and then hid in the shrubs. In a little while her group of ten migrants and their coyote were picked up by a small truck and taken to a ranch close to the border.

The border around Piedras Negras is run by the Coahuilla Cartel. To cross the border, each migrant is required to pay a fee to stay at a safe house near the border. The fee varies, but in Valeria's case it was MXN 25,000 (\$1,250 USD). Like her brother Jose, she received a MXN 5,000 (\$250 USD) discount for the bribes that were paid along the way. Valeria waited at the safe house for three days, before her coyote decided that the time was right to make a crossing.

She was driven to the border late in the evening. The coyote sent a scout ahead, who reported back that there were no U.S. Border Patrol Agents in sight. She got out of the truck. She was terrified, but she thought to herself, “I came with a purpose which was to get to New York,” so she plunged into the river and waded across. They walked until early in the morning and then they dispersed and rested. During the day it was too hot to walk, and the migrants were too visible. They waited throughout the day and then began walking at sunset. It was desolate. There were no lights. This was good. Any lights that they saw were from Border Patrol Agents or their vehicles and were easily avoided.

Her brother-in-law carried seven liters of water and five liters of electrolyte drinks. Valeria carried two additional liters of water, but by the end of the second night the entire group was out of drinking water. The coyote knew his route well and led them to rainwater that had collected in pools on the rocks. The water was stagnant, but they pushed off the scum and filled their empty bottles. They discover that one member of their group was missing. The coyote searched for a few minutes, but then decided to press ahead without him.

They rested the second day and began walking again at nightfall. Around midnight they crossed a major highway. They were picked up on a service road by a truck that appeared out of the darkness. Valeria was relieved to no longer be in the desert, but apprehensive that the truck would be stopped and searched. She was exhausted and fell asleep and only woke up when the truck arrived at an apartment in Houston. She showered and was fed.

Valeria contacted her brothers, telling them that she was in Houston, and that they needed to wire \$5,500 to a specific bank account. She could not leave the apartment until the money arrived. She was the only woman in the group of migrants and there were another five men in the apartment that were associates of the coyote. The coyote and his associates were drinking and using cocaine. The coyote sent her brother-in-law away to get some food at a local market. Valeria was alone, and the coyote and his associates grew aggressive.

The next day the money arrived, and Valeria and her brother-in-law were allowed to leave. A car took them from Houston to Tampa to New York. When they arrived, Valeria's brothers paid \$1,000 for her share of the last leg of her journey. Valeria was safe with her family and now \$8,000 in debt.

Finding a job was not a problem. In two weeks, Valeria obtained a false social security number and got a job working at a pet store, taking care of the animals. She works alongside her brother Jose. She currently works from 7 AM to 8 PM – thirteen hours a day. She gets a 45-minute break for lunch and a 20-minute rest break. After taxes she makes around \$825 a week. She cashes her check, pays the small fee, and

clears a little more than \$800 a week, approximately \$3,500 a month.

It should be noted that Valeria's gross check is \$975 a week. Social Security, Medicare, federal and state taxes are deducted from her check each week. Since the social security number she uses is either invalid or belongs to someone else, she is paying into a retirement and medical system that will never provide her with benefits and paying taxes that without any opportunity for a refund.

She pays \$400 a month to rent a room in her brother's three-bedroom apartment. She shares the room with another woman. There are five other people in the house. Her brother and his son Juan live in one room and an unrelated couple and their infant live in another room. They share the common areas among them. She is able to save \$2,000 a month. When asked how she lives, she says she lives on "what is left over" after her rent and her savings. Her other expenses are limited to food, a cell phone, transportation to work, a few clothes, and necessary personal items.

She is extremely disciplined and participates in a *tanda* where she is required to contribute \$500 a week. Every ten weeks she receives a payout of \$5,000, when her number comes up. She has been in the United States for a little less than a year, but in that time she has saved \$20,000. She has repaid the interest free loan from her brothers and begun to make payments on a *terreno* or building lot in her hometown. The building lot cost her MXN 300,000 (\$15,000 USD). After she pays off the lot, she will start to build her house. She regularly sends money home to support her son who continues to live with her parents, his grandparents.

Although she is saving quite a bit of money, she is not happy in New York. "Money is not everything," she says. She misses her son. She speaks to him every day on WhatsApp. She would like to bring her son to the United States to be with her, but the way she crossed she thinks it is too difficult.

She would like to meet someone with papers and marry him, so she could get papers and then bring her son to join her. However, the truth is that she crossed into the United States

without a visa, and even if she married someone who was a United States citizen, she would still face a challenging process due to her illegal entry. She hopes for an amnesty. Given all these difficulties she says she will stay only three or four years, and then she will return to Mexico to live in her own house with her son.

Rattled by the Journey

A nineteen-year-old makes the dangerous journey to the U.S.

At the time of our interview Juan was twenty-one years old. He had been in the United States for only a month, and he had not yet recovered from his traumatizing journey. Juan is Leonardo's oldest son.

Juan had a very comfortable childhood. In Mexico, he lived in a modern apartment that was owned by his mother. His mother did not work and dedicated herself to taking care of her three children. Juan is very close to his mother. Juan's father regularly sent money from the U.S. where he had been since Juan was seven years old. He briefly came back when Juan was eleven, but quickly returned, so Juan effectively grew up without a father.

Juan had enough money to pursue a technical education after high school. He was studying cooking and restaurant management. However, he only completed one year of the four-year course. He said that he left school because of bad influences, bad decisions, and bad behavior. With his limited training he was able to get a job as a cook in a local restaurant making MXN 1,500 (\$72 USD) a week. He was simply not making enough money to get ahead, so he asked his father to help him come to the United States.

He found a coyote recommended by a family member, and he and a cousin started their journey. They traveled from his hometown to Acamby, and then boarded a bus that was chartered by a group of coyotes. To make the journey safely it is critical to travel with a relative or friend who you can rely on and also to travel with a large group to the border. They paid MXN 5,000 (\$250 USD) for the bus trip and bribes along the way. When asked for a bribe he simply paid. He explained, "The police in Mexico can do whatever they want. It is so bad that if people are killed, they don't even mention it, as if the person was a just like a little animal." After they arrived at Piedras Negras they were taken to

a safe location near the border, for which they had to pay a fee of MXN 23,000 (\$1,150 USD).

However, at this point things started to go wrong. The coyote was drinking and doing drugs, and he kept delaying the day that they would cross the border. Finally, the night came for them to cross the river. There were 35 people in his group. The main coyote, four assistants, and 30 migrants. Within an hour he lost sight of the main coyote, who appeared to have abandoned the group. The four assistants that were left treated the group badly. They screamed and verbally abused them. Then the four assistants abruptly left. They took only two individuals with them and told the larger group not to follow. A short time later U.S. Border Patrol Agents arrived. Juan believes that the main group was used as a distraction, and the intention all along was just to ensure that the two individuals successfully crossed the border.

The U.S. Border Patrol Agents descended on them with three small trucks, four motorcycles and drones. They were actually very polite. They asked the people not to run or anything because they did not want to be aggressive. They took them to a processing center. They took their photos, their fingerprints, copies of their credentials, and then they bussed them back to Mexico. Juan and his friend were back in Mexico, less than 24 hours after they left, so Juan and his cousin said, "Okay, let's go to a hotel and tomorrow we will try again." They did not want to go back to their hometown because they had already borrowed money from their families for the trip to the border and the first fees. This loan could not be realistically repaid if they remained in Mexico.

They had the option to go back to the same safe location near the border and try again, as part of a guarantee scheme offered by the narcos. Individuals pay an initial fee and then can use the safe location near the border multiple times until they succeed. For subsequent stays the fee is reduced in price. The narcos register each migrant, so they know if they had previously paid the required fee. "They make it easier the second time."

However, Juan no longer had any confidence in the coyote, so he decided to try to find another at the bus terminal in Piedras Negras. It is

dangerous for immigrants to wander around the bus terminals at the border. A man approached Juan and attempted to get him to go with him outside the terminal both by first trying to trick him and then by menacing him. Juan was able to get away and go to a security guard, and the individual who was evidently trying to kidnap him left him alone. Later Juan saw the individual who approached him talking to the driver of the bus that had taken Juan from Acamby to Piedras Negras. It appears that the bus driver had fingered him as somebody that would be a good kidnapping target, because they could get money that his family had set aside to pay a coyote after he crossed successfully. If families have money to pay a coyote for a successful crossing, they have money to pay for ransom.

Juan and his cousin found a new coyote. She was a woman about 35 to 40 years old. She was more expensive than the previous coyote. Each of them had to pay a new fee of MXN 40,000 (\$2,000 USD) and then pay MXN 150,000 (\$7,500 USD) should they be able to successfully cross. They were bused from Piedras Negras to Naco on the Arizona border.

This crossing was easier. At night they climbed a fence using ladders. They then ran for three miles. They had to run because they were being seen on cameras, and they had to get to a safe house before the US Border Patrol arrived. They then hid for a day in a trailer located in a trailer park. They were then picked up by a truck at night and driven to a safe house in Phoenix where they stayed for one more day until the coyote received payment. Finally, for an additional \$500 each, they were driven in a private car to New York. Juan arrived at his father's house physically exhausted, mentally shaken, and over \$11,000 in debt.

As soon as he feels fit, Juan will start working as a cook. He doesn't know how much he will make, but it will be much more than in Mexico. His father and his uncles paid for the trip, and he needs to repay them eventually. He will repay the loan, but his family has indicated that he does not have a deadline, and he will not be charged interest.

Juan only wants to be in the U.S. for a maximum of six years, which he thinks will be enough time for him to save the money he needs to open his own restaurant in Mexico. He knows that everyone says that they will return, but he feels that he really will return because he has a son. His son is three years old. He had his son when he was seventeen. The mother was only fourteen and her parents did not approve of Juan, and they made them break up. The child no longer lives with his mother. His mother has another child with a new man, and this man did not want to raise another man's child, so she gave her first born to her own mother to raise.

Juan wants to go back to Mexico to claim his son. He grew up without a father. He does not want his own son to grow up without both a mother and a father.