Economic Interaction Between Urban Eritrean Refugees and Host Community in Addis Ababa: Case Study from Bole Sub-city

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A research paper in partial fulfillment of master's degree in social work

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DECLARATION

This thesis is my original work and has not been presented for a degree in any other university, and all sources of materials used for this thesis have been acknowledged.

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This is to certify that the thesis prepared by Tinbit Esayas Zewge entitled: Economic Interaction between Urban Eritrean Refugees and Host Community in Addis Ababa: Case Study from Bole Sub-city, and submitted in partial fulfillment of the requirements for the Degree of Master of Social Work (MSW) complies with the regulation of the University and meets the accepted standards with respect to originality and quality.

Signed by the Examining Committee:

Internal examiner………………………………Signature……………………Date………….

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Abstract

This study examined the economic interaction between the Eritrean refugees and the host community within Bole Sub city of Addis Ababa, focusing on both the challenges and opportunities arising from these interactions. Being a cosmopolitan city, there are many Eritrean refugees residing in and around Addis Ababa who are actively participating in informal sectors such as working as hairdressers, in services and small businesses that assists the local community and refugees themselves. The study was qualitative and included techniques such as in-depth interviews of the refugees and members of the host communities as well as key informants from the service providers drew insights into the many ways that refugees are integrated into the urban economy. The results indicate that, many Eritrean refugees demonstrate resilience through skillful employment yet, there are some sections of the host community who appreciate the presence of the refugees. Others hold contradictory opinions such as about competition for jobs and other resources. The study also addresses the issues of restricted access to financial services such as bank and credit facilities by refugees due to legal and institutional barriers such as work permits and formal identification documents. Nonetheless, this research was able to pinpoint some of the coping mechanisms that the refugees employ to overcome such challenges, including the establishment of informal networks with host community members, as well as the employment of community networks for resource mobilization.

Contents

Acronyms and Abbreviations

CRRF: Comprehensive Refugee Response Framework

DICAC: Development and Inter-Church Aid Commission

IDMC: Internal Displacement Monitoring Centre

M-PESA: Mobile Payment System

NCRR: National Comprehensive Refugee Response

NGO: Non-Governmental Organization

NRC: Norwegian Refugee Council

OAU: Organization of African Unity

OCP: Out-of-Camp Policy

RCC: Refugee Coordination Committee

RRS: Refugees and Returnees Service

SN: Serial Number

UNHCR: United Nations High Commissioner for Refugees

Chapter One

1.1 Introduction

A refugee as defined by the1951 United Nations Convention is a person who is forced to leave their home due to oppression on political, mass, religious or other grounds (UNHCR, 2003). UNHCR report indicates that over one hundred million people are being displaced worldwide including refugees, internally displaced persons, and asylum seekers in what has become a global phenomenon of displacement because of conflicts and violations of human rights (UNHCR Global Trends, 2022).

Over one third of Africa’s population are leaving their home countries for others in order to be safe (Qalanjo, 2020). The East and Horn of Africa including also Great Lakes region represent the main sources of displacement which affects more than four-point five million people (Tufa et al., 2021). Ethiopia specifically has emerged as a leading refugee hosting country with internally displaced persons recording an overwhelming number of 1.7 million making it the third largest globally (Wondwosen, 2022). In addition, Ethiopia hosts over 858,000 individuals from neighboring countries who have escaped violence and seek refuge in Ethiopia thus shouldering heavy burden for this kind assistance (Wondwosen, 2022).

With its perceived opportunities and safety compared with other cities in Ethiopia, Addis Ababa has experienced noticeable growth in urban refugees. For historical reasons and proximity reason Eritreans have settled at Addis Ababa hence these out-of-camp refugees’ number about twenty-eight thousand people (Qalanjo, 2020). Following recent conflicts in Northern Ethiopia there has been an increase demand for secure haven among Eritrean refugees.

The data from RRS database indicates that there are 77,604 refugees in Addis Ababa across various sub-cities. Nefas Silk leads the population with a relatively high number of refugees at 34,362, whereas Bole follows closely with 22,092. Next in the queue is Yeka whose refugee population is 7,821 while Akaki-Kalit, Kolfe-Keran, Kirkos and other sub-cities host the remaining 21,150 refugees collectively.

A growing number of Eritrean refugees have settled in different parts of Addis Ababa. According to Addis Ababa urban refugee fact sheet, 92% of the urban refugees are Eritrean refugees. UNHCR (April 2024). There was quite a drastic increase of Eritrean refugees that arrived in Addis Ababa following the peace agreement between Eritrea and Ethiopia in 2018. This however does not explain all the reasons as to why Eritrean refugees moved into the urban parameters of Addis Ababa since they have often resided in poorly facilitated refugee camps like Mai Aini and Adi Harush (UNHCR, 2020). For instance, across various sites in Addis Ababa, including refugee camps, urban refugees often cite the reasons for moving towards cities which are job opportunities, privacy, as well as social integration.

Understanding how urban refugees interact economically with host communities is important for social cohesion as well as addressing issues faced by both categories. Some see them as burdens while others view them positively for their potential contributions to the host community. These have found that cultural ties, common origins and interaction have influence upon the quality of relationship and interaction between refugees and the host community (Hargrave, 2021).

The essence of social work lies in its facilitation of harmonious relations between refugees and host communities by promoting justice. Nevertheless, a need to understand further the economic dynamics as well as barriers influencing these interactions in Addis Ababa still exists.

This is why it is necessary to examine economic interactions, challenges as well as enabling factors that affect how urban refugees relate to the host community in Addis Ababa. It also seeks to inform interventions and policies pitched towards enhancing social inclusion and well-being among urban-dwelling refugees as well as their host communities by revealing these patterns.

1.2 Statement of the problem

Ethiopia has a policy of welcoming refugees, who are allowed to enter its borders, stay within its territory and get assistance. It has for a long time offered refuge to displaced persons (Draft NCRR Strategy, 2020). By now it is the third country in Africa that hosts the highest numbers of people who have been forced out of their countries. However, Ethiopia practices encampment where most refugees live in refugee camps close to their countries of origin. (Hargrave, 2021). Fewer human beings expelled from their homes have made their places in town.

It is potentially challenging for any country to accommodate a large number of refugees especially if the cost of hosting the refugees outweighs their economic benefits. This may include competition between residents and also for jobs, public service, housing and other scarce resources. Consequently, this can result in economic hardship for both groups leading to additional spending on public services. Furthermore, while refugees are acquiring vocational and language skills some host countries provide income support which adds onto its burden (Schneider et al, 2020)

Accommodating refugees in policies and practice varies among different countries in the world. Besides, different contexts within a country show variable impacts of presence of refugees on host communities as well as their attitudes towards them (Zampini & Berry 2019). The extent of these effects largely depends on unique attributes of locals and immigrants such as donations, mode of occupation, association or education.

A number of research were done on Ethiopian refugees' situation and response mechanisms. However, Ethiopia's refugee context is dynamic. For instance, the urban refugee population residing in Addis Ababa increased twofold within two years from 27,000 in 2020 to 40,000 in 2022. (UNHCR 2022) Also, since these studies were conducted the number of internally displaced people has increased exponentially making Ethiopia top on internal displacement. (IDMC Report, 2022) It has fundamentally changed the nature of displacement patterns and responses.

Also, different are the contexts in which parts of the country host refugees. In Somali region for example, community-hosted relations with refugees were very good while in Benshangul Gumuz region it was rated to be low (World Bank, 2018). The impacts of displacement are shaped by various factors such as history, settlement patterns and humanitarian responses. (Varalakshimi et al., 2020).

Although the social and economic impacts of refugees on host communities have been investigated by a number of studies, it remains unclear how these refugees interact economically with the surrounding urban community in Addis Ababa. An example is provided by Gebrehiwet et al. (2020), who observed a shared committee for mutual assistance among Eritrean refugees at May-Aynie refugee camp despite the negative environment, socio-economic status and insecurity that exists. Moreover, Brown et al. (2018) explored poor livelihoods among city-based refugees living in Addis Ababa; this finding showed disparities within employment chances as well as labor market discrimination.

In his work, Solomon (2013) specifically looked into the socio-economic relations and effects involving Afar Eritrean refugees in Afar region where there is a cooperative existence with little conflict between them and those people living there locally. The study, which was qualitative in nature, specifically targeted Eritrean refugees hosted in Afar origin. It was established that, there were no frictions between the host population and the refugees, and these were incorporated smoothly and peacefully with no violent actions emerging between them. Solomon pointed out that for most of the time, these populations engaged in fold in the same markets and health clinics. Despite these social interactions, there was an evident absence of refugees engaging in any economic activities in the host community.

Existing research such as Solomon (2013) often focuses on specific neighborhoods or camp settings overlooking the broader urban context. Furthermore, previous studies tend to prioritize the perspective of refugees, neglecting the views of host community members. This research proposal aimed to address these gaps by exploring the economic barriers and conditions that shape interactions between Eritrean urban refugees and host community members, including low-income communities, in Addis Ababa. By adopting a comprehensive approach that considers the perspectives of both refugees and host communities, this study seeks to provide valuable insights for fostering inclusive economic integration in the urban setting. What was the drive for you to study this?

Objectives of the study

1.3.1 General Objectives

This study has examined economic relations between Eritrean urban refugees and host community members in Addis Ababa, focusing on the Bole Sub-city.

1.3.2 Specific Objectives

The specific objectives of the study are to:

- Determine how urban refugees are accessing job opportunities in Bole Sub-city, Addis Ababa.
- Explore host communities' attitude towards the Eritrean refugees' economic involvement in various business opportunities.
- Explore how to improve integration to increase access to formal financial services as well as informal economies such as traditional savings groups.

1.4 Research Questions

- What are the types of work that most urban refugees are involved in bole sub city?
- What are the host communities' attitudes towards economic involvement of Eritrean urban refugees in Bole Sub City?

- What are the barriers for refugees to access services from financial institutions? How can these barriers be overcome so that there could be better economic integration?

1.5. Significance of the Study

The study established how Eritrean urban refugees in Bole Sub city, Addis Ababa relate with different key players including community members, government agencies, and NGOs among others. This interest emerges from an understanding that recognizing the dynamics in which refugees interact with host communities in urban areas would go a long way toward solving this issue. This topic was chosen upon finding out that although there are increased concerns about urban refugees in Ethiopia, very little has been said concerning their economic exchanges and the difficulties facing them while within host societies.

The findings of this research are important for several reasons. Firstly, it fills a gap in terms of understanding economic interactions that occur between urban refugees and their host communities, thereby deepening our knowledge regarding the matter of Urban Refugee situation in Ethiopia. Secondly, it's implications are directed towards advocacy by social workers and policy makers who should recognize refugee-host community relations in towns.

Besides, recommendations from this research seek to support initiatives aimed at mending relations between displaced people and host communities. It will point out ways through which programs supporting urban based refugees can be designed thus improving economic inclusion within Addis Ababa.

Additionally, these results are useful for incorporating refugees into local plans and programs as well as engagement with host community members. Ultimately, the main objective of conducting this research was to enhance understanding about phenomena pertaining to urban refugee situations in Addis Ababa to improve policies and interventions that facilitate social and economic integration.

1.6 Limitation

Language barriers and cultural diversity are among the difficulties that are faced during data collection in sensitive research contexts thereby making it a difficult process (Adler & Clark, 2008). Nevertheless, these problems did not interfere with the meticulous transcription of the interview notes by the student researcher effort to translate these findings into English in order for them to be accurate and understandable. The fact that most of the interviewed Eritrean refugees speaks Amharic makes the interview and the note taking easier.

This study also has another shortcoming. It solely focuses on Bole Sub-city in Addis Ababa, which makes its results less generalizable. The findings may not reflect the whole context of Addis Ababa or experiences of refugees living in other urban areas or settlements. Thus, due to different culture regions or refugee communities, this means that the obtained knowledge will not be universal but rather very contextual hence caution should be exercised while extrapolating such a finding over a wider scale.

Chapter Two

2.1 Review of Related Literature

2.1.1 Operational definition of terms

2.1.1.1 Refugee

A refugee is a person who due to genuine risk of being persecuted based on race, religion, nationality, membership in a particular social group, or political opinion as described in the 1951 Refugee Convention (UNHCR, 1951) cannot return to his/her country of origin.

2.1.1.2 Urban refuge

Urban Refugee refers to those refugees who reside in an urban area as opposed to camps or rural settlements. They usually flee into towns and cities because of such things like easy availability of services, job opportunities and social networks. Urban refugees have different challenges compared with those in camp settings such as limited access to basic services, legal protection and livelihood opportunities (UNHCR 2009).

2.1.1.3 Host Community

According to UNHCR, the host community includes the nation that offers asylum and various governmental, social and economic infrastructures pertaining to where refugees dwell locally or nationally (UNHCR 2015). In this study, the host community involves Ethiopian nationals residing next to Eritrean refugees living in Addis Ababa with whom they constantly interact.

2.1.2 Refugees in Addis Ababa

Addis Ababa, the capital city of Ethiopia, has become home to many urban refugees because it offers relatively more economical opportunities as well as access to services than refugee camps. Additionally, most national, and international non-governmental organizations including United Nations High Commissioner for Refugees (UNHCR) are based in this city and provides aid for refugees living in urban settlements (UNHCR, 2019).

Eritrean refugees constitute a significant portion of the urban refugee population in Addis Ababa, due to several reasons of which, are political persecution, forced military conscription, and human rights abuses in their home country (UNHCR, 2019).

Wogene stated that the Eritrea and Ethiopia shared history accounts for the reason why many Eritrean refugees flee to Ethiopia Wogene (2017). Tufa et al. (2021) also argues this point by stating that after the main destinations of Eritrean refugees which include Yemen and Sudan, they mainly come to Ethiopia due to the strong historical links as well as being near each other geographically. Furthermore, with an unstable condition in Sudan and Yemen, since 2018 when a safe passage was opened up at the border recently, it has become increasingly common for them to cross over into Ethiopia Tufa et al. (2021).

Following the outbreak of conflict in Northern Ethiopia urban refugee is widespread in Addis Ababa. According to Qalanjo (2020), about 28 thousand Eritrean refugees live in the capital Addis Ababa as out-of-camp refugees. However, different media sources have reported an increase in numbers entering Addis Ababa from Eritrea due to lack of food supplies and getting caught up between fighting sides within camp setting.

According to findings from various studies conducted on urban refugees in Addis Ababa, there are many different challenges faced by urban refugees (Smith & Tadesse, 2019; UNHCR, 2020. One major concern is housing insecurity where most people stay at crowded places or rent houses that do not meet minimum standards set for decent living conditions due to lack of enough space available coupled with high demand (Betts & Collier, 2017). Lack of formal employment opportunities leads into further economic vulnerability since they are left with no option but engage themselves into low paying jobs without any security such sector can offer them according to Jacobsen & Landau (2003).

In addition, the language barrier poses a big challenge for urban refugees who need healthcare or education services among others which may be provided by government institutions. They are also marginalized because their cultural background differs from those around them besides being subjected through long hours spent on waiting bureaucratic processes before receiving help from any office meant for serving such kind of disadvantaged persons found residing in the same town as them Schuster (2003). Legal issues too come into play when talking about rights protection mechanisms designed specifically towards ensuring that these people live dignified lives Crush & Tawodzera (2015).

However, in spite of all these difficulties encountered by urban refugees there still exist some positive aspects related with how they cope up with challenges imposed upon them by cities they live in their struggle for survival within these urban areas. Many engage themselves into informal business activities i.e., petty trading, domestic work or even street vending just to mention a few so as to earn living for themselves and their families (Gassner et al., 2018). At the same time community-based organizations plus other grassroots initiatives have been playing a crucial role in creating awareness regarding rights among this group of people while also providing support networks necessary during hard times faced by them Loy (2016).

To sum up, it is important that an integrated strategy be adopted towards addressing the challenges of urban refugees within Addis Ababa because they have different needs and are vulnerable in various ways. Policy makers should therefore focus on ensuring affordable housing options; for formal employment opportunities available should also cater for them as well not forgetting about health care facilities which must serve both locals together with international inhabitants living within its boundaries who may not know anything concerning each other's languages let alone cultures Adugna & Woldesenbet (2019). There is need to strengthen legal frameworks aimed at protecting these people against violation of their rights while fostering socio-economic integration through creation partnership between government agencies, civil society organizations, and private sector which will work towards realizing effective interventions meant to support those found.

2.1.3 Access to job opportunities

Understanding how urban refugees and host community residents access employment opportunities is crucial towards promoting economic integration as well as social cohesion. Various research has also been conducted to investigate into these issues hence providing insights on challenges involved, opportunities available and possible ways for improvement.

Gebrehiwet et al. (2020) studied labor patterns among displaced persons settling in Ethiopian cities revealing that there are significant obstacles preventing these people from accessing formal jobs. One study found out that most of the difficulties faced by such individuals emanated from legal restrictions and discrimination where it had been a hard task to get work permits for many of them. Assefa, M. (2020). Besides, this was further worsened by language barriers coupled with non-recognition of foreign qualifications thus hindering refugees' progress towards better paying and more stable careers. However, it is important to investigate further how effective skills are building programs when it comes to helping them access formal employment. This can be achieved by studying the availability and impact of vocational training schemes within Bole Sub-city hence giving insights on what can be done to improve employability among refugees besides enhancing economic integration strategies.

Similarly, Brown et al.'s (2018) research on urban refugees in Addis Ababa demonstrated the precarity of income generation amongst many who had sought refuge there. The study focused on informal and low-paid jobs held by urban refugees without any possibility to develop professionally or acquire new skills. These authors discovered that labor markets were discriminatory since they forced these people into vulnerable working conditions.

However Solomon's (2013) and Alison's et al., (2018) works underscored the key point that some researchers had previously pointed out; i.e., 'what if we viewed migrants as potential partners?' Drawing upon both studies it becomes clear that recognizing refugees as valuable economic actors capable of contributing to local economies through entrepreneurship, innovation, labor participation is an essential step towards addressing their difficulty.

From this finding however it is evident that despite having adequate skills/potentials for economic inclusion, systemic barriers as well as discriminatory practices stand in their way to accessing formal employment opportunities. Thus, they end up with a situation where refugees' aspirations for economic self-sufficiency are not realized due to limited job access and poor working conditions.

These findings call for further exploration on the specific barriers and facilitators of job access among urban refugees and host community residents in Bole Sub city. The aim of this study is to identify targeted interventions and policy recommendations that address these disparities by understanding the drivers behind them towards making the employment opportunities more inclusive and fairer.

However, there is still a gap in knowledge regarding specificities concerning job access dynamics and economic participation within Bole Sub-city. While existing studies provide valuable insights into broader trends and challenges faced by urban refugees in Ethiopia, there is limited research focusing specifically on the local context of Bole Sub-city where most business and commercial opportunities are. Furthermore, most literature reviews dwell more on enumerating problems faced by those who seek for jobs outside camps without any mention about views or practices adopted by employers when employing such people. This study aims at filling this gap through an exhaustive examination of job access characteristics within the community taking into account unique economic variables and contextual realities shaping experiences of both sides i.e., refugees as well as host community members. Additionally, this study will look at perceptions held by employers towards hiring individuals with refugee backgrounds; challenges encountered during recruitment process as well retention methods used by organizations where these workers are employed; also, suggestions that could help create inclusive businesses within Bole Sub-city context. Through this analysis, the study aims to generate actionable recommendations for enhancing economic integration and promoting social cohesion.

2.1.4 Attitudes towards economic activities among refugees versus members

To promote social cohesion and inclusive development, it is crucial to understand how host communities and urban refugees perceive economic participation. Some studies have looked at these perceptions explaining the factors behind them and their impact on economic integration to shed more light on the way different groups interact economically in society.

Fajth et al. (2019) pointed out that positive socio-economic interactions are significant for building trust between refugees and host communities. The study conducted in Rwanda found out that time spent with other people naturally increased trust among Congolese refugees increasing societal cooperation through which they collaborate during their economic activities (Fajth et al., 2019).

In Ethiopia, most refugees arrive with a strong intention to economically contribute to the local communities they are welcomed into. Despite some problems like language barrier, limited access to formal employment and sometimes strict government rules, many of them have exhibited resilience as well as entrepreneur skills. For instance, recently Oxfam (2018) found out that small-scale farming, selling petty items such as fruits or shoes; or engaging in various artisanal works has remained their survival mechanism and means through which they can integrate themselves within communities. People involved in economic activities consider them not just ways of making money but also opportunities of relating with others who live near them and achieving social inclusion.

People's standpoints regarding refugees' economic undertakings can change depending on the place of birth, cultural or economic backgrounds. While some believe they contribute positively to local economies, other members of the host community may feel that refugees are taking up limited resources and jobs (Samuel, 2019). This is however not always the case as there are instances when misconceptions, stereotypes and historical interethnic conflicts have been seen to fuel negative attitudes towards refugee's economic activities. At times though cooperation between these two groups occurs especially in cases where both parties suffer from lack of any business opportunity within their locality.

On the other hand, Vemuru et al. (2020) found variations in perceptions of different refugee groups in Ethiopia indicating that attitudes towards economic involvement may differ across nationalities, ethnicities, and social contexts. Their examination discovered that Somali refugees had the most positive relationships with members of the host community while South Sudanese ones scored lowly on this count (Vemuru et al., 2020).

Hargrave (2021) conducted a study on Gambella region's economic interactions between refugee and host communities, highlighting how a role can be played by social connections as well as ethnic ties in enhancing such linkages. The research showed that there exist strong relational bonds between Nuer refugees who married into or were born within this community of the locals hence creating good business climate for both families (Hargrave, 2021).

From these findings it is clear that there are intricate factors such as historical relationship between various groups living within Ethiopia in general and Addis Ababa in particular which affect their perceptions regarding economic participation. Positive socio-economic interactions will result into trusting each other better thus enabling them to integrate themselves fully economically so as to create prosperity for all people living within these boundaries.

2.1.5 Barriers for refugees to Access service from financial institutions

Access to formal financial services and informal economies such as traditional savings groups among urban refugees and host community members is a key driver for economic integration, self-reliance and empowerment among them. A number of studies have explored strategies and interventions for enhancing financial inclusion and supporting livelihoods in diverse urban settings.

Different reviews have pointed out legal restrictions, administrative burdens, and socio-economic differences as major obstacles. FitzGerald & Hudson (2018) discuss how stringent identification requirements impede refugees' ability to open bank accounts or access credit. Moreover, McKenzie et al. (2019) note that language impediments and unfamiliarity with banking procedures make it hard for them to get into these systems. Additionally, Rahman (2017) mentions low-income levels and limited financial literacy as some of the critical factors widening the gap between them and formal financial system.

In Ethiopia there is an overlay of these barriers with unique social political dynamics. Rahman (2017) points out that strict identification requirements within Ethiopian legal frameworks exclude many refugees from accessing the services they need for their survival. Furthermore, McKenzie et al. (2019) highlight administrative barriers that particularly prevail in rural areas where language barrier as well as lack of knowledge about banking processes become significant obstacles. Also, UNHCR (2020) highlights socio-economic disparities which are most pronounced in rural Ethiopia where there is limited banking infrastructure.

These barriers are influenced by several factors that reflect the complex interplay between legal, administrative, and socio-economic factors. Rahman (2017) highlights the weaknesses of legal frameworks as well as regulatory supervision that do not adapt to those needs specific to refugee populations. Another barrier identified by McKenzie et al. (2019) is financial institutions' risk aversion attitude while they are oblivious about who makes up the refugees. FitzGerald & Hudson (2018) further note that continuing exclusion from formal finance systems is because of some socio-cultural norms as well as low level of financial literacy.

Although the literature recognizes that different refugee groups in Ethiopia have different attitudes towards economic involvement, it fails to consider how these views are influenced by various factors such as age, gender, or social-economic status. This can be achieved through further investigation into intersectional dynamics of refugee and host community perceptions on economic activities considering multiple identity categories.

Some studies measure the attitude towards economic activities undertaken by refugees quantitatively; however, this approach does not reveal what motivates people or influences their beliefs about such initiatives hence there is need for more qualitative exploration. In order to understand why people, feel the way they do about involvement in income generating activities with diverse backgrounds- interviews, focus group discussions and participant observation should be carried out.

Therefore, this research will help bridge knowledge gaps by providing an in-depth analysis of local people thoughts towards business undertakings between host communities and refugees residing in Bole Sub City from economic perspective. Such findings could then be used as basis for evidence-based interventions that promote cohesive societies while at the same time fostering inclusive growth.

2.1.6 Strategies to improve barriers to access service from financial institutions

The Ethiopia country refugee response report from January 2020 to December 2021 underscores a government's determination in integrating refugees into national plans and programs more specifically in the thematic area of work and livelihoods. This commitment is in line with those made during the Leader's Summit held in 2016 and the Comprehensive Refugee Response Framework (CRRF) (Tsion, 2018). Further, enactment of a reviewed refugee law by Ethiopian parliamentarians in January 2019 is a major milestone towards promoting economic integration of refugees (Mehari, 2019). This approach marks a shift from previous humanitarian focused approaches towards durable solutions particularly through local integration where refugees have been given the right to employment (Mehari, 2019).

However, these institutional reforms still face one major challenge for those living under extremely limited economic opportunities as most of them fill camps in Ethiopia (World Bank, 2018). In addition to this, refugee communities are lower than host communities economically (Varalakshimi et al., 2020). A World Bank study conducted in 2018 revealed that there was a huge disparity between the rate of employment among working age individuals who were refugees just comprising only about twenty-two percent compared to those from host communities who accounted for around sixty-six percent (Ibid). This unequal distribution of jobs widens the gap between refugees and host communities.

In their study of refugee integration in urban areas, Schneider et al. (2020) point out the significance of access to formal financial services for improving the economic self-sufficiency and resilience of refugees. The research also highlights how this group can be encouraged to learn about money matters through financial literacy programs as well as participate in microfinance initiatives aimed at making them manage their finances, invest in income generating ventures, and accumulate assets (Schneider et al., 2020).

Agriculture, being a way of life for the majority has also acted as another hindrance to land access by refugees who are located in areas where they cannot do anything. There is yet nothing done regarding promises to provide irrigable land for both refugees and host communities or involve refugees in industrial parks (CRRF Roadmap, 2017). Additionally, gender differences magnify challenges faced by women leading them into more economic vulnerability than men (Ibid).

The other research by Ahmed (2020) on traditional savings groups among urban refugees in Ethiopia examined how they helped achieve economic empowerment. The findings indicated that: savings groups acted as a major source of financial support and social capital hence facilitating easier credit access by refugees, saving accumulation, and establishment of small businesses; and additionally helped build unity and mutual assistance among members within the groups (Ahmed, 2020).

Furthermore, UNHCR (Year) and World Bank (Year) reports stress on innovative financial solutions that are inclusive enough to support livelihoods for refugee people. M-PESA agents are an example of some mobile banking platforms while village banks are typical examples of community-based savings schemes, these all form part of these initiatives geared towards increasing availability of credit facilities both to host communities' members and refugees.

In conclusion, addressing these barriers calls for a multi-pronged approach including legal reforms, institutional changes and community engagement initiatives for eradication of these barriers. According to Rahman (2017), policy reforms are required which will remove the strict identification requirements and create legal paths towards banking activities for refugees. McKenzie et al. (2019) argue in favor of greater accessibility through language assistance tools and simplified ways of conducting bank transactions. Moreover, FitzGerald & Hudson (2018) insist on capacity enhancers that enhance the financial literacy levels among refugees while improving their entrepreneurial skills so that they can effectively operate within the mainstream financial systems.

2.1.7 Access to Facilities

Urban refugees in addition to host community members need essential services such as housing education or healthcare provision that can promote their well-being as well as help them integrate well. Meanwhile there have been some studies carried out across different contexts evaluating availability as well as quality associated with these services, hence revealing possible challenges facing both groups involved.

Varalakshimi et al. (2020) performed a wide-ranging study on the influence of refugees on host communities by bringing out various socio-economic indicators and perceptions among members of host community. According to this research, the presence of refugees in different countries leads to economic benefits and cultural diversity, but at the same time it comes with a number of challenges such as competition for resources and social tensions.

Highlights from a report of Varalakshimi et al. (2020), about how refugees affect their host communities can be used as an example to show why we need understand economic dynamics in Addis Ababa, and resource allocation too. Looking into availability and accessibility regarding housing facilities, education systems as well as health services for urban refugees and host community members alike, it is hoped this study will help identify gaps for improved service delivery enhancing social inclusion.

From these findings it is clear that ensuring equitable access to basic services poses great challenge for both urban refugees and host community. This may compound existing inequality among communities arising from scarcity of resources, stretched infrastructure and multiple claims especially by as per given data it is clear that addressing inequalities could be problematic due limited resources strained infrastructure involving conflicting demands by all parties involved in the community life.

These findings highlight the necessity for carrying out detailed assessments concerning availability, accessibility and quality determinants associated with housing facilities, education system together with health care services including other amenities in Bole Sub-City. For instance, the study seeks to bridge this information gap by investigating the challenges and barriers faced by urban refugees and host communities' residents when accessing these services which can help in improving their wellbeing and addressing social inclusion.

However, there is a need for a specific study that will examine different situations of service provision within Bole sub city. Although prior studies offer useful insights into general patterns and difficulties encountered by urban refugees in Ethiopia, they have not focused on Bole Sub-city's local context. Therefore, our research is concerned with how services are provided and infrastructures developed at the grass root level within this community, considering socio-economic conditions that influence experiences of host community residents as well as refugees. This analysis aims at providing practical suggestions for improving service delivery within the community while fostering unity among different groups living in Bole Sub-City.

2.1.8 Economic rights of refugees in Ethiopia

Within urban areas such as Addis Ababa, the academic research on refugee integration reveals how economic interaction and integration remains difficult for both refugees and host communities. Going through seminal works using analytical approach helps in understanding various dimensions of economic practices.

UNHCR and other stakeholders endorse voluntary repatriation, local integration, and resettlement as the three durable solutions for refugees (UNHCR 2016). However, in many countries including Ethiopia, repatriation is not possible due to a lack of conducive conditions while opportunities for resettlement are limited hence making the only lasting solution to be local integration. For most refugees more so, Eritrean refugees remain unable to go back home because of ongoing human rights violations going on in their home country (Human Rights Watch 2020). As a result, just a few among them receive the advantage of being resettled by third nations leaving the majority with local integration as an alternative.

Despite this fact, effectiveness of local integration depends on several factors besides the laws and context of host country which include global response (WRC, 2018). For self-reliance purposes amongst refugees, it is important that they are actively involved in the economy of their new location thus having a chance to make ends meet.

It is therefore no surprise that CRRF pilot projects by the Ethiopian government launched in 2017 attempt to address refugee economic integration (Tsion, 2020; Hargrave, 2021). Changes have been made through legislation like 2019 revised refugee law aimed at enhancing economic rights of refugees among them right to employment (Mehari, 2019).

Nonetheless, even with these developments they still face considerable challenges mainly contained within camps of asylum characterized by limited opportunities for making money (World Bank, 2018). This means governments should specifically target interventions towards bridging labor market gaps between locals and migrants since there are observable differences in their income's levels (Varalakshimi et al., 2020). Some of the victims most affected by this kind of inequality are female refugees who finds themselves having additional vulnerabilities compared to their counterparts from other groups and sexes Varalakshimi et al. mentioned.

The presence of refugees has mixed economic implications for Ethiopia as it has both positive and negative effects. While some regions receive a boost in economic activities due to the establishment of refugee camps, others undergo trouble regarding resources and livelihood (Varalakshimi et al., 2020). In urban areas like Addis Ababa, the arrival of refugees into the country brings about various economic consequences that require a specific policy approach to ensure fair distribution of resources (Varalakshimi et al., 2020).

In this respect, urban refugees in Addis Ababa face such challenges as lack of access to formal employment coupled with their dependence on informal labor markets (Fasika, 2019). Between these two groups live migrants from abroad who provide them with life support while at the same time causing pressure on inflation by raising prices particularly for housing (Varalakshimi et al., 2020).

Despite this, income generation activities are undertaken by urban refugees in Ethiopia mainly within service sector although informally and often with low skills (World Bank, 2018; Alison et al., 2018). Thus, any comprehensive strategy meant towards addressing economic integration among urban refugees in Addis Ababa should encompass structural changes, inclusionary economics policies as well as mechanisms that promote meaningful participation in local economy (Hargrave, 2021).

Safe keeping socio-economic rights and facilitating the relocation process to ensure integration with the host community depends on refugee policies, laws and regulations. Morand et al. (2012) revealed that numerous countries have put in place national authorities responsible for recognizing refugees and enacting local legislation which regulates their freedom of movement, access to services and other rights while service provision and security management are overseen by municipal authorities.

As noted by Khasalamwa-Mwandh (2021), Uganda allows free movement to refugees, land ownership for cultivation among others enabling their economic inclusion in the hosting. Rwanda's refugees' policies may not be as strong as those found in Uganda, but they are known for their hospitality towards them. The policy includes reception, protection and assistance measures for new arrivals, along with support mechanisms aimed at fostering their economic inclusion and self-reliance. (Rwanda Country Refugee Response Plan, 2021).

Ethiopia's declaration of Refugee Proclamation No. 1110/2019 in 2019 was a major step forward in protecting the rights of refugees and asylum seekers. This proclamation grants refugees' various rights including freedoms like movement, education, health care plus employment opportunities among others such as owning property legally recognized identification documents being able to use banking facilities getting registered vital events(Negarit (2019). These rights create an enabling environment for economic interaction with the host community while facilitating access to essential public services.

Chapter Three

3.1 Description of the study area

This study was conducted in Bole sub city, Addis Ababa, Ethiopia. Bole Sub-city is one of the major areas located in the southeastern direction of the city of Addis Ababa, the capital city of Ethiopia and enjoys vast amount of economic activity. Bole witnesses' rapid growth in terms of business, there are numerous businesses including small outlets and large companies and offices. A good number of refugees, especially the Eritreans, find this area profitable as they engage in small business such as retail, and the likes of taxi driving. The fact that there is the Ethiopian Bole International Airport in the vicinity makes the business activities of the sub-city even more lucrative. This area is also described as having a complex because a number of local Ethiopians and foreign nationals are settled in this area and diversity in the city makes the urban atmosphere more appealing.

Bole Sub-city depicts the economic involvement of its host population with the refugee's admiring cooperation interspersed with conflicts.

This area, therefore, helps in expanding the understanding of the complexities and the integration processes of Eritrean refugees into the urban economy of Ethiopia. It shows the various ways how refugees access local labor markets, local enterprises and local social networks as well as the social and economic constraints applicable to their everyday lives (UNHCR, 2020; Solomon, 2013).

1.3 Research Design

A qualitative research design is selected to guide this enquiry. The core reason which led to the selection of this particular design is the need to perform an exploratory enquiry on economic interaction between Eritrean urban refugees and the host community in Addis Ababa with a specific focus on Bole Sub-city. Previous research, as mentioned in the problem statement, has primarily consisted of either nationwide studies or quantitative inquiries that often overlook the perspectives of host communities. This study, however, utilizes key qualitative methods, such as interviews, to bring to light the diverse experiences and stories as lived by both the Eritrean refugees living in Bole sub city, Addis Ababa Ethiopia and host community.

Through this approach researcher gave detailed contextual accounts on how individuals experience certain phenomena during the investigation process. Moreover, it also gives an opportunity to look at things from a human perspective i.e., context-driven understanding characterized by contradictory behaviors/beliefs/attitudes/emotions/conditions within a given situation.

As an exploratory and descriptive inquiry, this research uncovered key features and challenges, as well as the unique experiences of Eritrean refugees and the attitudes of host communities toward their economic involvement.

3.2 Sampling Technique

To identify study participant, purposive sampling technique was applied using specifically critical case sampling. In qualitative research, purposive sampling is a non-probability type (Lisa, 2008; Patton, 1990). The particular participants are chosen by the researcher based on specific criteria in order to gain deep insight into particular cases (David & Robert, 2007). Eleven Eritrean refugees were interviewed from the host community.

Other data was obtained from representatives of the Refugees and Returnees Service (RRS) and UNHCR who work mainly with Eritrean refugees. A semi-structured interview guide was also used to discuss with these key informants.

These methods helped to understand a person-in-environment perspective. Hare (2004) cited Weiss-Gal (2008), which argues that individuals together with their multiple environments interact in such a way that each part influences and is influenced by others simultaneously. Consequently, this research covered the surrounding environment of study participants for comprehensive understanding between Eritrean refugees and host community on their economic interaction in Bole Sub-city Addis Ababa.

3.3 Sample Size

Two approaches were used: qualitative research and data saturation. According to this view, Nixon and Wild (2012) observe that no clear explanation has been given on how saturation can be determined and there are no practical guidelines for estimating sample sizes in purposive sampling. The authors' investigation, however, indicates that data saturation is often achieved within ten individual interviews although fewer interviews may be enough for similar groups. Similarly, Creswell (2009) recommends 5-6 participants as typically adequate in case study approach especially when sample is homogeneous.

In the current analysis, key informants helped identify 12 Eritrean refugees from different backgrounds. There were certain criteria used in selecting the participants which included being above 18 years old, volunteering to participate, living outside of refugee camps, Eritreans currently refugees staying in the area since at least two years. The following points support the chosen criteria:

Age Requirement (Above 18 Years Old): The requirement of being 18 years old or older is because the study focused on adults who can legally can legally participate in economic interaction and can have the legal capacity to make independent decisions regarding participation. This is a necessary criterion to ensure that participants understand what informed consent means, and this lends to the fact that the participants give opinion based on their experience as adults being economically active.

Volunteering to Participate: The notion of volunteering among the participants implies a self-motivation to share data which is very useful in understanding the perspectives of these people. Interviews were more fruitful concerning sensitive topics of economic participation and integration because voluntary participation is observed.

Living Outside of Refugee Camps: By selecting refugees living outside of camps, the study aimed to capture the experiences of those who are attempting to integrate into urban settings rather than remaining in traditional refugee assistance environments.

Duration of Stay (At least Two Years): The selection of refugees who have stayed in the Bole sub city, Addis Ababa for not less than two years guarantees that the participants have enough exposure to the area's economy and how well they have been integrated. This time frame enables an overcoming of the challenges they were facing at any one time and the measures they were employing over the period as well as how the relationships with the host community were changing.

The research aimed at ensuring an inclusive representation encompassing a variety of participants having diverse gender roles, marital status religion among other factors. Accordingly, twelve study participants were identified from Eritrean urban refugees of which six of them were female. Additionally, seven host community members (of which five of them were female) were selected and interviewed based on some criteria such as landlords for Eritrean refugees, having business in the area and employers as well as neighbors of Eritrean refugees. Furthermore, seven (2 female) professionals from RRS, UNHCR and NRC were identified for interviews as key informants. Key informants were identified based on their expertise and involvement in refugee related issues

3.4 Data Collection Methods

To produce an all-inclusive research document, both primary and secondary data were gathered. Primary data was collected using different methods included in-depth interviews and naturalistic observations that provided first-hand information on Eritrean refugees' economic interactions with host communities in Bole Sub-city. Secondary data was obtained by reviewing different literatures on urban refugees including Eritreans as well as relevant policies and frameworks. Other secondary sources consisted of internet research, newspapers, published reports, unpublished reports from organizations like UNHCR and RRS.

3.4.1 Observation

This method usually is connected with qualitative research, is described as naturalistic observation by Bruce (2001). This involves observing events or behaviors in their natural settings without interference. According to Geoferay, David D., and David F. (2005), two key concepts of naturalistic observation are sensitiveness to our surroundings and carrying out accurate measurements. The procedures employed in this study sought to embody these principles of effective observation.

To begin with, the researcher familiarized herself with various characteristic features of Bole Sub-city particularly the business hubs and popular areas. A particular focus was on observing Eritrean refugee in the study area. Informants familiar with Eritrean refugees in the sub-city were selected for assistance in structuring the observation. While avoiding interruption of what was happening naturally around him/her, the observer took a walk around documenting notable developments about urban Eritrean refugees such as their daily activities, how much time they spend during these activities and their interactions with people from within their locality from different angles respectively.

3.4.2 In Depth Interview

An interview is typically described as a dialogue with a purpose such as gathering information (Bruce, 2001; Denzin, 1978; Spradley, 1979; Patton, 1980). However controversial the interviewing method may be, it is aimed at obtaining pertinent information that relates to the research objectives. This study employed a semi-structured interview approach to gain insights from the perspective of the study participants. In these kinds of interviews questions are normally asked in a systematic and consistent order but interviewers can deviate and go beyond prepared questions thus allowing for deeper probing (Bruce, 2001).

During the interview process guiding questions were developed accordingly based on the research objectives. For qualitative and exploratory research like this one therefore, an interview that is semi-structured and has open-ended questions can be used. According to Kultar (2007), open ended questions are those that do not have pre-coded options which provide room for study participants' free expression of viewpoints. By employing this methodology, in-depth interviews were conducted with selected informants drawn from diverse backgrounds thus providing a comprehensive exploration of their experiences.

All interviews are conducted using Amharic language while only one responder was a Tigrigna speaker who required translation services. This can showcase that the Eritrean refugees are living in hormones with the host community. The shared cultural, linguistic, and social values between the two groups have played a significant role in fostering this coexistence.

3.4.2 Key Informant interview

Representatives from key organizations like RRS, UNHCR and NRC were selected as key informant interviewees in order to obtain essential information about the refugees' situation in the study area. These key informants are professionals as most of them are practitioners who work in the field of refugee assistance and management, and so offered wider perspectives as a result of their experiences and roles. However, interviews with these individuals were crucial in understanding the complexities, the policies, and dynamics that apply to the refugees since these service providers have practical and contextual understanding.

3.5 Data collection procedures

The researcher identified key contacts within the community who helped in reaching out to Eritrean refugees and host community members during the data collection process. The Refugee Coordination Committee (RCC) acted as a gatekeeper while study participants were briefed on objectives of study before seeking their consent. Based on information provided by gatekeepers, potential study participants were selected after which they shall be requested to give their availability for interview sessions depending on the convenient time and place agreed upon by both parties.

The data collection process was conducted in Amharic language, which is the local language, and a translator for only one Tigrigna speaker is deployed. At last, when enough information has been obtained from them, the researcher finished interviewing them.

3.6 Data Analysis

Inductive reasoning process guided the data analysis in this inquiry. Instead of starting with preconceived ideas, the study began with field data collection where the truth on ground was sought after. Mainly, the research aimed at understanding how urban refugees access job opportunities and improved integration can ensure access to formal and informal types of financial services in Bole Sub-city, Addis Ababa. Thus, an analysis that relied heavily on induction occurred. Different steps were followed for processing the collected information such as combining findings into themes; analyzing them; drawing conclusions from them among others. Both primary and secondary sources were reviewed in order to align them with regard to examining economic linkages between Eritrean urban refugees and host community in Ethiopia's capital city focusing on Bole sub-city.

Thematic approach is one of three generally acknowledged methods used for qualitative analysis including grounded theory and framework approach (Catherine et al., 2006). Themes are identified by researcher from the recorded interviews as he or she goes through all cases ensuring that each theme is exhausted sufficiently through comparative exploration of cases under it. This accounted for any unique responses from study participants depending on which developments, events or crises they underwent.

During the deep interviews, attention was put more on listening carefully while comprehensive notes guaranteed accurate documentation by the investigator herself using the transcribed information after the interview. Thereafter, this collected data was converted into English language being considered here as the medium of instruction for this paper. It was then coded through assigning fake names to study participants so that their confidentialities are not breached but also this help in making analysis more objective. The coding system utilized was simple whereby symbols were used to represent cases that were analyzed, beginning with "ER" initials for Eritrean Refugee followed by numbers indicating the sequence they were arranged in. After going through the initial phases, the data was analyzed using social science techniques that are commonly known as triangulation. Below is a detailed account of how the analysis was done.

To limit the scope of this research, it focused on economic relations between Eritrean urban refugees and host communities in Bole Sub-city area of Addis Ababa. Because there were a lot of data collected from the fieldwork, it was necessary for these to be efficiently and reliably analyzed (Baker & Edwards 2013). This use of triangulation is further substantiated by Sabina and Khan (2012), who argue that social realities are inherently complex and therefore cannot be fully understood by one mode of investigation alone. Since each methodology has its own strengths and weaknesses, no single approach to data collection or analysis can give us an all-inclusive picture. For this reason, triangulation employs different methods to ensure a fuller understanding about social realities.

In this research two kinds of Triangulations were employed, excluding Investigator Triangulations since it was conducted by a single student. Primarily, data Triangulations implies analyzing information obtained from observation, in depth interviews and secondary sources. Secondly, the study employed methodological triangulation as the third form of triangulation that involved using diversified data collection techniques from primary and secondary sources like in-depth interviews and observations. In addition, several computer applications were used at various times during the research process, especially in analysis phase. These included word processors and text editors such as Microsoft Word and Excel. The collected data was then compared with similar works to investigate economic interaction further. The technique usually utilized for arranging both thematic and chronological information is cutting and pasting. Finally, the entire research document was prepared electronically by using Microsoft Office platforms.

3.7 Quality Assurance

The study design involved a sequence of steps and procedures to ensure that it was coherent and valid. For instance, this was achieved by strictly following interview guidelines to collect data that met the requirements of the study. Andrew (2004) identified some major elements of data quality assurance such as Credibility instead of internal validity, transferability in place of external validity/generalizability, dependability over reliability and conformability for objectivity.

Credibility is an issue of inner trustworthiness that can be demonstrated through different means. These methods include long stay with study participants, triangulation which could be done using multiple sources, consent prior to data collection and peer review. The research methods were honed as a result of feedback from colleagues in the program for social work. study participants to my survey reviewed my transcribed documents for precision during transcription and translation for member checking, an important aspect of internal credibility aimed at maintaining contextual meaning. Translation had to retain the original message.

On grounds that this study has geographical specificities then transferability is always a problem. According to Gross (1998) cited by Andrew (2004), in multi-environment or context-bound studies one should not expect anything more than just basic understanding. This study therefore sets basis for further research rather than exact transferable findings.

Dependability asks whether the same results would be obtained if we repeated the study under identical conditions with similar subjects using similar techniques (Andrew 2004). Dependability is ensured even if results are not exactly replicated through detailed documentation on the whole process of conducting the survey making it possible for future researchers to replicate such a study even if outcomes turn out differently.

Conformability which replaces objectivity concerns researcher bias. To reflect informants' experiences and thoughts other than personal preference steps have been taken. To enhance conformability, there was triangulation where various perspectives were used. This report has provided three types of triangulation as earlier discussed in the paper.

3.8 Ethical Considerations

The study complied with common social work ethical principles, which included autonomy, justice and generosity. Since the study involved adults, consent to participate was obtained through the attached consent form before commencement of the research. Participants were told that it was an academic research and as such they could either accept or decline their participation in it. Data was collected from only those who gave informed consent.

To ensure that individuals participating in the study were not harmed, there was adherence to the principle of beneficence. This is because irrespective of how they responded, their answers were not used for their exploitation or harm by maintaining justice. The participants' safety was also guaranteed through using false names when collecting information and keeping securely stored data. In this case, confidentiality has been maintained to a maximum degree since these results have not been divulged to people beyond that limited range except with participants' permission.

The analysis and reporting of the study were done without distorted facts or biasing. It is clearly explained by Creswell (2007) that any research should avoid gender insensitive language or terms as well as race, ethnicity sexual orientation disability or age discriminatory words . By avoiding suppression falsification of findings or creation so that they meet external demands, such ethical standards were met by this research. Throughout this entire process of data collection until the presentation of findings these ethical guidelines were followed

CHAPTER FOUR

4.1 Data Presentation and Discussion

4.1.1 Data Presentation

This research identified and interviewed 25 study participants throughout the process and of which 11 of them were Eritrean Urban refugees who lived in Bole, Addis Ababa. Whereas seven of them were from host community members who have had experience interacting with Eritrean refuges in Bole sub city. While the remaining seven of them were from refugee service providers in RRS, UNHCR and NRC.

The gatekeepers who played a key role as informants included humanitarian aid workers from different organizations, Eritrean refugees and members of the host community. Thus, establishing a good rapport with gatekeepers was the first step in data collection. I introduced myself to others together with stating my aims clearly before discussing how it might be done. Trust was built through friendly conversation.

The selection of study participants was based on these two aforementioned criteria; include diversity of responses and pre-established eligibility criteria. Although some difficulties were experienced persuading several refugees to participate, this did not prevent a wide range of cases being found. These are outlined in detail under the methodology section for eligibility criteria. The key aspects that helped study participants to be more diversified included age, sex and current employment status among other things This is meant to help with understanding economic interactions between urban Eritrean refugees and their hosts under Addis Ababa context focusing on Bole Sub-City. As you will notice later through an observation of these cases below.

These interviews' results are presented in linear progression hereafter while following attached guidelines (at the end). Initially, individual study participants' cases are started and then followed by those from community members and NGO & UN agencies representatives. Last but not least were information obtained through observations too when data was collected about Eritrean refugees after "ER" followed by a number where "ER" stands for Eritrean Refugee while number represents order of presentation like ER1 meaning study participant 1.

4.1.1.1 Case Presentations

ER1

ER1, a 26-year-old Eritrean refugee, arrived in Addis Ababa two years ago with minimal resources and no formal qualifications. She is living in one bedroom condominium in 24 condominiums with her other three Eritreans whom she called relatives, but they are just from same city in Eritrea. ER1 mentioned four of them share the rent fee so, it is affordable for them than living in their own.

ER1 currently is employed as a waitress at a local café, where she is responsible for serving customers, managing orders, and ensuring the café runs smoothly. She said "I found my job through some Eritrean friends I met at a community center. And she added "They knew the café owner and introduced me. ER reminds how language barriers heightened her challenges in finding work. However, she started with basic tasks and gradually learned more as she went along.

ER1 said “Most Eritreans I know including two of her roommates are doing similar small jobs in cafés, as street vendors, or in construction. When was asked for the common type of jobs that Eritrean are mostly involved in. she also said, “These jobs don’t require much formal education or certification.” She also revealed “Many of us work in food service or small-scale retail because it’s easier to find work in these sectors without needing a lot of qualifications. She also said that they help each other out with job leads.

ER1 mentioned “Speaking Amharic has been important. At first, I struggled because I didn’t know the language well, but my colleagues helped me learn. Basic customer service skills are also crucial.” When she was asked about the skills that are required for the type of work that Eritrean are involved in.

ER1 mentioned, “Anything that requires official documents or higher education is out of reach for most of us. I think that’s why many stick to informal jobs.”

With regards to associations such as Self-Help Groups (SHGs) or cooperatives that involve both refugees and members of the host community, she said “I’m not in any formal group, but I’ve heard of others who join savings groups with both refugees and locals. It helps them save money and sometimes get loans.”

ER1 expressed how grateful she is for the skills she acquired by working in her current job and said “Working here has helped me improve my Amharic and customer service skills. I’ve also learned a lot about Ethiopian food and culture from my coworkers.” She indicated that their presence also contributes to the local economy by providing services and spending money in the country by saying “Our presence creates more business for local shops and services.”

ER1 finally added “It’s hard to open a bank account because of all the requirements. I’ve heard of others having similar problems. This makes it difficult to save money securely or get loans for bigger plans.”

ER2

ER2 is a 35 years old skilled craftsman, fled Eritrea to escape political persecution. He is living with his wife and two children in a studio Gerji condominium. He indicated that him and his families are waiting for the process of resettlement to Germany since 2019 that he believes will be finished end of this year. He brought with him a deep knowledge of traditional Eritrean crafts, including jewelry-making and pottery.

ER2 runs a small craft business where he designs and sells handmade jewelry and pottery, catering to both locals and tourists. “When I first arrived, I started selling my crafts on the street. I used what little money I had.” Said ER2 when he recalls how he started his living out of this small business, and he said “I had to buy materials and slowly built a small stall. Over time, I learned what people here like and adjusted my designs accordingly.”

ER2 indicated “Other Eritreans I know are involved in similar small businesses such as crafts, street vending, and tailoring. We tend to work in areas where we can use our skills without needing formal employment.”. He said “Crafts and small retail are popular because they allow us to use skills we already have and don’t require a lot of capital. When he explains skills, Eritrean has for the jobs that they are involved in. additionally, he indicated “The local markets are open to diverse products, which helps.” Furthermore, he added “Creativity and craftsmanship are key. You need to understand what the customers want and be able to offer something unique. Also, being able to negotiate and manage finances is important.”

ER2 mentioned “formal jobs or sectors that require certification or recognized qualifications is very difficult for refugees. Most of us don’t have the necessary documents or language skills.” When explaining the opportunities or sectors that are particularly challenging for Eritrean refugees to enter.

ER2 indicated that he is not part of any formal association, but he has seen groups where refugees and locals work together. He said, “I’ve learned a lot about what types of products appeal to Ethiopians and tourists. I’ve also improved my negotiation skills and learned some basic Amharic.” When he explains the skill, he acquired by working his current business.

ER2 believes that refugees like him bring diversity to the local market. “We offer different products and services that wouldn’t be available otherwise, which benefits the community.” “Accessing loans and opening a bank account has been difficult. Without proper documentation, it’s nearly impossible. This limits how much I can expand my business.” Said ER2 when asked about barriers for financial services for Entrain urban refugees. But he indicated that recently with the help of RRS and DICAC he managed to get a bank account in one of the banks and he started saving. However, he mentioned that life is becoming expensive and that makes it very difficult for him to save. ER2 said “if it wasn’t for the support his from his older brother living in the Europe, life would have been very challenging for him and his families”

ER3

ER3, is 28 years old single and living with two other Eritrean in Gerji Mebrat Hail condominium since 2019. She is an experienced tailor who faced difficulties when she first arrived in Addis Ababa due to a lack of capital and connections. However, with help from friends and a microloan from a local NGO, she managed to establish her tailoring business.

ER3 runs a tailoring business, providing custom clothing for both refugees and locals. "I started by sewing clothes for friends and acquaintances. They spread the word, and soon I had enough clients to open a small workshop. She indicated how she was benefited from the revolving loan and saving service after involved in financial literacy course provided by DICAC. "The microloan I received helped me buy a sewing machine and other necessary materials." She said when explaining how she started her own business.

ER3 has the same stand with ER2 when it come to the kind of job or business most Eritrean are involved in. she said, "Many Eritreans work in tailoring, street vending, and food services. These jobs allow us to use skills we already have and are more accessible compared to formal employment." She added, "Tailoring is common because it's something many of us did back home. It also doesn't require a lot of initial investment, just the basic tools and materials." She mentioned that tailoring skills, of course is important, and also knowing how to market yourself and network with customers as well as understanding local fashion trends are important skills.

She agrees with the other responders on the job opportunities or sectors that are particularly challenging for Eritrean. She said, “Formal jobs, especially in areas like education or healthcare, are tough to enter because they require recognized qualifications and fluency in Amharic.”

ER3 mentioned that she is part of a small group of tailors that was established by the NGO she was trained on financial literacy. She said that the association is a platform where they share resources and help each other with big orders. They meet biweekly and save money according to their agreement. The NGO has arranged a bank account for them where they are saving their money. These members also can access loan from their savings with low interest rate and at the end of each year they share dividend from the profit they make.ER3 said, “I and have benefited a lot from this association in terms of money and my social capital has grown as I found lot of friends in this association.”

ER3 explained “I’ve learned a lot about Ethiopian fashion and how to price my services competitively. Networking has also been crucial in growing my business.” She added “My business has provided jobs for a few other refugees, and I think it adds value to the local market by offering something different. We also spend money here, which supports other local businesses.”

With regards to barrier to financial services, ER3 said “Accessing loans from the bank is difficult. However, I managed to open a regular bank account refugee ID card, and I am hoping to expand my business by take another loan once I return my loan from the association,

ER4

ER4, a skilled hairdresser, fled Eritrea alone in 2018 and struggled to find formal employment due to her refugee status. However, with the support of her older brother in the US, she was able to start her own.

ER4 runs a small hair salon, offering affordable services to both refugees and locals Bole Bulbula condominium. She recalled how challenging it was for her get investment permit as a refugee but finally she managed to collaborate with one Ethiopian and started small hair salon she currently working in. She said "I started by offering hairdressing services from my home. As more people found out about me, I was able to open a small salon with the help of my older brother who is living in the US." She said "Many Eritrean women I know work in hairdressing, tailoring, or small-scale retail. These are skills we already had, and they are in demand here in Addis Ababa." She added "Hairdressing skills, obviously, but also customer service and networking are required." She further added "You need to make people feel comfortable and build a loyal customer base."

Like other responders, ER4 also indicated that getting into formal sectors like education or healthcare is difficult because they require recognized qualifications and good language skills, which many refugees lack.

ER4 said, "I've heard of some women joining savings groups where they pool money together. These groups are often made up of both refugees and locals, which helps build trust and share knowledge. when asked about the skill she learned, ER4 said, "I've learned a lot about Ethiopian hairstyles and preferences. I've also improved my customer service skills, which are key to keeping clients coming back."

ER4 said "My salon has become a hub for both Eritrean and Ethiopian women. It provides a space for socializing and sharing experiences, which helps in bridging the gap between the communities." When she explained the economic impact of refugees on the local market. She indicated how getting loan is challenging for refuges and if it wasn't for her brother's support, her current business wouldn't be possible. She said "I still can't access formal financial services easily. This limits how much I can invest in my business."

ER5

ER5 is an experienced construction worker, arrived in Addis Ababa four years ago seeking safety and employment opportunities alone leaving behind his wife and three children. Despite his skills, he initially struggled to find stable work due to his refugee status and small network. ER5 now works with a local construction company, where he has secured more stable and better-paying positions over time. "At first, I had to take whatever jobs I could find, often low-paying and temporary. But as I proved my skills, I was able to get more consistent work with a construction company." Said ER5 when he recalled the struggle he had at the initial stage of his arrival to Addis Ababa.

When he explains on the most common job that Eritrean are involved in, he said, "Many Eritrean men I know work in construction, as daily laborers, or in small-scale businesses. These are areas where we can use our skills without needing official certification." However, from observation, this looks they know people in the same sector as they are in.

ER5 said "Experience in construction is important, but so is being reliable and able to work well with others. While he added "Learning some Amharic has also been helpful." When was sked about important skills.

ER5 unlike most other responders, mentioned specifically government jobs as most challenging sectors for Eritrean to involve in in addition to professional services provision such as health, education and other service, because of the need for formal education and recognized documents.

He said**,** “I’m not part of any formal group, but there’s an informal network of workers who share job opportunities and sometimes team up on bigger projects.” He also mentioned the Eqube that most Ethiopian in the sector that he is involved in are having as an informal financial platform, but he never been involved as he doesn’t need to involve in any quarrel he said “people are crazy when it comes to money, and I do not want to involve in any disagreement”

ER5 indicated “I’ve learned a lot about local building techniques and materials. Working with Ethiopians has also helped me improve my language skills.” He also said “I believe we contribute by providing labor and skills that help keep construction costs down. We also spend our earnings locally, which benefits the community.” When explains about the economic impact that the Eritrean refugees have on local community.

ER5 said “getting loans is nearly impossible. This makes it difficult to plan for the future or invest in something bigger.” ER5 also indicated that most of Eritrean who is living in Addis Ababa have process to be resettled either Europe or the US and that is what they are waiting.

ER6

A former taxi driver in Asmara Eritrea, fled to Addis Ababa seeking safety and a better life. He used his savings from the money his siblings sent him from abroad to buy a used car and start a transportation service in Addis Ababa. He is rented a service room around Jackros in a compound with one of his Eritrean friends with whom he fled from Eritrea.

ER6 is involved in transportation service, offering rides to both refugees and locals. He mentioned how it was challenging for him to get driving license in Ethiopia. ER6 said "I used my savings to buy a used car and started offering rides after registering in taxi service providers such as Feres and Ride." He said "Other Eritreans I know are involved in small retail, or construction. Regarding the skills required, he said "Driving was something I knew how to do well, so it made sense to stick with it." ER6 further explain "Transportation is a good option for those who have the skills and can afford a vehicle. It's also a sector with consistent demand, especially in a busy city like Addis Ababa."

ER6 was confident when he said that he knows Addis Ababa more than some people who originally are from Addis Ababa and he said "Being a good driver is essential, but so is knowing the city well and providing good customer service. Building a reputation for reliability is key." He indicated that he gives taxi service to his landlord's their children to and from school every day. apart from a ride taxi business he is in. When explaining the important skills required. "I'm not part of any formal group, but I have connections with other drivers, both Ethiopian and Eritrean. We sometimes share tips and refer clients to each other." For instance, he said "I am in Ride drivers WhatsApp group where we share information regarding the business, crowded roads, and other important information's" but when it comes to economic associations, he said that he has never been part of any associations with such kind.

With regards to the skills he learned, he mentioned “I’ve learned a lot about navigating the city and understanding what customers need. I’ve also improved my communication skills, which helps with customer relations.” ER6 believes that its service provides a necessary transportation option for both refugees and locals. He also said that he spends his earnings locally, which supports other businesses.

Just like other responders, ER6 said “Getting a loan to buy another car has been difficult, so I’m saving up on my own. Accessing more formal financial services would help me expand more quickly.”

ER7

A 28-year-old Eritrean refugee has lived in Addis Ababa for the past five years. She recently moved to Gerji condominium from Arabsa to live with two of her Eritrean friends. She works as a hairdresser in a salon located around Bole Medhanialem. When asked about her work, ER7 explained, "I do braid, weaving, and various hair treatments. I learned these skills back in Eritrea, and they have helped me find work here."

ER7 found her job through a network of fellow Eritrean refugees. "A friend from the community recommended me to the salon owner," she said, emphasizing the importance of connections within the refugee community for securing employment. She observed that many Eritrean refugees in Bole Sub-city are engaged in the service industry, particularly in jobs like cafes, restaurants, and domestic work. "The beauty industry is one area where we can use our skills without needing formal qualifications," she noted. ER7 has attended a nail art school for three months after she started working in the hair salon and she said my sister who is in the US told me that these skills are needed in the US. She also indicated that she has dream to relocate to the US one day.

When discussing the skills necessary for her work, ER7 highlighted the importance of practical experience. "You need to know how to do the job well. Here, they don't care about certificates, but they care about your work," she explained. However, she also pointed out that formal employment in sectors requiring legal documentation is largely inaccessible to Eritrean refugees. "Without the right papers, it's almost impossible to get an office job," she added. According to most Eritrean I interviewed, they lack proper certificate as they don't come with them and most of them don't have the caliber required here.

ER7 has also learned new techniques from Ethiopian colleagues, which have expanded her skill set and client base. However, she expressed mixed feelings about her interactions with the local community. "Some people appreciate our hard work, but others see us as competitors," she said. "It's not easy to find a job where they'll accept you, especially because of our refugee status." But she hasn't mentioned any specific incident that she or her friend encountered.

Financial barriers also play a significant role in ER7's experience. "It's very hard to get a loan because we don't have the right documents," she explained. This lack of access to financial services has forced her to rely on informal savings, limiting her ability to invest in her future. "If the banks would offer accounts that don't require so many documents, it would help a lot," she suggested.

ER8

She is a 37-year-old Eritrean refugee, has been living in Addis Ababa for the past six years with her two sons, while awaiting resettlement to Germany, where her husband resides. As a housewife, ER8's daily life revolves around caring for her children and managing their household. "I spend most of my time with my boys, making sure they are safe and healthy," she shared. ER8 used to live in one of the refugee camps in Shire called Maiayini refugee camp for almost one year prior to coming to Addis Ababa. Additionally, ER8 indicated that they are leaving Ethiopia in fifteen days as their process is finalized after five years of waiting.

Reflecting on the work opportunities available to Eritrean women in Bole Sub-city, Selam observed, "Most of the women I know work as domestic workers or in small trading. These jobs don't need much education or papers, so they're the easiest to get." However, she also highlighted the limited nature of these opportunities. "We do what we can to survive, but the options are very limited," she said.

Although she is not employed, ER8 is aware of the economic challenges faced by Eritrean refugees, particularly in accessing financial services. "We don't have the right ID or documents, so we can't get loans," she explained. This situation has a significant impact on the economic activities of refugees, as they are unable to save money securely or invest in businesses. "It's really difficult to plan for the future when you don't have access to basic financial services," she added.

ER8 suggested that the government should provide refugees with identification cards that are recognized by banks and other institutions. "If the loan process is simplified, it would make life a lot easier. We could open accounts, save money, and maybe even start small businesses," she said.

ER9

ER9, a 31-year-old single man, has been living in Addis Ababa for the past three years. He works as a singer in a nightclub in Bole Sub-city, around 22 a job he found through his connections within the Eritrean refugee community. "I've always loved singing, and I was lucky to find work doing what I enjoy," ER9 said with a smile.

His work in the nightclub is both a source of pride and a challenge. "It's great to be on stage and see people enjoy my music, but the hours are irregular, and there's always the uncertainty of what will happen next," he explained. Additionally, he indicated that he occasionally performs on weddings where he gets a lot of earning but that is not reliable. ER9 mentioned that many Eritrean refugees in Bole Sub-city find employment in the entertainment industry or other informal sectors. "These jobs don't need official documents, so they're more accessible for us," he said.

ER9 has faced mixed reactions from the local community. "Some people in the audience love my music, but others aren't as welcoming. They see us as competition or as outsiders," he shared. This sentiment is also reflected in his interactions with local employers, who are often hesitant to provide stable employment to refugees. "It's hard to find steady work because they're not sure about our legal status," he noted.

Access to financial services is another significant barrier for ER9. 'It's frustrating because I want to save money and maybe invest in my music, but I can't," he explained. This lack of access to formal financial services limits his ability to plan. "If the banks could offer accounts to refugees without so much paperwork, it would make a big difference," ER9 suggested.

ER10

He is a 32-year-old refugee, came to Addis Ababa five years ago and is living in bole bulbula. In Eritrea, he worked as a construction worker, a skill he has continued to use in Ethiopia. "I found a job in construction through another Eritrean who had already established himself here," ER10 explained. He mentioned that construction is a common field for Eritrean refugees in Bole Sub-city because the demand for labor is high, and the skills they bring are valuable.

ER10 has had mixed experiences with the local community. "Some people appreciate the work we do, but others think we are taking jobs away from locals," he said. He has he never tried to get loan or bank account for himself however, some of his Eritrean friends faced difficulties in accessing financial services, particularly in obtaining a loan. "they were asked for collateral and documents" he recounted he also added that most Eritrean flee with no documentation and following risky routes to cross the border so, most of them do not have documentation other than the refugee ID provided by RRS and UNHCR. He believes that more inclusive financial policies and support from NGOs could help refugees like him and contribute more to the local economy.

ER11

She is a 42-year-old single mother of three, arrived in Addis Ababa six years ago. She started a small coffee shop in Bole Sub-city, which she runs with the help of her eldest daughter who is in Europe. She found the location through a friend who had already established a business in the area. ER11 mentioned that many Eritrean women engage in similar small-scale businesses, particularly in the food and beverage industry, where the barriers to entry are lower.

ER11 has faced challenges with both the local community and the financial system. "Some people are supportive, but others are suspicious of refugees owning businesses," she noted. She has also struggled to open a bank account, which has made it difficult to manage her finances. "They ask for too many documents, and it's frustrating," she said. However, finally she managed to open a bank account, and she said that it is now easier for her to save her money. However, she said "withdrawing is at time difficult from some branches as they are not sued for the refugees having bank account." She believes that more support is needed for refugee entrepreneurs, particularly in navigating the legal and financial systems. She suggested that workshops or training sessions on financial literacy could be beneficial for refugee business owners. More importantly, the bankers and refugees themselves have little information on the bank services that they are entitled to. Thus, awareness raising needs to take place.

4.1.1.2 Common type of work and business for Eritrean Refugees in Bole sub city

The key informants reported a range of economic activities in which Eritrean refugees in Bole Sub-city are engaged. These include employment in beauty salons, cafeterias, restaurants, boutiques, and various trades such as tailoring and electronics. While some informants highlighted specific areas like pool houses, game stations, and mobile phone shops, there was a consensus that the refugee population primarily participates in small-scale, service-oriented businesses. The interview with all host community also in agreement with the finding from key informants. "From what I've seen," said one of the interviewed host community members, "many refugees are involved in informal sectors like small-scale retail and food service. These jobs are often easier to get into because they don't require extensive documentation." While one other host community agrees with this idea and said, “I’ve noticed that many refugees work in construction and other labor-intensive jobs,” he added. “This is because these jobs are often available through informal networks, and the refugees face barriers in accessing formal employment.”

4.1.1.3 Skills and Qualifications

The study participants noted a variety of skills and qualifications that Eritrean refugees bring to the local job market. Some key informants highlighted the refugees' strong capabilities in tailoring, particularly in traditional women's fashion, and their entrepreneurial spirit. Others mentioned that refugees utilize their communication and networking skills to build connections within their community and with locals, helping them navigate economic opportunities. However, one study participant expressed skepticism, arguing that the refugees do not bring new skills and are engaged in jobs that could be filled by Ethiopian nationals. While one other key informant who is working as protection officer in UNHCR stated that the commitments under international treaties such as the 1951 Refugee Convention and the 1969 OAU Convention, provide refugees with the right to seek employment. However, due to several reasons, most of which being lack of proper documentation from the refugees, they face challenges to involve in employment. The Refugee Proclamation No. 409/2004 and the Refugee Regulation No. 115/2007 were also mentioned by this key informant as a document that outlines the rights of refugees, including the right to work. Overall, the analysis reveals a mixture of recognition for the refugees' adaptability and business expertise, alongside concerns about their integration into the broader job market.

4.1.1.4 Host Community perspectives

The interviews revealed mixed attitudes from the host community towards the economic involvement of Eritrean refugees. While some community members appreciate the economic contributions and complementary skills that refugees bring, there is a significant perception that refugees are competing with locals for jobs and undercutting wages. Some study participants mentioned that the increasing number of refugees and their involvement in various business activities, both formal and informal, have exacerbated concerns within the host community. There were also mentions of specific negative experiences, such as rising rental costs and security concerns, linked to the influx of refugees. A specific interview with a 55-year-old substantiates this experience. She has rented out rooms to two Eritrean refugees and noted that while these tenants consistently pay higher rent, she has observed additional refugees staying at her property as visitors. She expressed concerns about one tenant who works as a nightclub singer and returns home late, causing disturbances. Despite these issues, she acknowledged that the rental payments from her Eritrean tenants are more reliable compared to other tenants and they pay her more than the other tenants.

One of the study participants from host community describes the general perception of refugees as positive, though tempered by concerns about job competition. “People appreciate the hard work of refugees, but there is a concern that they might be competing for the same jobs as locals," one other host community member also describes the local attitude towards refugees as cautious. "There is respect for their hard work, but some people worry about how they affect local employment," he notes. He believes that promoting understanding and cooperation between locals and refugees could help alleviate these concerns.

On the other hand, one responder from host community reflects concern over job competition. "While I respect their hard work, there is worry about how their presence affects local job opportunities," he notes. He believes that clearer regulations and support for both groups could help balance job opportunities.

Several informants noted that negative attitudes towards refugees have worsened over time, driven by economic strain, social tensions, and the perception that refugees are taking jobs from locals. Factors such as the impact of remittances and changing policy contexts were also mentioned as influencing these attitudes. Some study participants observed that as the economic situation in Ethiopia deteriorates, competition for jobs intensifies, leading to more pronounced negative perceptions of refugee involvement in the local economy.

One host community member believes that the increased influx of refugees after the 2018 peace agreement has affected local job markets. "There seems to be more competition for low-skilled jobs," he notes. "However, refugees often accept lower wages, which can be both an advantage and a disadvantage." One other responder from host community agrees with this idea as he noted that some refugees work in sectors like construction and street vending, which he believes are less attractive to Ethiopians. He said, “They seem to have more opportunities in these areas because they accept lower wages,”.

One other responder from host community highlights that refugees sometimes partner with Ethiopians to run small businesses. “I know some migrants who come on tourist visas and set up small shops or restaurants with Ethiopian partners,” she explained. She added “They travel back and forth between Eritrea and Ethiopia frequently to renew their visa.”

4.1.1.5 Access to Financial Services

The key informants identified several barriers that Eritrean refugees face in accessing financial services in Bole Sub-city. Language barriers, lack of proper documentation, and unfamiliarity with local financial practices were commonly cited challenges. Additionally, the requirement for guarantors and collateral, which many refugees cannot meet, further limits their access to loans and other financial services. Some study participants also highlighted cultural and psychological barriers, such as low self-esteem and security concerns, which deter refugees from engaging with financial institutions. All these identified barriers to financial services are summarized in the below sub sections

A. Challenges relate to language

Language is still a barrier for the Eritrean refugees in Bole Sub-city trying to obtain financial services. Most of the banks only use Amharic, the official language, for communication, yet most Eritrean refugee, more so those newly resettled or with minimal education, are not conversant with it. This is a communication gap that affects interactions between the refugees and banks, which may result in errors like filling in wrong forms or failing to grasp simple concepts like interest and service fees.

The absence of such services in financial establishments makes it hard to perform basic functions such as opening a bank account or fully grasping the requirements for obtaining a credit. As a consequence, they eliminate all sense of control in incorporating themselves into the relevant products and services available, and this leads to an area where they are more often than not excluded. This language barrier further prevents them from asking for help or challenging mistakes, because they do not know they can do that or how to proceed to do it given the existing procedures. The combination of these factors hinders financial inclusion of refugees thereby limiting expansion of the local economy through active participation of the refugees in it.

B. Challenges relate to documentation

As expressed by the key informant interviews, one of the critical barriers that Eritrean refugees face is accessing the documentation required to open any financial service. Ethiopian banks and other financial institutions usually ask for proper identifiers like a passport, National ID, or Refugee ID before opening an account or processing a loan application. But lots of these refugees do not have such and instead have papers that are often of a temporary nature which are usually insufficient to cover the demands of the banking sector.

The bureaucratic procedure for obtaining official refugee status or any other legal documents in Ethiopia can take a number of years, and during this time, these refugees have been unable to complete the integration into the formal system. Lack of identification documents not only prevents them from opening accounts to deposit earnings, but also affects their ability to seek for and obtain employment, thus not having worthy disposable income to open a bank account or access credit facilities. The consequence of this lack of documentation is that most refugees have to depend on the informal credit markets or work in cash economy, both of which put them under high risk from theft and lack of adequate funds. They are also unable to send money, save money in a safe or proper manner, or engage in any productive ventures in the long run.

C. Unfamiliarity with Local Financial Practices

Modern financial systems, especially in urban centers like Addis Ababa, are foreign to many Eritrean refugees. When refugees come to Ethiopia, they are thrust into this complicated financial ecosystem which must include the use of digital banking, mobile money, and other modern financial services. The process in finances system is quite hard to many refugees since they may not know the dynamics of opening bank accounts, how to save, or how to give loans.

Even among the bureaucratic and legal frameworks of the Ethiopian financial system, refugees are often at sea, regarding what documents they should possess or what financial instruments' they have access to. Going to specifics, many of the interviewed Eritrean refugees have no idea regarding credit ratings, interest, or security, which in effect acts as a hurdle to their seeking loans. Basic utilities such as saving accounts may be underappreciated because of the refugee's lack of knowledge on the use of these tools. It was noted and confirmed through the interviews that in the absence of appropriate and focused financial literacy courses many refugees remain disadvantaged as they do not possess on how to utilize the money they have or how to suck in more money in the future. On the other hand, various forms at the banks are in Amharic, are difficult for refugees since they may not be able to read and understand Amharic. This knowledge gap makes them more susceptible to exploitation and prevents them from full utilization of the financial services provided contributing to their further economic integration.

D. Requirements for Guarantors and Collateral

Waiver of guarantors and collateralization is one of the more structural barriers to the access of financial services identified in this research. There is no doubt that such requirements are regard as regular problems when it comes to the issue of borrowing serviced by most Ethiopian banks. This is very far from the lives of the Eritrean refugees. Most of the refugees fled their country with barely anything in terms of assets. In addition to that, there are clues that hints them the hope of being able to own any property or a business, a consequence that sidetracks their efforts to fulfill their other direct assets that may be used as collateral.

The policy that asks for a guarantor, tending to be an individual with a source of income or owning property, to stand in for the creditee and encourage them to repay the debt is a further drawback. Dumanyina et al, 2019 says that refuges today have little opportunity to integrate into the host communities because of the overwhelming legal and socio-economic challenges. Eritrean refugees and others especially new arrivals or those staying in refugee neighborhoods are very few or do not know anyone with the potential to be a guarantor. Such networks delineation not only restricts their borrowing capabilities yet also influences their real economic and social participation. Indicating to this article, lack of credit opportunities means that Refugees lose the capacity to save money from disposable income or otherwise take loans for assets such as a small-scale business, school or some other investments that would enhance their income levels and self-sufficiency.

4.1.1.6 Strategies to Overcome Barriers

Various strategies were suggested by key informants to tackle the multiple barriers that Eritrean refugees encounter while trying to access financial services in Bole Sub-city. Such methodologies seek to increase financial inclusion by incorporating refugees into the host country's economy. The strategies put forward can be classified into several categories: informing the public, political and legal simplifications, improving public education, and designing appropriate financial instruments.

A. Raising Awareness about Rights and Available Financial Services

One of the most frequently suggested strategies was the need for raising Eritrean refugees' awareness on the financial services they are entitled to and educating them about the requirements for legal documents. Most of the refugees do not understand the services or the procedures which are open to them. They lack information about themselves as urban refugees but also how to access Ethiopia's financial system which makes them not even to employ the most basic banking facilities.

Such observations were supported by key informants who also recommended community outreaches and information sharing initiatives to address this deficiency. These should be directed at the new entrants as well as older refugees outlining in detail how to go about account opening, the processes involved in loan acquisition, and the advantages offered by formal institutions compared to informal ones. It was suggested that refugee agencies, local NGOs, and community leaders could undertake trust building and help in information dissemination.

B. Simplifying legal procedures and documentation requirements

Another fundamental strategy concerned easing the legal and bureaucratic procedures associated with accessing financial services. It was evident that it is really difficult for the interviewed Eritrean urban refugees to meet the documents required to open bank accounts or get loans because many lack proper identification, or other legal documents required by formal banking system. In order to limit this hindrance, key informants suggested that banks should consider accepting refugee status cards, residency permits or ID cards from UNHCR or local authorities instead of foreign passports as a means of identification for refugees seeking a bank account.

Also, the government should allow financial institutions to change their bureaucratic processes in such a way as to make it easier for refugees to become financially included. This may involve removing or slashing the paperwork required for refugees to use passive banking services and establishing refugee help centers at banks and other financial services organizations finely adapted to the refugee’s requirements. Legal policies that permit more leeway in fulfilling paperwork and reporting obligations to the refugees would thus increase the level of accessibility of financial services.

C. Targeting Financial Literacy

For a number of Eritrean refugees, in spite of willingness to do so, engaging with the local financial institutions remains a foreign undertaking due to limited education. They may not understand how banks work, how to handle a bank account, or what loans and credits entail. Thus, the informants were very vocal about the need for targeted financial literacy programs aimed at enabling the refugees to handle finances properly when they have to.

These programs may also have to consider the cultural and language orientation of the refugees, their literacy levels and the languages preferable to them. For instance, providing Tigrinya and Arabic as languages of instruction for the financial literacy programs would enhance participation among Eritrean refugees. Training should address practical aspects which may include:

- How to get a bank, open its account and run it.
- Learning about interest, loans, and how and when to pay them off.
- Budgeting and saving skills.
- Basic knowledge of credit and financial investment.

With the assistance and cooperation of the local & international NGOs, financial institutions, refugee support organizations, these training programs could be implemented, and they will be conducted in a safe, protective atmosphere for the refugees.

D. Contextualizing Financial Products and Services

It was apparent to some ‘informants’ that a significant population of Eritrean refugees is unbanked owing to their inability to fulfill the typical requirements for such loans or financial services. They thus called for a more adaptable financial approach to fill this existing gap. For instance, this is because in most cases, refugees are unable to offer any form of collateral or even provide individuals to guarantee them before banks issue loans. This would enable them to borrow money from sources other than traditional collateral which is often hard to come by.

Also, it is in the best interest of the microfinance institutions to lend small amounts of money to refugees with very basic business ideas who wish to engage in small economic activities. Special loan products meant for those with irregular income can be given considering the condition of the refugees enabling them to tide over economic slumps.

4.1.1.7 Findings from Observation

As part of the research on the economic interactions between Eritrean refugees and the host community in Bole Sub-city, Addis Ababa, I conducted comprehensive observations and interviews with refugees, host community members, and key informants from NGOs and UN agencies.

The researcher was engaged in cautious, thoughtful observation all through the data collection phase. This involved discreetly situating oneself at various locations like sitting at corners or walking around and talking to individuals for more explanations. The intention of the researcher was not to interfere with the normal flow of life within the community but rather to conduct meaningful observations. These focused on understanding the relationships between Eritrean refugees and their environment including other residents in it. Questions that these observations aimed at answering include: How do people interact with one another as well as with the residents? What about their surroundings and how do they spend a typical day?

Five days into data collection, an observation checklist was used by a researcher who acknowledged that understanding individuals involves considering them in their environment. Key questions included: How are Eritrean refugees living interviewed? Where are they living and what places do they frequent during the day? What sorts of things are involved? Who do they usually go about with? Did observed host attitudes tally with what was discussed during interviews? This systematic approach ensured that data collected were contextually rich giving a reflection of actual life experiences of refugees in Bole Sub-city.

The findings provide a nuanced understanding of the economic roles, challenges, and perceptions surrounding Eritrean refugees in the area.

Most of the interviewed Eritrean refugees living condition is relatively better or the same compared to the neighbors. I stayed for couple of hours in the hair salon where I met one of interviewees and noticed that as she indicated during the interview, she has good relationship with her colleagues and her costumers. The date was the 21st of Ginbot and she brewed coffee and cut bread burn candle as part of the ceremony. Where I saw that she is well blended with her team and customers.

The observation revealed that Eritrean refugees in Bole Sub-city are predominantly engaged in low-skilled and informal sector jobs. Many are involved in activities such as cleaning, street vending, and domestic work. A significant number also work in small businesses like restaurants and repair shops, often in partnership with Ethiopian nationals. This pattern aligns with interviews where refugees described their work as either self-employment in small businesses or employment in service sectors with low entry barriers.

What I have observed on the Eritrean refugees who responded to this research were not comfortable to be identified as an Eritrean refugee even if they didn't mention that to me directly. This may indicate that the refugees feel excluded or not welcomed by the host community. One of the refugee responders whom I found working as a hairdresser is a typical example I want to mention as she was not comfortable during my first attempt to interview her. I had a friend who is an Eritrean who is also a customer for this hairdresser who convinced her for my interview.

From the host community perspective, there is a mix of acceptance and apprehension regarding refugee economic activities. Many community members recognize that refugees contribute positively by filling labor gaps in low-wage sectors and supporting local businesses. However, there is also concern about the competition for jobs and the potential impact on wage levels. Observations indicate that while some local businesses and individuals welcome the economic activity brought by refugees, others view it as a source of competition and strain on resources. From my observation during my interview with one of the landlords in the community, they highly welcome the business the refugees brought to them.

4.1.1.8 Impact of the 2018 Peace Agreement

The increased influx of Eritrean refugees as well as immigrants following the 2018 peace agreement between Eritrea and Ethiopia has had a noticeable impact on the local job market. Observations and interviews revealed a heightened sense of competition in low-skilled job markets, which some local workers perceive as exacerbating unemployment or underemployment among the host population. The influx has also led to a rise in informal economic activities, including the establishment of small businesses run by refugees, often in collaboration with Ethiopian partners. This is an opportunity to the Ethiopians who are partnering with these investors however, this also make the competition higher for the local business owner. However, what I have noticed during my observation in some business areas is that

Even though refugees in Ethiopia can technically open bank accounts, particularly after the 2019 Refugee Proclamation that granted more rights to refugees, including access to financial services. However, the researcher observed that many refugees still face significant practical barriers when trying to access banking services. These barriers might include:

1. **Documentation Issues**: Many refugees may lack the required identification documents, such as passports or residency permits, which are necessary to open a bank account. Although refugee ID cards are accepted, not all banks may be familiar with these documents or may be hesitant to accept them due to concerns about legality or fraud.

2. **Bureaucratic Challenges**: The process of opening a bank account can be cumbersome, involving multiple steps and requirements that may be difficult for refugees to meet, especially if they are not fluent in the local language or are unfamiliar with the banking system.

3. **Perception and Discrimination**: Even though the law allows refugees to open bank accounts, some refugees might encounter discrimination or bias from bank employees who are unfamiliar with or unsympathetic to the refugee's legal rights. This could lead to refugees being turned away or given incorrect information about their ability to open an account.

4. **Financial Literacy**: Some refugees may lack the necessary financial literacy or understanding of the Ethiopian banking system, which could lead to difficulties in navigating the process of opening and managing a bank account.

5. **Misinformation**: There might be a lack of clear communication and information about the rights of refugees to access financial services, leading many to believe they cannot open accounts or access loans when, in fact, they legally can.

Both refugees and key informants highlighted significant barriers to accessing financial services. Many refugees face challenges in opening bank accounts or obtaining loans due to their lack of formal documentation and the unstable nature of their employment. Observations at local banks and financial institutions confirmed that the bureaucratic requirements and lack of tailored services for refugees contribute to their financial exclusion.

From the host community's perspective, there is an awareness of these financial challenges. Some community members empathize with refugees, recognizing that limited access to financial resources hampers their ability to engage more fully in the local economy. However, there is also a belief that the financial instability of refugees is partly due to their temporary status and lack of integration into formal economic systems.

Key informants from NGOs and UN agencies provided insights into the support programs available to refugees. These include initiatives aimed at improving access to financial services, vocational training, and business development. However, there are limitations in the reach and effectiveness of these programs. Observations showed that while NGOs and UN agencies are working to address some of the barriers faced by refugees, the scale of the support often falls short of meeting the widespread needs of the refugee population.

Interviews with key informants also highlighted gaps in the coordination between different support programs. There are challenges in streamlining efforts and ensuring that refugees receive comprehensive and consistent support. For instance, while some programs focus on vocational training, others aim at improving access to financial services, but the integration of these efforts remains a challenge.

The observation throughout the data collection period provided a comprehensive view of the economic interactions between Eritrean refugees and the host community in Bole Sub-city. The practical experience revealed a complex interplay of opportunities and challenges. Refugees contribute significantly to the local economy through various roles, but face barriers in financial access and integration. Host community members have mixed attitudes, balancing recognition of the benefits with concerns about job competition and resource strain.

4.2 Discussion

Complex economic relations between Eritrean refugees and the local community of Bole Sub-city are discussed. These were uncovered through interviews with refugees, host communities and other informants from NGOs and UN agencies that attempted to answer three major research questions; what work refugees engage in, what is the host community's attitude towards their economic activities and finally, barriers faced by refugees when accessing financial services. Consequently, the outcome of these inquiries paints an enriching sketch of the ways in which refugees assimilate into the local economy, enhance production, yet the challenges they persistently face are detailed.

Eritrean refugees in particular, are predominantly engaged in the informal economy of Bole Sub-city. They take on activities such as hairdressing, tailoring, selling items or providing services, serving food and cleaning homes and so forth therefore absorbing the local job vacancies. This kind of employment has also been observed among other studies concerning urban refugees whereby displaced individuals are compelled to engage themselves in the informal sector to make ends meet considering that formal jobs are few and hard to come by (Jacobsen, 2006). Refugees in Bole Sub-city is not stood by as small small shops/bodega owners, they lead forces for local goods and services provision and main thrust for creating business opportunities to themselves and local inhabitants.

Nevertheless, in relation to these economic benefits, it is clear that Eritrean refugees have a number of obstacles that prevent them from using formal financial services. Many of these studies and interviews uncovered multiple interrelated challenges such as communication barriers, insufficient registration and documents. More in detail, these findings add to the literature on the financial inclusion of refugees, which emphasizes that there are barriers in the structure of formal banking services that deny the displaced people the right to access them (Betts et al, 2016). In Bole Sub-city, such situations are prevalent as most of the interviewed refugees there do not have bank accounts as financial service providers make it hard for them to open one by enforcing heavy documentary requirements which refugees don’t usually have because they don’t have work permits or residency.

These factors lead to a situation where refugees lose the opportunity to make savings in a safe place, obtain credit, or take up business ventures investment.

Also let me state that language and understanding of finance were the main obstacles to the inclusion. There are however language difficulties in the Ethiopian banking system as documents are available only in Amharic which can be an obstacle for many Eritrean refugees who speak Tigrinya or Arabic. Besides, a lot of refugees live in rural areas or come from war-torn regions and have little or no prior exposure to the formal banking system. A further reason is low financial literacy levels complicate their entry into these services as well as their ability to manage their own finances. These findings are consistent with similar research conducted on refugee groups in other cities, with the caveat that language, literacy and comprehension oyster access to financial services (World Bank, 2020).

The host community has different views regarding the economic participation of Eritrean refugees. On the one hand, one cannot deny the benefits that are offered by some of the refugees in the areas where they are needed especially with regards to the skills that they possess. Also, a few members of the host community appreciated the contribution that the refugees made by providing services such as hair salons and small businesses. This agrees with literature that showed the potential of refugees to fill labor gaps in urban centers (Omata, 2013). However, there are also both elements of competitiveness and resentment with regards to the available resources where some of the residents consider the refugees as threats to their jobs and infringe on their welfare. This tension is not only prevalent within refugee-hosting communities, but in many other societies where there is economic competition, there is bound to be social conflict and discrimination (Janmyr, 2016).

Tackling these challenges the results imply that some specialized measures have the potential to alleviate the constraints that Eritrean refugees face and build better social and economic relationships between the refugees and the host society. Other strategies offered by key informants include easing the processes that restrict the refugees from being clients of financial services, education of the refugees on financial matters, and creating financial services for the refugees without conventional security. Such measures are also in line with other measures suggested in the available literature, which stresses the need to provide status-appropriate financial services to refugees (Mugisha, 2021).

Besides, the complete attainment of the economic well-being of refugees does not only stop at the financial aspect, it also entails the good attitudes among the different societies. The variability in the host society's stance calls for activities that enhance unity, such as business undertakings, public forums, and productive activities for the refugees and residents. Such efforts are consistent with Putnam's (2000) notion of 'bridging' social capital which is critical to creating cross group confidence and collaboration. These types of initiatives, by providing opportunities for engagement and joint action, serve to alleviate conflict and encourage understanding between displaced people and local communities.

On the whole, there are both advantages and disadvantages when it comes to the economic interrelations of the Eritrean refugee population and the locals of Bole Sub-city. Peculiarly, although refugees are fundamentally important to the economy, they are excluded from it and experience ambivalence on the part of the people from the host society. And these challenges must be addressed using a comprehensive strategy that included but not restricted to economic empowerment and positive interaction. More specifically, extra particular policies will also be based on filling the gaps to the access of the financial services, delivering financial education and developing sustainable community relations which will ensure the economic absorption of the refugees. Such measures not only help the individual migrants, but also the growth of the economy and stability of the Bole Sub City regions. Sooner or later, however, only policies that combine both structural measures and the active inclusion of refugees and host communities in the development of the policies at local level will render local economies more welcoming and fairer for all.

In this discussion, I attempted to provide a holistic understanding of challenges and opportunities while emphasizing perspectives as well as fine observations during data collection period.

4.2.1 Types of Work and Economic Contributions

Refugees' adaptability and resilience have been identified through various forms of economic activities they have taken up within Bole Sub city. Refugees are found in informal businesses, service industries and low wage jobs among other sectors. For example one refugee who works in a hair salon described her job as a source of income even though it does not offer any formal employment benefits or guarantees. However, she also mentioned that despite being small she could assist her family get by and become part of those living around her place. This particular situation points out how most immigrants end up playing some role in the local economy while taking low starting investment but providing essential services.

The case above (ER9) illustrates how the entertainment industry contributes to local economy through an individual working a s night club singer. Their performance does not only support their livelihoods but also brings life into the culture that is in their area. Nevertheless, since this job has no any economic security and it starts so late at night, it becomes hard for the person to ensure long term economic stability. This case indicates how refugees add cultural and economic value but are also faced with issues of job insecurity as well as income irregularity.

Refugees often establish businesses in partnership with members of host communities who can offer local knowledge and networks while this helps immigrants enter markets where they can find potential buyers for their products or services. These partnerships, however, have given rise to numerous challenges such as exploitation and limited financial returns. Market stall observations and cooperative enterprises reveal common cases like these (Crisp 2012; Beine et al., 2017). The employment patterns within the diverse entrepreneurs by refugees correspond with previous literature which shows that most of them take up low capital-intensive sectors due to lack of access to formal employment (Crisp, 2012; Beine et al., 2017).

4.2.2 Host Community Attitudes

There are varied attitudes towards Eritrean refugees depending on individual experiences as well as wider social-economic dimensions among the host community. For instance, some community members acknowledge the importance of hosting strangers in terms of economic growth. In fact, one landlord revealed that although she had logistical concerns about renting her house to some families from Eritrea' she didn't mind because they were able pay him relatively better rent. This aspect underscores rental revenue associated with refugee populations considering that it contributes significantly to local economies as well as makes up labor market shortages caused by demographic changes occurring there.

On the other hand, some host community members are anxious about job competition and resource allocation. Small traders, for example, had diverse views on the employment of immigrants. This is consistent with economic theories of labor market competition which suggest that local workers may perceive refugees as a threat particularly in low skilled labour markets (Dustmann & Preston 2007). Mixed attitudes among host community members underscore the importance of balanced integration strategies that both acknowledge the economic contribution made by refugees and address concerns raised by residents.

Furthermore, the issue has been compounded by the influx of Eritrean refugees following the 2018 peace agreement between Eritrea and Ethiopia. There is fear among those who feel that rapid increase in numbers would have an adverse effect on scarce resources available for the locals and reduce their chances of getting jobs. In this case, this reaction reflects broader regional dynamics where political agreements can result in sudden demographic changes, intensifying existing tensions and resource bottlenecks (Hussein & Osman:2018). Increased numbers of refugees have also led to concerns over whether local infrastructure and service provision can cope with additional populations thus influencing attitudes towards hosting communities.

4.2.3 Barrier to Accessing Financial Services

Despite having legal rights to open bank accounts, this remains a big stumbling block for Eritrean refugees. These include demands for excessive paperwork, lack of formal identification documents and bureaucratic red tape among others. Consistent findings from interviews with refugees as well as observations at financial institutions show frustration and limited access. Refugees frequently find it difficult to secure loans or even establish financial stability due to these systemic issues.

A key informant from an NGO also mentioned lack of targeted financial literacy initiatives for refugees as one factor contributing to these barriers; hence said: "this finding aligns well with research showing that financial exclusion is a problem refugee experience often arises through lack of proper documentation." Consequently, inability to access finance by young entrepreneurs hampers their economic wellbeing and socialization efforts since they are not fully integrated within the host economies.

4.2.4 Strategies for Breaking down Barriers

Some recommendations have been made to overcome these barriers. First, improving financial literacy and access to financial services for refugees is vital, and this can be achieved through partnering with financial institutions who will help streamline account opening procedures or facilitate loan acquisition. Besides, when more people are knowledgeable about available financial products like loans or saving accounts; then the refugees can have easy moments in such areas.

Secondly, a smooth relation between refugees and members of the local population living in peace with them has proven to be necessary for reducing conflicts, hence promoting their economic participation. Programs that enhance interaction between refugees and small companies should be initiated. There are certain programs that bring out the positive perception of refugee labor force's contribution towards an economy which could help build a better understanding among the host community members.

Lastly overcoming structural obstacles associated with refugee integration necessitates synergistic actions by government agencies, international agencies as well as grassroots organizations. Such factors as policies supporting equal access to resources, employment opportunities and social services are crucial in enhancing the lives of refugees economically besides integrating them into their new communities (Singh et al., 2019). Inclusive economic policies like these however do not exist thus there remains a gap that makes it difficult for Eritrean refugees to thrive within society thus failing to establish tight bonds with its members in order to reap maximum returns from the economy at hand.

In terms of economic integration of Eritrean refugees, the key informants provided several recommendations while in Bole Sub-city. Some of these included creating economic opportunities that encompass both refugees and the host community, supporting refugee entrepreneurship through access to formal employment as well as microfinance, and leveraging social networks for business collaboration. Additionally, there was also a demand for clear legal regulations on the involvement of refugees in economic activities as well as vocational skills training to bridge any skill gaps.

When asked about existing programs or policies that promote economic integration, study participants pointed to out-of-camp policy (OCP) and 2019 refugee proclamation as key initiatives that have allowed individuals from Eritrea to live and work in urban areas such as Bole Sub-city. The Ethiopia Jobs Compact was also mentioned by some informants which they said is a program with potential benefits for Eritrean refugees due to job creation in various sectors.

It was crucial for service providers, non-governmental organizations (NGOs) and government agencies according to the key informants who stressed coordinated efforts to help integrate economically into society people seeking refuge. To achieve this they recommended initiatives like gap analysis for skills training financial literacy programs advocacy towards policies that support fair labour practices and financial inclusion. There is need therefore for streamlined work permit processes strategic initiatives that create opportunities for both refugees and their hosts.

Chapter Five

5.1 Conclusion

The overall objective of this study was to assess the economic interactions between Eritrean refugees and host community in Bole Sub-city, Addis Ababa with specific objectives on the types of works refugees engaged, attitudes of host communities and barriers to financial services for the case of Eritrean refugees. Through conducting in-depth interviews and employing case study research designs, large amounts of information were obtained.

Outcomes from this research show that many Eritrean refugees working in Bole Sub-city have informal jobs which involve services like selling items or running small businesses. Although they contribute a lot to their local economy, these people face difficulties like legal impediments and red tapes that restrict access to banking systems. This exclusion further prevents economic integration and creates continued marginality and vulnerability.

The main objective of the study was to explore on economic linkages between Eritrean refugees and host community in Bole Sub-city-Addis Ababa by addressing three main questions: (1) What kind of work are urban migrants engaged in? (2) How do members of host community perceive them economically? (3) What kinds of bottlenecks do they face when accessing financial institutions?

The study has indicated that Eritrean refugees are also a part of the host economy, as they participate in various employment activities, mainly in the informal sector. It is common for working refugees to be engaged in hairdressing, tailoring, housekeeping, and so on. As an example, refugees have worked mainly in those areas in which working hours could be flexible or where it was easy to gain entry, hence greatly enhanced the productive base of the economy. Nevertheless, there are various inequalities in opportunities for the refugees to fully engage in the local economy using the available financial receptors. Some of the major factors are the excessive requirements of various forms of documentation that were mostly absurd, communication barriers such as language which made them ineffective towards their clients' banks, and simply, a lack of knowledge about banks.

The findings of this survey reveal the mixed feelings within the host community with regard to the economic engagement of Eritrean refugees. Some community members say, 'refugees have attributes that are missing from local people, so it is good to have them'. Others consider refugees to be competitors for the few jobs available, believing often that they bring down the local wage. Some stakeholders were worried about the influx of refugees into the country and their active participation in both the formal and informal business areas which have stoked fears in the host communities. Furthermore, high levels of rental prices, and increasing tension and fear among the people were repeatedly cited to be among the primary effects associated with the refugee presence. Such statements are common across literature concerning refugee-host community relations in urban areas where there is an economic interface that is perceived positively and negatively by the respective stake holders (Solomon, 2013; Mugisha, 2021).

This study provides insights that influence the direction of policy on enhancing the economic integration of refugees. First and foremost, it is important to understand that there is an available market for overcoming some of the barriers of prejudices of taking reasonable risk in considering policies aimed at the welfare of refugees. Several steps can be taken to achieve this by:

Policy Reform Strategies: This entails improving institutional/lending policies, in this case, financial institutions should ease documentation requirements for opening bank accounts and borrowing facilities. This requires that refugees be able to provide other acceptable forms of identification or proof of residence as reasonable alternatives within the country rather than strictly imposing conventional requirements on them that they may fail to meet. This requires that refugees be able to provide other acceptable forms of identification or proof of residence as reasonable alternatives within the **given** country rather than strictly imposing conventional requirements on them that they may fail to meet.

Developing Tailored Financial Products: It is necessary that more products be developed by the financial institutions directed towards the refugees, such as housing loans with other kinds of securities, microcredit programs and specially designed savings accounts, which consider refugees' situations. Such financial products may be of use especially to those refugees that are solid presently in a foreign country and would want to invest in a business or buy a house.

Promoting Financial Literacy Programs: Considering that the target population will be refugees, it is important to allocate resources in the provision of financial education so that they would be self-sufficient and could benefit from local financial systems. For these courses, it is essential to overcome language barriers, and rather teach practical tools of economic management like budgeting, saving and credit comprehension.

Enhancing Community Engagement Initiatives: It is advisable that social policies also strive to improve the relations and social interactions between the refugees and their host country communities. Community conversations, business collaborations and other productive activities can help in bridging gaps, minimizing conflicts and enhancing understanding. At the same time, the support of the local population in these initiatives can contribute to mitigating and unifying the problems within the community.

This paper deals with the issue of Eritrean urban refugees' adaptation in urban environments, which is still being debated. It demonstrates how refugees are a great asset to local economies a fact that is so often ignored as refugees are depicted as only dependent on and a burden to their host countries. This study has placed emphasis on the fact that pegging these policies to national prescriptions will go further into displacing enriching policies that they seek, social and economic justice within the city.

This study connects with the Global Compact on Refugees and the 2030 Agenda for Sustainable Development which stresses inclusiveness and protection of displaced people. Due to forced displacement, other factors which have cities focusing on immigrants are no longer true; this study helps in reminding everyone that foster economic development and social coexistence is the way forward.

In summary, the contribution of this study demonstrates that the Eritrean refugees in Bole Sub city bear both challenges and opportunities. Targeted policies that address those barriers can promote better economic integration of refugees, which will be advantageous both for the refugees and the host community. Creating a better local economy will enable the improvement of the livelihoods of the refugees and promote peace and stability in the host community. Consequently, this research calls for concerted efforts from policy makers, civil society, and community leaders to end forced isolation of the refugees and enhance their social and economic integration with the host populations.

In conclusion, there is no successful integration without political determination, justice and popular mobilization as all these elements are provided in this study. Further investigation should be made on the changing refugee –host community relationships and how changes within an economy can be utilized in devising effective methods and policies for the refugee crisis.

5.2 Social Work Implications

These findings have profound implications on social work practice, especially on advocacy, community development and policy reform. Social workers serve as change agents that address systemic barriers faced by refugees to enhance their social-economic well-being.

5.2.1 Advocacy for Legal and Social Reforms

The challenges faced by Eritrean refuges regarding access to formal employment opportunities alongside finance call for robust advocacy for legal and social reforms. Changing labor laws should be advocated for by social workers so that they can allow more formal job opportunities for refugees. This process may include lobbying towards giving different legal status to refugees including recognition of foreign qualifications and provision of language training programs together with vocational training. Moreover, social workers can work to raise awareness among employers about the skills and contributions of refugees, thereby challenging stereotypes and promoting inclusive hiring practices. Solomon (1976) argues that the empowerment approach in social work entails enabling marginalized groups to gain control over their lives and realize social justice. Therefore, by advocating for legal and social reforms, social workers are able to empower refugees and ensure that they integrate well with host society.

5.2.2 Community-Based Interventions

Community-based interventions are required since the attitudes of the host community towards refugees remain mixed thus calling for fostering cohesion among them. Facilitating dialogues between refugees and the host community is one of the ways through which social workers can achieve this goal. Social worker intervention through organizing community meetings, workshops and culture exchange programs will enhance dialogue between refugees and members of the host communities. Such efforts foster trust building; reduce prejudices as well as creating a sense of belongingness within individuals who belong to different groups but share common objectives in life. This relates to Putnam's (2000) concept on social capital that emphasizes on network, norms, trust as it facilitates cooperation together with societal cohesiveness. By enhancing such key aspects like networks among people with similar aspirations and cordial relationships built on trust between these two communities; the role of social workers would be complete in ensuring that there is harmonious living amongst both settlers thus collectively providing support for each other's welfare needs.

5.2.3 Promoting Financial Inclusion

The identification of obstacles to financial services in this research necessitates targeted measures to advance financial inclusion among refugees. Social workers can form partnerships with banks and other financial institutions in order to create banking products and services for refugees such as low-cost savings accounts, microloans, and remittances. Social workers can also offer advice on financial management to refugee clients so that they are able to use bank account and take well-thought-out decisions on the use of their money. For instance, Ife (2012) says that theories of social justice and human rights provide a framework for understanding the significance of financial inclusion as an issue of equity.

In addition, social workers themselves can be involved in training programs designed for refugees which may take place inside or outside host communities. By doing this, tensions will go down and interaction between people who have been seen as distinct groups is encouraged thus creating cohesive societies within Addis Ababa. It is important therefore that they become involved in practical action programs and in advocacy aimed at promoting refugee integration.

Furthermore, the study underlines the importance of vocational training initiatives alongside efforts to promote entrepreneurship among urban refugees. This increases their contribution towards the local economy while enabling them to achieve higher economic self-sufficiency. Empowerment theory looks at improving personal autonomy over one’s life by dealing with power relations both in social life and economics subjecting individuals to constraints.

5.3 Implications for Policy and Practice

The findings have significant policy implications. Legal structures governing access to finance by refugees should be reviewed together with the overall banking regulations regarding those without proper identification documents being allowed to open accounts. There is a need for government programs that encourage intermingling between refugees and host communities.

Further research should explore long-term income-generation possibilities for refugees who stay longer in Addis Ababa. Furthermore, it is important from future research standpoint how these economic practices evolve over time among such families and the determinants of success or failure.

Another interesting area worth studying in future is how dynamics between refugees and host communities in urban settings are shifting. In such a scenario, it is necessary to monitor changes in relationships among the two groups as well as impacts on their lives. It would be much better if there were long-term studies that can help us discover these complexities.

Finally, this research concludes that more focus should be given to refugees without refugee status but who engage with Ethiopians in various economic activities. These people live under very uncertain legal and social conditions, hence any research about them will have significant impact on policy interventions aimed at improving their integration and protection.

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Appendix 1: Informed Consent Form

My name is Tinbit Esayas, and I am a graduate student at Addis Ababa University, School of Social Work. Presently, I am engaged in research for my thesis titled "Economic interaction of urban refugees with host community in Addis Ababa: case study from Bole Sub-city " For the partial fulfillment of Master of Social Work (MSW).

Participation in this study is entirely voluntary, and you have the option to decline participation or withdraw your consent at any point during the interview. With your permission, I would like to ask you some questions. The interview will not take up much of your time. Your responses will be recorded for transcription purposes, ensuring accuracy, but the recordings will be disposed of appropriately upon completion of the study.

Your confidentiality is paramount. I will not collect your name, ensuring your responses remain anonymous. If you agree to participate, may I kindly request your signature below?

study participant's agreement to interview: ____________________ Date: //_____

Appendix 2: Interview Guides for In-Depth Interviewees with Refugees

Case Identifier: ______

Section 1. Study participant's Background

Sex: ___________________

Age: ____________________

Educational level: ___________

Marital status: _______________

Family size___________________

Previous residence______________

Occupation/profession: __________

What is your religion? _______________

How long have you lived in Addis Ababa? __________

Section 2. Common livelihood for refugees

1. Can you describe the type of work you are currently involved in?
2. How did you find your current job or start your business?

3. What kinds of jobs or businesses do you know other Eritrean refugees in Bole Sub-city are involved in?
4. Are there specific industries or sectors where Eritrean refugees are more commonly employed? Why do you think this is the case?
5. What skills or qualifications do you think are most important for the types of work Eritrean refugees do?
6. Are there any job opportunities or sectors that you believe are particularly challenging for Eritrean refugees to enter? Why?
7. Are there any economic associations such as Self-Help Groups (SHGs) or cooperatives that involve both refugees and members of the host community? If so, how would you describe the interaction among members?
8. What livelihood practices or skills have you acquired from members of the host community?
9. In your opinion, what is the economic impact of refugees on the local market?

Section 3 Barriers to Entrain urban refugees for the financial services and strategies to overcome

1. How do you feel you are perceived by the local community in Bole Sub-city?
2. Have you experienced any positive interactions with local community members regarding your work? Can you provide examples?
3. Have you encountered any negative attitudes or resistance from the local community regarding your economic activities?
4. How do local businesses and employers treat Eritrean refugees seeking jobs?

5. Have you pursued any entrepreneurial endeavors? If so, do members of the host community constitute a portion of your customers?
6. If yes to the previous question, do you perceive any competition for profit between members of the host community and refugees?
7. Have you ever participated in rotating savings and credit associations (commonly known as Iqub) with members of the host or refugee communities? If so, how frequently do you organize, and what role do you play?

Section 4 Barriers for the economic interaction

1. Are you aware of any difficulties Eritrean refugees face when trying to access services from financial institutions in Bole Sub-city?
2. What barriers do you think Eritrean refugees encounter when trying to open bank accounts or obtain loans?
3. In your opinion, how do these financial barriers affect the economic activities of Eritrean refugees?
4. What support or changes do you think are needed to improve access to financial services for Eritrean refugees?
5. Can you suggest any specific measures or policies that could help overcome these barriers?

Appendix 3: Key informant interview

Section 1. Study participant's Background

Sex: ___________________

Age: ____________________

Organization: ____________________

Role: ____________________

Section 2. Common livelihood for refugees

1. Can you describe types of work that most urban Eritrean refugees are involved in within Bole Sub-city?
2. What skills or qualifications do these refugees typically bring, and how do they utilize them in the local job market?

Section 3 host communities' attitude towards Economic involvement of Eritrean refugees

1. How would you describe the host community's attitudes of in Bole Sub-city towards the economic involvement of Eritrean urban refugees?
2. Have you observed any changes in these attitudes over time? If so, what do you think has influenced these changes?
3. Based on your experience, what recommendations would you give to improve the economic interaction and integration between urban Eritrean refugees and host community in Bole Sub-city?

Section 4 Barriers to Entrain urban refugees for the financial services and strategies to overcome

1. What are the main barriers that Eritrean urban refugees face in accessing services from financial institutions in Bole Sub-city?
2. Could you provide examples of specific challenges related to banking, loans, or financial literacy?

3. In your opinion, what strategies or initiatives could help to overcoming barriers that refugees face in accessing financial services?
4. Are there any existing programs or policies that you believe are particularly effective in promoting economic integration of refugees?
5. What role do you think local businesses and employers play in the economic integration of Eritrean refugees in Bole Sub-city?
6. How can service providers, NGOs, and government agencies better support the economic integration of these refugees?
7. Are there specific policy changes or community initiatives that you think could make a significant difference?
8. Can you suggest any specific measures or policies that could help overcome these barriers and promote better economic integration for refugees?

Appendix 4: Interview Guides for In-Depth Interviewees with Host community member

Case Identifier: ______

Section 1. Study participant's Background

Sex: ___________________

Age: ____________________

Educational level: ___________

Marital status: _______________

Family size___________________

Occupation/profession: __________

What is your religion? _______________

Section 2. Common livelihood for refugees

1. What kinds of jobs or businesses do you know other Eritrean refugees in Bole Sub-city are involved in?
2. Are there specific industries or sectors where Eritrean refugees are more commonly employed? Why do you think this is the case?
3. What skills or qualifications do you think are most important for the types of work Eritrean refugees do?
4. Are there any job opportunities or sectors that you believe are particularly challenging for Eritrean refugees to enter? Why?
5. Are there any economic associations such as Self-Help Groups (SHGs) or cooperatives that involve both refugees and members of the host community? If so, how would you describe the interaction among members?
6. What livelihood practices or skills have you acquired from members of the Eritrean urban refugees?
7. In your opinion, what is the economic impact of refugees on the local market?

Section 3 host communities' attitude towards Economic involvement of Eritrean refugees

1. How do you feel Eritrean urban refugees are perceived by the local community in Bole Sub-city?
2. How would you describe the economic activities of Eritrean refugees in Bole Sub-city?
3. What types of work or businesses do you see Eritrean refugees involved in?

4. Have you ever participated in rotating savings and credit associations (commonly known as Iqub) with members of the refugee communities? If so, how frequently do you organize, and what role do you play?
5. What is your general perception of Eritrean refugees living and working in Bole Sub-city?
6. How do you and other members of the community feel about the economic involvement of Eritrean refugees?

Section 4 Barriers to Entrain urban refugees for the financial services and strategies to overcome

Are you aware of any difficulties Eritrean refugees face when trying to access services from financial institutions in Bole Sub-city?

1. What barriers do you think Eritrean refugees encounter when trying to open bank accounts or obtain loans?
2. In your opinion, how do these financial barriers affect the economic activities of Eritrean refugees?
3. What support or changes do you think are needed to improve access to financial services for Eritrean refugees?
4. What challenges do you think Eritrean refugees face in participating in the local economy?
5. Have you observed any barriers that prevent them from accessing financial services or other economic opportunities?

Thank you for your time and all the valuable information!!!