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# How Refugees can be Integrated into Development in Malawi through an Entrepreneurship Approach

Desire Patience Iraguha  
*Regis University*

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# **“How Refugees can be Integrated into Development in Malawi through an Entrepreneurship Approach”**

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**Master of Development Practice**

**Capstone Project**

**Regis University**

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# List of acronyms

IFC: International Finance Corporation

KPIs: Key performance indicators

MCCCI: Malawi Confederation of Chambers of Commerce and Industry

NGOs: Nongovernmental Organizations

RELON Malawi: Refugee Led Organization Network

RLOs: Refugee Led Organizations

UNCTAD: The United Nations Conference on Trade and Development

UNDP: The United Nations Development Programme

UNESCO: The United Nations Educational, Scientific and Cultural Organization

UNHCR: The United Nations High Commissioner for Refugees

WFP: World Food Program

UN: United Nations

ICT: Information and Communication Technologies

IDP: Internally displaced person

# **Executive Summary**

The study explores the potential of entrepreneurship as a means to integrate refugees into the economic and social development of Malawi. The research employs a mixed-methods approach, including interviews with refugees and key stakeholders, a survey of refugee entrepreneurs, and a review of literature on entrepreneurship and refugee integration. The findings reveal that entrepreneurship can be a powerful tool for refugees to achieve economic self-sufficiency and integration into the host community. The study identifies several challenges faced by refugee entrepreneurs in Malawi, including limited access to finance, language barrier, and legal barriers to business. To address these challenges, the study recommends entrepreneurship approach as one of the solutions to reach on self-reliance for refugees. The study also underscores the importance of partnerships between the government, non-governmental organizations, and the private sector in supporting refugee entrepreneurship and integration. The study concludes that entrepreneurship can play a critical role in integrating refugees into the economic and social fabric of Malawi and offers concrete recommendations for policymakers and stakeholders to support this approach.

# **Personal statement**

As a refugee myself, I believe refugees can become self-reliant and have better living standards through a framework that integrates more rights and builds autonomy. This framework was proposed a long time ago but achieving it is still a problem and a barrier to reaching durable development. I am interested in knowing the development impact of integrating refugees and

what countries that have not integrated them are missing. I care about this project because I understand that countries cannot achieve sustainable development without involving everyone, including refugees, in the development process. Sustainable development goals require the effort of everyone so that they can be achieved. I already have experience being displaced, and I fully understand how displaced people impact development. In Dzaleka Refugee Camp, where I am, the refugees have tried to create some businesses and form some organizations that are beneficial to both refugees and host communities. For instance, one refugee has started the There Is Hope Organization, which provides vocational training, education scholarships, and leadership development training to Malawians and refugees and has improved the communities economically.

Integrating displaced people into development through a self-reliance program will require the refugees to know local languages so that they can adapt themselves easily and get job training so that they can be able to apply for job opportunities or create jobs for themselves. Since refugees do not have land or another source of income, helping them find capital to start new businesses or other economic activities is necessary. Job training sessions should target refugees and local people to enforce collaboration between them and transform them into job creators.

Refugees face many difficulties when they are fleeing their home countries and getting the necessities of life is a problem. Their camps are overcrowded and surviving without any other source of income is difficult because they do not have full rights to opportunities like other citizens. Including refugees in development by giving them the right to freedom of movement, will help them to become self-reliant, and this will reduce the need for outside support. For instance, as a refugee, I could not even apply for the jobs that I wanted outside the camp due to the restrictions of not allowing refugees to move out the camp. Refugees in Malawi are given

identification documents by the government (UNHCR, n.d.). When a person seeks asylum in Malawi, they are registered and given a Refugee ID card. This card serves as proof of their status as a refugee and is required for accessing basic services such as healthcare. The legal framework for refugees in Malawi is governed by the Refugee Act of 1989. These laws outline the rights and protections for refugees, including their right to documentation.

Refugees and displaced people can make a significant contribution to the development of their host countries in Africa. By providing labor, starting businesses, paying taxes, spending money, sharing skills and knowledge, and promoting peace and understanding, refugees can help to improve the lives of everyone in their host communities. Among them are educated people and other talented people who can collaborate with other populations in the host countries and contribute to development. They can contribute by creating jobs when they start businesses and by paying both personal and business taxes. In some African countries, including Malawi and Tanzania, refugees are kept in camps and wait for donations, which is a burden on the countries that host them, UNHCR, and other organizations that are looking after them. Involving them in development activities can reduce this burden and boost the economy. Zambia is among the countries that allow refugees to work outside the camps. This reduces the cost of support to the refugees and increases the tax base for the host country.

UNHCR has been making efforts to work with the government of Malawi to change the Refugee Act, which forbids refugees to get jobs or work outside the camp. What measures can be taken to ensure that refugees are granted greater freedoms, such as the right to work and move outside of designated camps? I know that refugees possess valuable talent, ideas and skills that contribute to the development of their host countries. Many countries claim to oppose discrimination; however, by restricting the rights and opportunities of refugees and displaced people, they leave

them at risk of exploitation, such as human trafficking. Therefore, it is important for governments to provide support for these populations to ensure their safety and security. I seek to understand better how countries can involve refugees and displaced people in development.

This is important to me because I have experience with refugees' lives, and I understand how they can bring positive changes to the community. The world is fighting to reach the Sustainable Development Goals by 2030 and this is being interrupted by COVID-19, wars, international politics, and conflicts that have affected the effort to reach development. Enabling refugees can enrich local communities by restoring hope and creating a sense of belonging so that they can join hands with others to create new opportunities. It is important to implement this project now to achieve sustainable development goals and find a durable solution to refugee problems. I work with refugee organizations and can build from their perspectives. These organizations include Jesuit Worldwide Learning, Kibebe Limited, and Yetu community Radio. The organizations I have worked with have a wide range of perspectives on the issue of refugees and displacement. These perspectives are diverse in terms of their focus, their approach, and their goals. However, they all share a common belief in the power of education and opportunity to help refugees and displaced people rebuild their lives. I believe that these perspectives are essential for addressing the challenges faced by refugees and displaced people. By working together, we can create a more just and equitable world for everyone.

## **Introduction**

Refugees are people who have crossed national borders and are threatened or victims of persecution in their countries of origin while Internally Displaced Persons (IDPs), do not cross borders and are driven from their homes for one reason or another (ICRC, 2010). One of the



most difficult issues the world is facing is the growing number of displaced people around the world and how they can be included in the development process. In May 2022, there were a total of 100 million people displaced all over the world (UNHCR, n.d.). On September 30, 2022, there were 56,486 refugees in Malawi, with a projected increase to 59,075 by the end of 2022, prompting the government to expand the surface of Dzaleka Refugee Camp and reopen LUWANI Refugee Camp (UNHCR, n.d.).

The political instability in the Great Lakes and Horn of Africa countries is the reason behind the increase of refugees in Malawi, and the majority of them are from the Democratic Republic of Congo (UNHCR, n.d.). Malawi is still using the Refugee Act of 1989, which limits the freedom of refugees in terms of getting jobs, movement, and wage-earning (UNHCR). Currently, there is no change in terms of having the right to work, freedom of movement, and access to land, and this has caused the problem of food insecurity where the refugees have to rely on humanitarian aid. In recent years, humanitarian aid has been reduced, and the cost of living is getting expensive. For instance, In May of 2019, the World Food Programme (WFP) had to cut the food rations it gives to refugees and asylum seekers in half due to a lack of funding. UNHCR and its partners have proposed solutions that could be the response to the refugee problem in Malawi. These solutions focus on long-term solutions, such as helping refugees to integrate into Malawian society and find sustainable livelihoods. They also take into account the needs of both refugees and the host community.. First, the proposed solutions focus on long-term solutions, such as helping refugees to integrate into Malawian society and find sustainable livelihoods. The current response, on the other hand, is largely focused on providing short-term assistance, such as food, shelter, and medical care. Second, the proposed solutions are more comprehensive, taking into account the needs of both refugees and the host community. The current response is

largely focused on the needs of refugees, with little attention given to the needs of the host community. Third, the proposed solutions are more sustainable, with a focus on building the capacity of both refugees and the host community to cope with future challenges. The current response is largely reliant on external assistance, with little attention given to building local capacity. The proposed solutions are still in the early stages of development, but they have the potential to make a significant difference in the lives of refugees and the host community in Malawi. By focusing on long-term solutions, comprehensive solutions, and sustainable solutions, UNHCR and its partners can help to create a more just and equitable future for all.

A self-reliance is an option that could allow refugees and displaced people to stop relying on donations and be included in the Sustainable Development Goals. Refugee and displaced people's inclusion into development could bring innovation and improve the economy of host countries. For instance, some countries, including Zambia, have started to include refugees in development by allowing them to work legally, and this has improved their economy (Migrants Refugees, n.d.). The solutions for refugees and displaced people include self-reliance, entrepreneurship, and local integration. To add to the existing experience and knowledge I have, this paper will address this research question: **“How can strengthening entrepreneurship improve integration for refugees and increase job opportunities in Malawian society?”**. In order to respond to this question, I will interview various people in Malawi, and I will look the example of Zambia as one of the countries that treat refugees well compared to Malawi and what Malawi can learn from Zambia.

# Literature Review

Over the last decades, the entrepreneurship approach has emerged as one of the most promising ways to make sure that both refugees and host communities can contribute to their own development. Most scholars propose that integrating refugees and displaced persons in development requires some sort of permission to work outside the camps as well as strategic assistance towards refugee-led entrepreneurship. The literature review will explore why self-reliance is an important goal, how entrepreneurship is a key strategy, and what the challenges are to developing it.

Entrepreneurship can be a valuable approach for refugees to achieve self-reliance and economic independence. Starting a business can provide refugees with a source of income, as well as valuable skills and experience that can be transferred to other job opportunities in the future. It's important to note that entrepreneurship can be challenging, and refugees may face additional obstacles such as language barriers, limited access to capital, and lack of business experience. However, with the right support and resources, entrepreneurship can be a viable pathway to achieving self-reliance and long-term economic success.

## **Introduction**

Many scholars have considered entrepreneurship as a path to refugee self-reliance, as refugee businesses have the potential to contribute to peace and stability in a country (Skran 2020). The host countries, including Malawi, face various problems associated with supporting refugees that have to start a new life (Suzana et al, 2020). The situation in most of the refugee camps is not easy since they are overcrowded, and the refugees depend on humanitarian donations since they are not allowed to move outside the camp (Suzana et al, 2020). There are also cultural and social

inequalities that are driven by incentive workers and refugee ration traders who exploit others (Boeyink & Falisse, 2022). The refugees and displaced people depend on donations, and it is a challenge to include them in local development plans.

The 1951 Refugee Convention makes it clear that a refugee is someone unable or unwilling to return to their home country due to a well-founded fear of persecution on account of race, religion, nationality, membership in a particular social group, or political opinion (UNHCR, n.d.). The number of refugees is still increasing because of unfinished conflicts (UNHCR, n.d.). Among the durable solutions that were proposed by UNHCR, approaches to building self-reliance seem to be working since they give refugees the right to work and contribute to the local economy and reduce reliance on donations (Crawford, 2014).

Without coming up with effective ways to integrate and address the economic conditions of refugees the future generation will be left with unsolved problems of refugees that require humanitarian aid. People become refugees because of problems including war, political persecution, and unstable economy in their countries. Some of them refuse to return home due to what they have experienced before. Most of the countries have laws and policies that have been developed to protect refugees against discrimination and torture. For instance, the Convention against Torture and Other Cruel, Inhuman, or Degrading Treatment or Punishment was to fight against torture and other ill-treatment to protect refugees (Nicholson & Kumin, 2017).

### **Why is self-reliance an important goal in refugee management?**

The self-reliance approach for refugees is defined as social and economic ability that helps refugees to reach their goals without relying on external assistance (UNHCR, n.d.). Adopting a self-reliance approach necessitates a mental shift among critical humanitarian actors and the host

government (UNHCR, n.d.). According to the European Commission, both displaced people and host communities need to work together to implement programs and strategies for self-reliance (European Commission, 2016). Participation should take into account people's genuine and diverse needs, vulnerabilities, and capacities in each specific context (European Commission, 2016). There needs to be a shift from viewing refugees as a captive and passive population, audience, and clientele to seeing them as people with a variety of abilities, thoughts, and positive coping mechanisms (UNHCR, n.d.). The research that was conducted in Ecuador, Egypt, and Lebanon about new measurement tools to assess self-reliance based on indicators and opportunities to reframe assistance about self-reliance shows that self-reliance for refugees was giving good results. For instance, the research shows overall, 59.8 percent of refugee households in Ecuador and 64.7 percent of households in Egypt improved their composite score in self-reliance, while less than 30 percent of households in both countries regressed (Leeson et al., 2020). Some scholars such as Easton-Calabria and Naohiko Omata argue that aid organizations aim to transform refugees as they promote self-reliance from powerless beneficiaries to “prudent, autonomous and entrepreneurial actors” that are resilient and take responsibility for their well-being and future (Easton-Calabria & Omata, 2018). In promoting refugee entrepreneurs as a development solution, Skran and Easton-Calabria (2020). Many humanitarian organizations see the creation of refugee livelihoods, often through entrepreneurship, as the primary means of fostering refugee self-sufficiency (Slaughter, 2017). Refugee entrepreneurship brings their human capital and skills where some of refugees start small businesses to meet the needs of local community and it is seen as a method of solving problems and bring economic changes (Skran 2020).

The UNHCR report of 2012 stated that refugee entrepreneurs in Kenya provide much social and economic benefit to the community, and this show a picture of what refugees and asylum seekers can do once they are given the right to work (Council, 2012). Skran and Easton-Calabria argue that the traditional approach to refugee assistance has focused on providing basic needs such as shelter, food, and medical care, rather than empowering refugees to become self-reliant (Skran and Easton-Calabria 2020). They argue that refugees have the potential to become entrepreneurs and contribute to the economic development of their host countries, but this potential is often overlooked (Skran and Easton-Calabria 2020). Skran and Easton-Calabria argue that refugee entrepreneurs face unique challenges such as lack of access to finance, legal barriers, discrimination, and limited access to markets (Skran and Easton-Calabria 2020).

Refugee entrepreneurship can provide refugees with a source of income, increase their self-esteem, and help them to integrate into their new communities (Skran and Easton-Calabria 2020). It can also create employment opportunities for host communities, contribute to economic growth, and challenge negative stereotypes about refugees (Skran and Easton-Calabria 2020). Self-reliance is an important goal for refugee management because it promotes the long-term economic and social well-being of refugees and can lead to their successful integration into their host communities. When refugees are self-reliant, they are able to support themselves and their families, contribute to the local economy, and become active members of their communities (UNHCR, n.d.).

Easton-Calabria and Naohiko Omata argue that the promotion of self-reliance as an approach to the refugee crisis is based on several flawed assumptions (Easton-Calabria & Omata, 2018). First, the assumption that refugees are a burden on host countries and economies, and secondly, the assumption that refugees can become self-reliant if given the right resources and

opportunities (Easton-Calabria & Omata, 2018). However, the authors blame concept of self-reliance as being too narrow and individualistic and argues that it fails to address the structural inequalities and power imbalances that contribute to the refugee crisis (Easton-Calabria & Omata, 2018). Easton-Calabria and Naohiko Omata argue that the promotion of self-reliance can lead to the neglect of refugees' protection and rights and can also reinforce the stereotype of refugees as passive recipients of aid (Easton-Calabria & Omata, 2018). Easton-Calabria and Naohiko Omata propose an alternative approach to refugee assistance that emphasizes the collective empowerment of refugees and their participation in decision-making processes (Easton-Calabria & Omata, 2018). Easton-Calabria and Naohiko Omata emphasize the need for a more nuanced understanding of refugees' experiences and the diverse ways in which they contribute to host communities (Easton-Calabria & Omata, 2018).

Promoting entrepreneurship is a key strategy for self-reliance among refugees as it offers a pathway to economic independence and long-term sustainability. It requires support from host countries and humanitarian organizations in the form of training, mentorship, and access to funding opportunities (UNCTAD, n.d.). By investing in refugee entrepreneurship, we can help refugees build better futures for themselves and their families and contribute to the economic development of their host communities (UNCTAD, n.d.).

In 2020 Embiricos explored the challenges faced by refugees in Berlin, in their efforts to become self-reliant. Embiricos argues that while entrepreneurship is often touted as a means for refugees to achieve self-reliance, the challenges are complex (Embiricos, 2020). Embiricos highlights the challenges faced by refugees in their entrepreneurial efforts, including limited access to financing, language barriers, lack of networks, and discrimination (Embiricos, 2020). Embiricos also argues that these challenges are exacerbated by the complex legal and bureaucratic system

in Germany, which can make it difficult for refugees to start and run businesses (Embiricos, 2020). In 2017, Alexander Slaughter explores the concept of refugee self-reliance and suggests that it involves more than just economic self-sufficiency. Alexander Slaughter argue that the traditional approach to refugee self-reliance, which focuses on economic self-sufficiency through entrepreneurship and employment, is limited and does not take into account the full range of factors that contribute to self-reliance (Slaughter, 2017). He proposes a broader definition of self-reliance that includes social, cultural, and psychological dimensions (Slaughter, 2017).

Research from the Humanitarian Innovation Project at the University of Oxford on refugees in Uganda, Kenya, and Jordan showed that self-reliance is a complex and multifaceted concept that is influenced by a range of factors, including social networks, cultural norms, access to education and healthcare, and psychological well-being (Slaughter, 2017). The author suggests that a more comprehensive approach to refugee self-reliance would involve addressing these broader factors, rather than just focusing on economic self-sufficiency (Slaughter, 2017). They propose a range of interventions, including community-based programs that support social networks, initiatives that promote cultural understanding and integration, and mental health and psychosocial support services (Slaughter, 2017). Betts explores the factors that contribute to variations in economic outcomes for refugees. Betts argues that while some refugees are able to achieve economic self-sufficiency and even thrive in their new host country, others struggle to survive and remain in a state of economic dependency (Betts, et al. 2017). Betts didn't go far from what Slaughter said by suggesting that interventions aimed at improving economic outcomes for refugees should be tailored to address specific factors (Betts, et al. 2017). They highlight the importance of providing refugees with education and training opportunities, improving access to financial



resources and networks, and creating policies and programs that support the economic integration of refugees (Betts, et al. 2017).

Examining the relationship between refugees and their host communities in Nakivale Refugees Settlement in Uganda, Ingrid Bjørkhaug challenges the traditional view of refugees as passive recipients of aid, arguing that they are active agents who contribute to their host communities in various ways (Bjørkhaug, 2020). She explores the tensions that can arise between refugees and host communities, particularly around issues such as access to resources and services and suggests that these tensions can be addressed through community-based approaches that focus on promoting dialogue, understanding, and mutual respect between refugees and host communities (Bjørkhaug, 2020).

Betts argues that the self-reliance model has had a significant impact on the economic outcomes of refugees in Uganda since the early 2000s (Betts, et al, 2019). Betts identify several key factors that have contributed to the success of the self-reliance model, including the provision of land to refugees for agriculture, the ability of refugees to start their own businesses, and the availability of education and training programs (Betts, et al, 2019). Self-reliance programs in all countries that host refugees would create a path to refugee dignity and independence and prepare them to return to their countries (Skran et al. 2020). There is a need to change refugee policies as a way of helping refugees to become self-reliant. The international committee of UNHCR has proposed solutions, including providing quality education, because they believe that there is a relationship between education and durable solutions for refugee problems (Nicholson & Kumin, 2017).

Self-reliance goes hand in hand with the mobility of the refugees, and this doesn't require the donation of resources; the lack of self-reliance is the main cause of secondary movements for refugees. The refugees who stayed outside the camps presented a good example of achieving

self-reliance (Scalettaris, 2009). Self-reliance is a good solution to refugee problems, in 2008, the Buduburam Refugee Camp in Ghana had Liberian refugees who managed to become self-reliant through trading and other economic activities after UNHCR reduced their aid (Omata, 2017).

There is a need to include refugee ideas before integrating them, and undoubtedly, refugees need the freedom that can lead to a better economy and progress.

### **Why is entrepreneurship key to building self-reliance?**

After fleeing their countries and being denied the right to leave the camps, taking financial risks and utilizing available resources through entrepreneurship can assist refugees to be integrated well. Refugees have various businesses in the camp that are related to the production and distribution of food and food services. They need freedom of movement so that they can do their business outside the camp since the camp is very small. In the Dzaleka camp, the internet connection is considered to be expensive, there is no free Wi-Fi and it is slow (Brown, et al 2020). In some refugee camps in countries that don't allow refugees to work, refugees try to create some small business to support their families (Brown, et al 2020). It is believed that information and communication technologies influence businesses among refugees, even though the research shows that it is not well understood (Brown, et al 2020). According to the research that was conducted in both Kakuma Refugee Camp and Nakivale Refugee Camp in Uganda, Information and Communication Technology (ICT) helps youth to access the job market through developing websites and phone applications that help the workers to earn income online (Hall, n.d). Countries and agencies are struggling to provide a good learning environment and quality education to displaced refugees and ICT seems to be part of the solution by improving education and reaching marginalized people (Lewis & Thacker, 2016). Including the internet can improve

businesses and facilitate the exchange of information between refugee entrepreneurs and others (Hatayama, 2018).

Entrepreneurship is defined as the ability to start new businesses, particularly when it involves seeing new ways to make money (Cambridge Dictionary, 2023). Entrepreneurship is another option that enables refugees to earn income and gives them more opportunities to integrate into the host country because refugees are willing to become entrepreneurs for better integration and to become self-employed (Fuller-Love et al., 2006). The refugees find it difficult to get a job and start a new life in the host countries because, most of the time, they leave their countries unprepared without money or other assets that can help them start a new life or get employment (Fuller-Love et al., 2006). Refugee entrepreneurship may be viewed as a promising avenue for reducing time to economic participation and income generation, as well as for building bridges to local economies and communities, possibly leading to more socioeconomic integration in the future (Desai et al., 2021).

The entrepreneurship approach for refugees helps the refugees start economic activities that help them integrate well through entrepreneurship participation (Desai et al., 2021). Some refugees don't have documentation or other proof of their qualifications, and it is difficult for them to be employed in host countries, which makes them excluded from some work opportunities (Desai et al., 2021). Refugees are primarily motivated to start businesses to facilitate or accelerate integration into their host economies and ensure economic self-sufficiency (Mawson & Kasem, 2019). Because economic activities within and around the camp are the ones assisting refugees in the absence of humanitarian aid, the entrepreneurial approach for refugees is closely related to self-sufficiency. For instance, UNHCR commended the refugees in Buduburam as self-reliant

because they managed to sustain themselves through doing business and succeeding economically when the UNHCR withdrew the assistance over the period of exile (Omata, 2017).

Entrepreneurship for refugees leads refugees to be seen as having economic independence from humanitarian aid in the host countries and reduces the burden of hosting them (Skran, 2020). The UNHCR defines self-reliance as an individual's, household's, or community's social and economic ability to meet its basic needs in a sustainable and dignified manner (Easton-Calabria & Omata, 2018). According to Kambela, local integration of refugees is the most realistic and sustainable solution for refugees since other models such as repatriation were not working because some refugees could not return to their home countries (Kambela, 2020). The refugees have skills and the ability to work like other people to support their families and the country in general without waiting for humanitarian donations if they are given the right opportunities.

The idea of self-reliance for refugees is not only about changing policies to allow refugees to work and leave the camps but also to stabilize them in host countries by regaining economic abilities to meet their needs like other people (Easton-Calabria & Omata, 2018). Self-reliance can help refugees support themselves and promote a hard-working spirit in them so that they can progress. Some self-reliance programs, such as agricultural production, vocational training, and microfinance, have helped refugees to support themselves without waiting for external assistance from humanitarian agencies. Other initiatives that can be used to promote self-reliance include cash assistance, access to savings, and job training for refugees so that they can adapt themselves to the new environment. Training is also needed for stakeholders who can assist in putting self-reliance into practice and visiting other countries that have applied self-reliance, such as Zambia and Uganda.

Some policies are needed for self-reliance including support initiatives that develop digital literacy, support eCommerce platforms for refugee businesses, invest in information and communications technology, and many more (Brown et al, 2020) Self-reliance is a good option for refugees and displaced people since everyone is supposed to have the right to participate in development activities to contribute to finding solutions to the problems that our world is facing. Countries, particularly those that host refugees, must fully grasp the concept of community development and self-sufficiency for all, which empowers both refugees and locals to understand their role in developing their countries and shaping their future. Community development involves everyone, and everyone has to use his or her ability to build the community (UNHCR, n.d.). The UNHCR Handbook for Self-Reliance states that promoting reliance helps refugees be treated according to human rights principles (UNHCR, n.d.).

Refugees and displaced people could be protected and enjoy the human rights that go along with equality, economic rights, and empowerment. It is even a way of improving the collaboration and security between refugees and hosts communities regarding the economy and development (UNHCR, n.d.). Self-reliance can solve the problem of food insecurity, and refugees and the local community can work together to strengthen agriculture and share the skills they have to work together (UNHCR, n.d.). The world is struggling with problems, including wars, conflicts, and global warming (UNHCR, n.d.). Food shortages and COVID-19 are still present in different parts of the world, which means donations will be reduced and put the lives of refugees in danger. Self-reliance can help refugees and displaced people to work and become independent from donations (UNHCR, n.d.). Refugee entrepreneurship is viewed as a promising future avenue for reducing time to economic participation and income generation, as well as creating bridges to local economies and further socioeconomic integration (Desai et al., 2021). Research

shows that refugee entrepreneurs face some barriers, such as discrimination, but those from the same country find a way to exchange entrepreneurial ideas (Bizri, 2017). Social networks are also an important asset to refugee entrepreneurs in terms of accessing power, information, and knowledge (Bizri, 2017).

### **Refugees as Assets**

Refugees have often been seen as a burden to society because they have few means after arriving in a new country, have limited language skills, and rely on government assistance for housing, food, medical care, language classes, and other costs (International Catholic Migration Commission, 2020). For example, the United States spent \$15,000 per resettled refugee between 1990 and 2014, causing taxpayers to fear that refugees will be a burden on their economy (International Catholic Migration Commission, 2020). In another context, the host community perceives refugees as economic competitors who exacerbate social tensions (Fajth et al., 2019).

The refugees should be seen as assets since they have a positive impact on the economy of the country. Across the world, countries that have hosted refugees have experienced increases in median income and gross domestic product as refugees create new businesses and replace aging populations (International Catholic Migration Commission, 2020). In the United States, 13 percent of refugees are entrepreneurs, compared to 11.5% of other immigrants and only 9% of native-born citizens (International Catholic Migration Commission, 2020). The refugees are impacting the host countries. For instance, in Australia, every refugee business established adds \$98,200 annually to the economy, according to a 2019 report, and when a refugee starts a business in Australia, the government saves her over \$33,000 in welfare costs and generates about \$10,000 in tax revenue (International Catholic Migration Commission, 2020).

According to Bahar & Dooley, refugees should be seen as assets, not burdens, for both host countries and their countries of origin because they bring the skills and assets that they gained during displacement (Bahar & Dooley, 2020). The mobility of refugees should be seen as an opportunity, not a risk since they contribute a lot in terms of innovation, improving the economy, and contributing to growth through creating new jobs (Bahar & Dooley, 2020). The presence of refugees should be seen as an economic opportunity because of the flow of resources, and these resources represent an important state-building contribution to the host countries (Jacobsen, 2002). The refugees benefit the state but are also a problem to the state in terms of destroying the environment and causing security problems but the benefit for the state and its citizens go beyond the burdens imposed by refugees through improving the economy (Jacobsen, 2002).

Refugees pose a challenge in terms of border control because they enter in host countries without necessary documents such as passport or national Identity Cards and cause host countries to face security issues, and rebels have been known to mix with refugees (Jacobsen, 2002). It is not only that, but some economic migrants also pass the borders as refugees, and some countries, including Kenya, decided to keep refugees in refugee camps as a response to control the movement of non-citizens in the country (Jacobsen, 2002). Refugees bring economic benefits but also burdens to the host countries by imposing additional costs through increasing the budget to assist them (Zatter, 2012). Refugees bring new skills, increase the consumption of food and commodities and this stimulates the growth of economy (Zetter 2012). According to UNHCR, the long-term goal of integration programs is to ensure that the refugees have the same level and quality of services as nationals (UNHCR, n.d.). Benton and & Glennie categorized refugee integration into three groups that are helping newcomers navigate local services that include Getting newcomers into work or training and providing access to community-based housing and

services as a first step for better integration (Benton & Glennie, 2016). For better integration, the refugees need to be helped to navigate local services as well as get information about local services as a way to meet their demand for specific services (Benton & Glennie, 2016). The refugees, like other citizens, have good ideas and efforts to improve the economy of a country, even though they face some challenges including understand the local rules, refugees will contribute good ideas and initiatives to improve the local economy together with host community.

Refugees can do more if they are given the chance. For instance, Soviet Jewish and Vietnamese refugees were involved in small businesses that allowed them to earn a living within a refugee community (Gold, 1988). For instance, the president of a Vietnamese veterans` association boasted of one of its members, an ex-general living in Texas, who purchased three '7-11' type stores as a means of providing jobs for unemployed Vietnamese veterans (Gold, 1988). This is evidence that shows that the refugees can do more. Being an entrepreneur can be extremely beneficial in people's personal lives as a tool for generating income, achieving autonomy and independence, and receiving intrinsic rewards such as personal growth and satisfaction (Kuratiko, et al, 1997).

Developing entrepreneurship among refugees can be a complex task, as it requires addressing a range of challenges that refugees face such as access to capital that is a critical challenge for refugees who want to start a business. Refugees haven't the financial resources or collateral needed to secure loans or investments (UNHCR, n.d). Addressing this challenge requires providing refugees with access to affordable and accessible financing, such as microfinance, crowdfunding, or government-backed loans. Many refugees lack the skills and knowledge needed to start and run a successful business. They have limited education, training, or work



experience in entrepreneurship (UNHCR, n.d). To address this challenge, entrepreneurship training and mentorship programs can be developed to provide refugees with the skills and knowledge needed to start and grow a business. Refugees may not be fluent in the language of the host country, which can make it difficult to communicate with customers, suppliers, and regulators. They may also be unfamiliar with the local business culture and customs (UNHCR, n.d). Addressing this challenge requires providing refugees with language and cultural training, as well as opportunities to network with local business communities. In host countries especially Malawi Refugees face legal and regulatory barriers to starting a business, it is impossible for them to get a permit, license and they face restrictions to own properties (UNHCR, n.d).

The consensus strongly supports encouraging Malawi to loosen or get rid of constrictions on work and free movement of refugees altogether. The important components of an overall effort that can result in economic advancement for refugees and Malawi would combine access to financial services and entrepreneurship training as an entrepreneurship approach that can result in a lower cost to support refugees in camps (World Bank, 2018).

### **Challenges to Developing Refugee Entrepreneurship**

Personal growth and satisfaction will have an impact on both refugees and Malawian communities too. Refugees have the potential of doing business, but they lack the required knowledge of the respective business and regulatory environments, and that is why entrepreneurship training is needed for better integration (Marchand & Dijkhuizen, 2018). As a result, effective and targeted entrepreneurship training has the potential to play an important role in assisting such refugees and improving their living conditions, and this will have a positive impact on the community since the funds for helping refugees will be allocated to other activities that are beneficial to the entire community (Marchand & Dijkhuizen, 2018). Entrepreneurship is

one way of helping refugees to get employment and income that increases the desire of having assets for their family members (Schreiner, 1999). Fong also confirmed that promoting entrepreneurship of refugees needs more knowledge and assistance to fight barriers that they can face in host countries, including accessing the local market and financial resources, and navigating local languages (Fong et al, 2007). Fong comes up with some factors that lead to successful entrepreneurship for refugees, including taking risks and willingness to work hard to enable the business to go on (Fong et al, 2007). Taking initiative and confidence are other factors that help the refugees to become more independent, less afraid, more reliable and develop self-reliance (Fong et al, 2007). The purpose of helping the refugees to become successful in entrepreneurship is not only targeting money but also, they want to be self-reliant and contribute to develop the community (Fong et al, 2007). Through entrepreneurship training, refugees and host communities learn about the local culture and how financial institutions work in order to start a business (Marchand & Dijkhuizen, 2018).

It is important to understand the market before starting a business, and the only way to do so is through offering refugees training programs about financial and business development (Fong et al., 2007). Fong's research confirmed that people who have self-confidence in what they are doing are likely to succeed as entrepreneurs (Fong et al, 2007). There are a lot of challenges that the refugees face when they are doing business, including a lack of understanding of the cultures of potential clients, and they are among the most marginalized immigrant groups that are experiencing high rates of unemployment, poor living conditions, and discrimination (Bloch, 2002). The business relies on cash transactions, and many refugees lack access to banks, which limits their financial ability to get a bank loan to run the businesses (Lyon, 2007).

Entrepreneurship activities play a critical role in the social and economic integration of refugees, which makes refugees independent and reduces the burden on the host countries (Lyon, 2007). Despite having a positive impact on the economy, refugees continue to face both obvious and indirect violence, where direct violence is noticeable and indirect violence is not (Schneider et al., 2017). Direct violence is visible in terms of restrictions on accessing resources to meet their basic needs, such as food, shelter, healthcare, and educational needs, and failure to give them their basic rights (Schneider et al., 2017). This will limit the refugees' ability to become self-reliant and make the government lose taxes from refugees. Indirect violence takes many forms, including harming people by impeding access to living wage jobs, and it is hard to defend against it (Schneider et al, 2017).

### **Examples of Increasing Refugee Integration**

Zambia is among the countries that have promoted self-reliance for refugees by integrating them, and it seems to be a working model. In 2012 and 2013, Zambia ceased the refugee status for Angolan and Rwandan refugees, respectively, and started local integration as the best solution among other solutions proposed by UNHCR (Kambela, 2020). The steps of local integration follow three channels, including legal, economic, and socio-cultural ones that help the refugees engage in economic activities that lead to self-reliance (Kambela, 2020). Self-reliance helps the refugees have access to land, markets, and job opportunities, and this helps the refugees promote the host community's economy and develop it (Kambela, 2020). Malawi could follow the same steps to help refugees become self-reliant. For instance, in the process of local integration that leads to self-reliance, Zambia closed all the refugee camps and remained with only three settlement areas. Kambela (2020) argues that the envisioned first purpose is to facilitate the legal

integration of former refugees by issuing them permanent residency and ultimately citizenship. The second purpose was to ensure the former refugees and host populations in resettlement areas have equal access to basic services. Third, the strategy advocated for additional international assistance in refugee-affected areas and prioritized local development such as restoring critical infrastructure, schools, and health facilities, including a small business center traded by enterprising refugees (Kambela, 2020). According to UNHCR, since 2021, a total of 6,437 refugees have voluntarily returned to their countries of origin from Zambia, primarily to the Democratic Republic of Congo (UNHCR, 2021). However, it is not clear if this repatriation was initiated by the refugees themselves or facilitated by UNHCR and the governments of the countries of origin and the host country.

Zambia has two refugee camps, which are Meheba and Mayukwayukwa, and the refugees are treated like other foreigners who seek employment. They apply for work permits like others and they get a supporting letter from the office of the Commissioner for Refugees (Migrants Refugees, n.d.). In Zambia, If a refugee wants to work as an investor in the private sector, they must show proof of investment of up to US\$ 250,000 if they want to start a new company and up to US\$ 150,000 if they want to join an existing company in Zambia (Migrants Refugees, n.d.). In terms of Internally Displaced Persons (IDPs), Zambia has more encouraging statistics than other countries: according to IDCM, only 21 people were displaced due to natural disasters in 2018, with 100 displaced between January and December 2019. Because of political stability and the absence of conflicts and civil wars, the issue of IDPs is minimal and limited to natural disasters such as thunderstorms and floods (Migrants Refugees, n.d.). Zambia has revised the Refugee Act in 2017 and this has given the refugees more rights including protecting non accompanied

children and address in details the refugee status determination procedure and addresses refugee law fundamentals including non-penalization of irregular entry (Migrants Refugees, n.d.).

Uganda has revised its refugee policies and granted them freedom of movement to help them become self-reliant (UNHCR,2010). In Mozambique, the refugees and asylum seekers have the right to move after the eligibility interview and this has assisted them in being self-reliant (UNHCR, n.d.). In Tanzania, the refugees are supposed to remain in the refugee camps even though the policy grants refugees the right to get a work permit, they are not getting them and there is no description of how they should get them (Chiasson, 2015). Not only that but recognizing their qualifications in comparison to those who are already educated remains a challenge. Some refugee laws or policies are very old and are not reasonable in this generation, where everyone has to participate to meet Sustainable Development Goals. For instance, Malawi has the Refugee Act of 1989, which orders the refugees to remain only in the refugee camp, which is managed by the Ministry of Home Affairs and Public Security (UNHCR, 2014).

The freedom of movement is restricted, and UNHCR and other partners have to assist all refugees in the refugee camp. This makes refugees in Malawi vulnerable and contributes to other problems, such as a lack of food. It is not only Malawi but also some other countries that still have laws that do not give refugees full rights and freedom. It is not only in Africa but also in other countries that refugees struggle to get a job or are mistreated at the workplace. According to Kosny (2020), most recent immigrants and refugees in Canada were unaware of their employment rights and were unsure of what to do if they were mistreated or asked to do something dangerous at work. The Convention and Protocol for Refugees state that refugees are to be treated on an equal footing with nationals and given the travel documents to enable them to travel and have access to opportunities, including employment, health care, education, and many

more (Nicholson & Kumin, 2017). There are difficulties in finding employment, which is a factor in refugee integration and retention in the communities. Refugees must overcome language barriers to demonstrate their ability and capacity to establish themselves socially and economically (Fang et al., 2018).

### **Literature Review Conclusion**

Self-reliance provides insights into the various factors that contribute to or hinder the self-sufficiency of refugees. Self-reliance is not just about economic self-sufficiency, but also includes social and psychological dimensions. Refugees need to have a sense of belonging, security, and social support in order to become self-sufficient. Access to financial resources, such as microfinance and savings programs, can enable refugees to invest in their own businesses and build financial stability. Policies and programs that support refugee self-reliance are crucial for enabling refugees to become self-sufficient. These can include policies that support refugee employment, entrepreneurship, and access to education and financial resources. Social support from host communities, resettlement agencies, and other organizations can help refugees overcome the challenges of resettlement and build the social connections they need to become self-sufficient.

## **Introduction to Community Context**

Dzaleka Refugee Camp in the Dowa district of Malawi hosts 56,486 refugees and asylum seekers from the Democratic Republic of Congo, Burundi, Rwanda, Somalia, and Ethiopia as of December 2022. The United Nations High Commission on Refugees (UNHCR) and the Malawian Ministry of Home Affairs are in charge of the camp. Refugees experience daily

challenges and shortages including poor health facilities, lack of quality education, and lack of freedom of movement. According to UNHCR, Dzaleka Refugee Camp started in 1994 intending to accommodate between 10,000 and 12,000 people. Today the camp is overcrowded. Refugees in Malawi are not economically stable because they face some restrictions on their freedom of movement, restrictions from employment, and limited access to social services (UNHRC, 2022).

The refugee camp has many languages, including Swahili, English, French, Kinyarwanda, Kirundi, and Chichewa. Swahili and Chichewa are used as common languages. The national languages are English and Chichewa; refugees learn Chichewa by doing business with Malawians and there are many organizations that teach English in the camp. Dzaleka is a multicultural camp because it has people from different countries and backgrounds. Refugees are grouped into different communities depending on their country of origin, and they have a community leader. For example, the Burundian refugees are grouped into the Burundian community.

As stated by the Refugee Act of Malawi, refugees are supposed to be protected in the refugee camp and must remain in the camp. The Act was passed in 1989 and since then has never been changed or modified. UNHCR and its partners consider it outdated and insufficient to cater for the refugee population in the country (UNHCR, n.d.). For instance, this law states the procedures to get refugee status, but it does not explain in detail guidelines for the treatment of refugees (UNHCR, n.d.). Refugees are only allowed to seek paid work and carry out their income generating activities within the camp (UNHCR, n.d.). The freedom to move outside the camp is restricted and the High Court ruling declared it illegal (UNHCR, n.d.). High business permit fees also prevent refugees from establishing and operating businesses in major cities across the country (UNHCR, n.d.). Local immigration authorities have frequently rounded up refugees in

rural and urban areas and returned them to the camp following the High Court's decision (UNHCR, n.d.). Dzaleka Refugee Camp is home to various programs that include one public secondary school named Dzaleka Community Day Secondary School, and one tertiary education program offered by Jesuit Worldwide Learning. It also has one sanitation program facilitated by Welt Hunger Hilfe, women and child protection programs provided by Plan International Malawi, and a vocational training center from There Is Hope. Despite the limited access to education, refugees in the camp have acquired valuable skills and knowledge, such as education and business, that contribute to the community's resilience and development. The camp has a diverse population facing various challenges, yet possessing assets that contribute to their resilience. However, there are few educational facilities, and many children cannot attend school due to insufficient space, resources, and teachers. Additionally, the camp lacks adequate healthcare facilities and resources, with only one hospital in operation. Nonetheless, the presence of refugees from different countries and cultures in the camp creates opportunities for cultural exchange and learning.

Refugees in the camp have almost no access to formal employment and limited financial resources. Despite these challenges, the community possesses several assets that contribute to their resilience. Some of these assets include Human capital: Many refugees in the camp have acquired valuable skills and knowledge, such as education and business skills, through various programs provided by organizations within the camp. Social capital: The camp has a diverse population of refugees from various countries and cultures, which creates opportunities for cultural exchange and learning. This social capital helps to build relationships and support networks within the community. Entrepreneurial spirit: Many refugees have started their businesses, such as small shops and restaurants, within the camp despite the limited financial



resources and access to formal employment. Community-based organizations: There are several community-based organizations in the camp, which provide various services, including education, healthcare, and protection for vulnerable groups.

It is known for its strong sense of community and solidarity, which helps to support and protect its members. Many refugees have started their own businesses and enterprises, which contribute to the local economy and provide valuable services to the community. Refugees are doing business in the camp since they are not allowed to do business outside the camp (Brown, et al. 2020). Some refugees have managed to do business outside the camp illegally, and it has had a good impact since they can help the community. Refugees run businesses within the camp such as food services shops (Suzana et al, 2020). Some of the refugees farm within the camp and outside the camp illegally. Some refugees formed refugee-based organizations to assist themselves and their surrounding communities.

<b>Refugee Led Organizations</b>
RELON Malawi
There is Hope
Salama Africa
Agapao Foundation
Volunteer Social Workers Refugee Youth for Self-Assistance
Cimagencytz
Dzaleka Youth in Action (DYIA)
The Student Initiative Network (SINET)
Impact Youth Organization
Green Uhuru Organization
Community For Better Life

HOME BASED CARE
Solidarity Of Refugee Women for The Social Welfare (SOFERES)
Refugee Youth for Self-Assistance (RYSA)
Vijana Africa
Dzaleka Rising
Fountain Of Hope
Takenolab
Me, You, Together for Union (MUTU)
Makasi Art Festival (MAF)
AlphaTechverse
Kilo Driving School
Children Art Club
Pentecostal Community Church in Malawi Education (PCCM)
Diversity Lens Organization (DLO)
Gofril Ministries
Dzaleka Blood Donors
Tumaini Letu
Inua Consulting
New Light Tennis Team
New Daycare and Refugee Outreach Collective.

Refugee-led organizations advocate for the rights and needs of refugees in the camp and represent them in various forums and meetings with the government, UN agencies, and other organizations. Refugee-led organizations play a critical role in mobilizing the community to take action on issues affecting them, such as health and hygiene promotion, protection of vulnerable groups, and advocacy for better services. Many refugee-led organizations provide training and capacity building for refugees in the camp, with the aim of improving their skills and knowledge in various areas such as leadership, entrepreneurship, and advocacy.

There are various programs implemented by refugee led organizations, non-governmental organizations, and private institutions to provide training in agriculture, health, entrepreneurship, and information technology. UNHCR and the government of Malawi are the ones oversees these programs. The focus of these programs varies depending on the specific sector and the needs of the target population. Even though, UNHCR and other organizations often rely on donor funding to support their activities. It could be better to partner with local businesses and institutions to provide support for entrepreneurship development for refugees and host community in general.

These are the refugee-led organizations in the camp that provide support services to the refugee community. They are all nonprofits. These organizations, along with several others, play a vital role in supporting and advocating for the refugee community in Dzaleka. Most of the above organizations involve the refugees in identifying the problems that they have and finding possible solutions by using the available resources. For instance, some organizations work to improve education by having some members volunteer to teach others. The gaps are in the financial means, where refugees have limited chances to get loans or apply for local funding opportunities. For instance, RELON Malawi provides a capacity-building workshop that helps people manage their organizations well and become entrepreneurs.

Despite depending on humanitarian aid and business, some refugees, especially youth, volunteer in some organizations that are in the camp including Plan Malawi, UNHCR, and many more. Most of them volunteer for free and other ones receive a payment which is less than 50 thousands Malawian Kwacha. Refugees in Malawi depend on humanitarian aid. In past years, donations have been reduced, and the refugees are not satisfied with the little donations that they are getting. Refugees bring a diversity of skills and knowledge that contribute to their own self-

reliance to the development of Malawi. By empowering refugees to become self-sufficient, we can work towards a durable solution to the challenges faced.

In some refugee camps, including Dzaleka Refugee Camp in Malawi, refugees have tried to do some entrepreneurial activities to survive, even though there are many challenges. Education and the right to move outside the camp are impossible, and entrepreneurship and ICT can be a workable solution to this challenge. However, UNHCR is chronically short on funding. For example, it received only 32 percent of requested funds for 2023, which leaves a funding gap of 68 percent of the financial requirements (UNHCR, 2022). As of 21 February 2023, it had only received seven percent of funds that it will it needs.

## **Stakeholder Analysis**

My project of integrating refugees into development in Malawi needs to reach actors who are involved in or affected by the camp and understand their level of influence and interest in the camp's operations. There are camp leaders who manage the camp activities in Dzaleka Refugee Camp. The camp leadership structure in Dzaleka Refugee Camp is designed to promote community participation and representation, with refugees themselves playing a critical role in managing and advocating for their own needs. The camp leadership structure in Dzaleka is made up of several layers, including Refugee Committees: These are committees established by refugees themselves, with the aim of representing the interests and needs of the refugee community in the camp. There are several committees, including the Refugee Welfare Committee, Women's Committee, Youth Committee, and Education Committee, among others. These committees are responsible for advocating for the rights of refugees, promoting community participation and mobilization, and supporting the provision of services to the

community. UNHCR: The United Nations High Commissioner for Refugees (UNHCR) has a presence in the camp and plays a critical role in coordinating and managing activities in the camp. UNHCR works closely with the Refugee Committees to ensure that the needs of the refugee community are met. Government of Malawi: The government of Malawi also plays a role in managing the camp, particularly in providing security and basic services such as health and education. The government works closely with UNHCR and the Refugee Committees to ensure that the needs of refugees are met. Camp Management: There is a Camp Manager appointed by UNHCR who is responsible for the overall management of the camp. The Camp Manager works with other stakeholders to ensure that basic services are provided to the refugee community.

As I mentioned before some key stakeholders in Dzaleka refugee camp include:

- Refugees and asylum seekers: Refugees and asylum seekers are the primary stakeholders in Dzaleka refugee camp. They are directly impacted by the camp's operations and decisions, and their needs and concerns should be considered when making decisions about integrating them into development.
- UNHCR: The United Nations High Commissioner for Refugees (UNHCR) is responsible for providing protection and assistance to refugees and asylum seekers in the camp. They are one of the primary actors in the camp and have a high level of influence over the camp's operations and their involvement in integrating refugee into development is needed.
- Malawi government: The government of Malawi is responsible for providing security and ensuring the safety and well-being of refugees and asylum seekers in the camp. They have a high level of influence over the camp's operations and decisions.

- NGOs and humanitarian organizations: Various NGOs and humanitarian organizations provide assistance and support to refugees and asylum seekers in the camp. They have a high level of influence over the camp's operations and decisions and play an essential role in providing essential services and support to the refugees.
- Local community: The local community surrounding Dzaleka refugee camp is also a stakeholder in the camp's operations. They may be impacted by the camp's presence and may have concerns about the camp's impact on the local economy, environment, and social dynamics.
- Donor agencies: Donor agencies provide financial support to the camp and may have specific priorities or expectations regarding how their funds are used. They have a high level of influence over the camp's operations and decisions these agencies include Plan International Malawi and World Food Program (WFP).

The most important stakeholders to reach are refugees, because they are the ones who need changes to become self-reliant. The UNHCR is also an important partner since it supports refugees and works with the government of Malawi to improve their living standards. It is better to work with both UNHCRs since they have worked with other countries before integrating refugees and it is the one to negotiate with the government of Malawi to see if the refugee policy can change. The refugee-led organizations are already grouped into one organization called Refugee Led Organization Network in Malawi (RELON -Malawi).

The most important stakeholders in the Dzaleka refugee camp are the refugees themselves, the host community, the local government, UNHCR (United Nations High Commissioner for Refugees), and other organizations that provide support to the camp. In terms of power, the

ultimate decision-making power lies with the local government, which has the authority to regulate the activities within the camp. However, UNHCR plays a significant role in coordinating the activities of stakeholders, including the government, NGOs, and the refugees themselves, to ensure that the needs of the refugee population are adequately addressed.

Ideally, power in the camp should be distributed among all stakeholders to ensure a participatory and inclusive decision-making process. This involves empowering refugees and the host community to take an active role in shaping the policies and programs that affect their lives.

NGOs and other organizations can also play a critical role in advocating for the rights of refugees and host communities and providing support for their self-reliance and economic empowerment.

In terms of integrating refugees into development in Malawi through an entrepreneurial approach, a collaborative and participatory approach involving all stakeholders is necessary to make a meaningful difference in the Dzaleka refugee camp and sustain positive outcomes in the long term.

<b>Type of Stakeholder</b>	<b>Name of person/org. and short description</b>	<b>Relationship to Project</b>	<b>Incentives, motivations, risks</b>	<b>How to engage</b>
Refugees and asylum seekers	Refugees and asylum seekers from Dzaleka Refugee Camp	Refugees and asylum seekers are directly impacted by the camp's operations and decisions, and their needs and concerns should be considered when making decisions	No incentives but they need to have the right to work and help others to develop the community	Through giving them trainings especially entrepreneurship training
UNHCR	The United Nations High Commissioner for Refugees is responsible for providing protection and assistance to refugees and asylum seekers in the camp	UNHCR have a high level of influence over the camp's operations and their involvement in integrating refugee into development is needed.	UNHCR employs some refugees volunteers as a way of involving them.	Continue involving refugees in some activities and continue to work with the government in order to integrate refugees
NGOs	UNHCR: Provides protection and aid to refugees. JRS: advocate for refugee rights JWL: Provide tertiary education to refugees.	They have experience working with refugees in Malawi and outside Malawi. They have experience in countries that respect and violate the rights of refugees and they know very well the impact of including the refugees in development and how it can be done.	The mentioned organizations are already using refugee volunteers and they know their abilities. Working with them can also increase the experience of refugees and can be considered as an example to local organizations that are denying employing refugees	I will discuss the project with them to understand the steps to integrate refugees and the challenges.  Getting honest feedback from them and knowing how self-reliance has helped refugees in other



				countries including Zambia and Uganda
Type of Stakeholder	Name of person/org. and short description	Relationship to Project	Incentives, motivations, risks	How to engage
Government of Malawi	Ministry of Homeland security: It oversees refugee security	It has the main departments that are working with refugees, which include the police, prison service, immigration and citizenship services, and the refugee department. These departments know many things about refugees, and they can support the idea of including refugees in the development.  Set the steps to integrate refugees and their self-reliance	Interest in creating new jobs and allocating the resources to other beneficial projects.  Risk to the country's security and increase of jobless people.  (Fear, misunderstanding about refugees among the larger public)	Getting feedback from the ministry of homeland security and the guidelines through meeting with them or emailing them.  Collaborating with the Ministry of homeland security in all steps
Local community	Host community members	Local community may have concerns about the camp's impact on the local economy, environment, and social dynamics	Local community have been working with refugees because some of them are working in the camp	Training that involves refugees and local community members are needed.
Donor agencies	Donor agencies provide financial support	They have specific priorities or expectations regarding how their funds are used.	Donor agencies use few refugees as volunteers and Malawians to implement their projects	Continuing advocating refugees and work with them to find ways to become self-reliant

Type of Stakeholder	Name of person/org. and short description	Relationship to Project	Incentives, motivations, risks	How to engage
Refugee led organizations	<p>RELON Malawi: Advocate for refugees and provide funds to refugee-led organizations.</p> <p>There Is Hope: Provide vocational Training.</p> <p>Salama Africa: Talent detection in refugee youth</p>	<p>Work with refugees and teach them how to be self-reliant within the camp.</p> <p>Train youth and women to prepare for their future</p>	<p>Interest in improving the living standards of refugee.</p> <p>Risk of their security outside the camp</p>	<p>Inform them and use their feedback to refine the project.</p>
Churches	<p>Muslim: They have two mosques, and they help in conflict resolution.</p> <p>Christian churches: They have many churches within the camp, and they help refugees solve their problems.</p>	<p>They provide some humanitarian assistance, and they aim to improve the living standards of refugees</p>	<p>Interest in collaborating with the government and other organizations</p>	<p>Inform them and use their feedback.</p> <p>Engage them in different processes of the project.</p>

# Need Assessment

## **Purpose of this needs assessment**

The purpose of this research is to find ways to strengthen entrepreneurship, improve integration for refugees, and increase job opportunities in Malawi society. This research also reflects on the challenges that refugees face in Malawi and how delaying to refine the Malawi Refugee Act of 1989 affects the self-reliance of refugees. This research gathered information from various people includes views of UNHCR in Malawi and talked also with the people who oversee refugees in Malawi on the part of the government. I have also included refugee leaders, church leaders, and community-based organizations for refugees.

In this research, 10 groups participated: UNHCR, Economic expert, University of Malawi, Refugee leaders, Refugee Youth, Traditional chiefs surrounding the camp, Unemployed Malawian youth, Ministry of Homeland affairs, church leaders, community-based organizations leaders, and Refugee Service Department (RSD). Majority of participants resides in central region of Malawi where Dzaleka Refugee Camp is located, and they are working or have a connection with refugees. Most of participants were interviewed individually and three focus groups were interviewed. In total 42 participants were interviewed.

## **Data Collection Procedures**

Data collection in the refugee camp and host community was difficult due to a variety of factors, such as language barriers, cultural differences, and security concerns. The first step was to identify and communicate the purpose of the research, which focused on the needs of refugees

and Malawians, the economy, and living conditions. Permission was required from UNHCR, community leaders, and traditional leaders. Some refugees and Malawians were not willing to participate, but after explaining the purpose of data collection, they agreed to participate. This is a refugee camp, and it was important to use a variety of data collection methods, including surveys, interviews, focus groups, and observation. The interviews were conducted in English, French, Swahili, and Chichewa. One interpreter was used to translate data from Chichewa to English. In the few cases where participants refused audiotaping, handwritten notes were taken.

## **Findings**

Refugees and other stakeholders recognize the potential of entrepreneurship as a means to build long-term income-generating opportunities. Entrepreneurship allows refugees to take control of their income and become less dependent on external sources of funding. By building sustainable businesses, refugees could create a stable income stream that can support their families and provide a foundation for long-term financial stability.

### **Finding 1: Refugees and other stakeholders strongly support strengthening entrepreneurship opportunities as a major approach to building self-reliance.**

According to the findings of the study, the majority of refugees, host community members, and stakeholders believe that entrepreneurship is a crucial element in building self-reliance for refugees. Economic experts and UNHCR workers emphasized the importance of entrepreneurship to improve the living standards of refugees and host community.

Entrepreneurship was mentioned as something that improved the living standards of refugees that are doing it in the camp because refugee entrepreneurs are able to generate income and create sustainable livelihoods. The economic experts showed that promoting entrepreneurship in

refugee communities could benefit host community through promoting economic growth and create new jobs. Interviewed Malawians and refugees respondent supported this idea.

“We are in a country where the number of unemployed youths is increasing. Allowing the refugees to start their entrepreneurship activities will reduce the number of unemployed people, and the number of workers will increase too through the sharing of skills and knowledge between refugees and local people” (Economic Expert).

**Finding 2: Starting a business could provide refugees with sustainable livelihoods and long-term income-generating opportunities.**

Refugees often face significant economic challenges, including limited access to formal employment, limited financial resources, and a lack of social networks. Entrepreneurship can be a powerful tool for refugees to overcome these challenges and create a sustainable income for themselves and their families. By starting their own businesses, refugees can create jobs for themselves and others, build skills and experience, and contribute to the local economy.

“It is not a secret that the refugees come with various problems in the community but helping them and assisting them to be part of the community and make them better citizens is important and a sign of humanity that can contribute to the social development of the country”. (UNHCR worker)

**Finding 3: Entrepreneurship could reduce dependence on aid.**

Refugees are able to start their own businesses and generate their own income, they become less reliant on aid from humanitarian organizations and host governments. This can help to free up

resources for other humanitarian needs and reduce the burden on host communities.

Entrepreneurship can provide refugees with sustainable livelihoods and income-generating opportunities over the long term. This can help refugees plan for their future and support their families, reducing the need for ongoing assistance. By creating jobs and contributing to the local economy, entrepreneurship can also help to create a more self-sufficient and resilient community. Furthermore, entrepreneurship can help to build skills and knowledge that can be useful in the future, even if refugees are eventually able to return home. By providing refugees with the tools and resources to start their own businesses, it can help to promote self-sufficiency and create a pathway to a brighter future.

“I don’t think the situation could be the same if we have the entrepreneurship rights.” We can start our own business that can help us be financially stable and stop relying on aid”.

(Refugee Leader)

**Finding 3: Malawi has a lot to learn from Zambia in terms of integrating refugees.**

Malawi has made progress in recent years in terms of refugee protection and support, there are still lessons that can be learned from Zambia's approach to refugee integration. One area where Zambia has excelled is in the promotion of self-reliance and entrepreneurship among refugees. Zambia has implemented policies and programs that promote the economic empowerment of refugees, including the provision of land for agriculture and the facilitation of access to financial services. This has enabled refugees to generate income, support their families, and contribute to the local economy. Zambia has also implemented innovative approaches to refugee education, including the integration of refugee children into the national education system. This has helped to improve access to education for refugee children and promote social integration. In addition,

Zambia has implemented progressive policies that enable refugees to access legal status and citizenship, providing a pathway to integration and long-term stability. Malawi can learn from these approaches and work to implement similar policies and programs to support the integration of refugees. By promoting self-reliance and entrepreneurship, supporting access to education, and providing pathways to legal status and citizenship, Malawi can create a more welcoming and supportive environment for refugees.

“Zambia has done a lot, and it is still doing a lot, to integrate refugees. On my side, Zambia is helping the international community find durable solutions for refugees. There are two important things that we can learn from Zambia. The first one is local integration, which can't happen without the effort of the government and also local people. It seems that they have reached this point since refugees have more rights than the ones we have here in Malawi. The second thing, which is the last one, is engaging refugees to become self-reliant. People have to work to achieve their dreams, and I don't think that you can reach your dreams when you are locked in a refugee camp with limited freedom”.

(Professor from University of Malawi)

**Finding 4: cash assistance is an important tool in helping refugees become self-reliant and start their own businesses.**

By providing refugees with cash assistance, they can use the resources to meet their basic needs, invest in education and training, and start their own businesses. Cash assistance can help refugees to become self-reliant by giving them the means to invest in their own economic opportunities. With cash assistance, refugees can buy the necessary equipment and inventory to start their own businesses and generate income. They can also use the resources to invest in

education and training, which can help them to develop the skills needed to succeed in their chosen fields. Furthermore, cash assistance can provide refugees with the flexibility to respond to their individual needs and circumstances. This can include investing in businesses that align with their skills and interests or investing in opportunities that arise in the local economy. In addition, cash assistance can help to promote the economic development of both the refugee and host communities. By providing refugees with the resources to invest in their own economic opportunities, they can contribute to the local economy and create jobs and income opportunities for themselves and others.

“Cash assistance for refugees is important, but it could consider some factors or consider specific needs. For instance, cash can be given to refugees who want to start businesses, further their education, or innovate new things to promote creativity and innovation among them”. (Economic Expert).

**Finding 5: Giving refugees access to education and economic opportunities, they can contribute to the development of these sectors and help to promote sustainable economic growth.**

Education is a critical component of refugee integration and can provide refugees with the knowledge and skills they need to succeed in their new communities. By investing in the education of refugees, Malawi can ensure that they have the skills and knowledge needed to contribute to the development of the country. Furthermore, refugees can also play a valuable role in the business sector of Malawi. By providing refugees with access to financial resources and training, they can start their own businesses and create jobs for themselves and others. This can help to promote economic growth and reduce poverty in both refugee and host communities.



Moreover, refugees can bring a unique perspective to the business sector in Malawi. They can introduce new ideas and practices and bring knowledge and experience from their home countries. This can lead to innovation and growth in the economy.

“For instance, I have been teaching at the University of Lubumbashi for 10 years, and because of insecurity, I am here in Malawi. I have a lot that I can contribute in terms of education, but I don’t have the right to do so” (Unemployed refugee).

**Finding 6: Legal restrictions on the rights to movement and ownership are major barrier to strengthening entrepreneurship in Dzaleka refugee camp in Malawi.**

These restrictions limit the ability of refugees to access markets and resources, which can hinder their ability to start and grow their businesses. The right to movement is essential for refugees to access markets, customers, and suppliers. However, refugees in Dzaleka are restricted in their movement by policies that require them to obtain permits to leave the camp. This can make it difficult for refugees to access markets, training, and other resources that are essential for starting and growing their businesses. Similarly, legal restrictions on ownership make it difficult for refugees to access the resources they need to start and grow their businesses. For example, refugees are not able to own land or property, which limit their ability to secure loans and other resources needed to invest in their businesses. These legal restrictions also limit the ability of refugees to access financial services, such as loans and credit. Refugees struggle to invest in their businesses and make the necessary investments to grow their enterprises. To overcome these barriers, it is important to promote policies and practices that support the rights of refugees to movement and ownership. This can include advocating for policies that allow refugees to move

freely and access resources, as well as promoting initiatives that provide refugees with access to financial services and training.

“Legal restrictions on ownership are a common challenge that we are facing in this country. We are not allowed to own land or property and are required to access credit or other financial resources necessary to start a business.” (Unemployed Refugee)

**Finding 7: If refugees have rights to work outside the camp, it would expand rapidly entrepreneurship engagement in businesses and other economic activities.**

Having entrepreneurship rights would mean that refugees have the legal authority to start and run their own businesses, access markets, and own property or assets. Entrepreneurship rights would give refugees the opportunity to use their skills, knowledge, and experience to create economic opportunities for themselves and others. It would also allow refugees to contribute to the local economy, generate income, and reduce their reliance on aid. Furthermore, entrepreneurship rights could also help to reduce the legal barriers to starting and growing a business. This could include policies that support access to financial services, property rights, and access to markets. These policies could help to create an environment that is conducive to entrepreneurship, thereby increasing the chances of success for refugee entrepreneurs. Entrepreneurship rights could also help to promote social inclusion and reduce discrimination against refugees. By giving refugees the right to start and run their own businesses, it would demonstrate that they are valued members of the community and can contribute to the economic and social development of the country.

“I don’t think the situation could be the same if we have the entrepreneurship rights.” We can start our own business that can help us be financially stable and stop relying on aid”.

(Refugee Leader)

**Finding 8: Mental health support is an important way of integrating refugees in Malawi.**

Mental health problems are common among refugees, who may have experienced traumatic events such as violence, displacement, and separation from their families. These experiences can have long-lasting effects on mental health, making it difficult for refugees to adjust to their new environment and engage in daily activities, including work and entrepreneurship. Providing mental health support can help to address these issues and promote the integration of refugees into their new communities. Mental health support can include counseling, therapy, and other forms of support that are tailored to the needs of refugees. By addressing mental health issues, refugees can improve their well-being, reduce their stress levels, and increase their ability to engage in daily activities, including work and entrepreneurship. Mental health support can also help to reduce the stigma and discrimination that refugees may face in their new communities. By promoting mental health awareness and providing support to refugees, it can help to raise awareness about the challenges that refugees face and reduce discrimination against them. Mental health support can help to improve the overall well-being and productivity of refugees, which can contribute to the economic development of Malawi. By promoting the mental health of refugees and supporting their integration into society, it can help to create a more inclusive and supportive environment for entrepreneurship and economic growth.

“One of the good ways of integrating the refugee is to offer mental health support. Most refugees could stop working because of the bad memories of the past but preparing them

mentally can make them good citizens who can work with others to develop the country”.  
(Ministry of Homeland Security worker).

## **Findings Conclusion**

Numbers of refugees in Malawi is increasing, and humanitarian aid is reducing. It is time to think about integrating the refugees into the host community as a solution to refugee problems and giving them opportunities to become self-reliant.

One way for better integration is the collaboration of government and non-governmental organizations, as well as the willingness of the local people. Refugees, as people who need to improve their lives, also need entrepreneurship training as a way to be an asset to the Malawian community that is struggling with the high level of unemployment. Entrepreneurship training can improve the living standards of both refugees and locals by increasing production and paying taxes when doing various businesses. Providing the necessary support in terms of entrepreneurship, education, and employment to refugees and local people will improve the economy and development of Malawi in general.

Strengthening entrepreneurship can be an effective strategy to improve integration for refugees and increase job opportunities in Malawi for both refugees and local people. As most of the respondents confirmed, entrepreneurship can create jobs for both Malawians and refugees since business is not for one person and has an impact on the whole community in terms of reducing unemployment and paying the taxes that are used by the nation. By starting businesses, the refugees will become self-reliant, and the humanitarian organizations will redirect aid to other

activities. Entrepreneurship will promote social cohesion because both refugees and locals will learn from each other. The respondents also mentioned fostering innovation and economic growth. Some refugees have experience and knowledge in various economic fields, and this can be an opportunity to increase the number of workers who will contribute to the growth of the economy of Malawi.

## **Theory of Change**

The theory of change for expanding refugee entrepreneurship in Malawi is based on the premise that creating a conducive environment that fosters entrepreneurship among refugees will lead to economic empowerment, improved livelihoods, and reduced dependency on humanitarian aid.

To achieve this goal, it is important to provide refugees with the necessary skills, resources, and support to start and grow their businesses. This will not only benefit refugees but also the local economy, as their businesses can create employment opportunities and stimulate economic growth. By supporting refugee entrepreneurship, we can create a sustainable solution to the challenges faced by refugees, while contributing to the development of Malawi as a whole.

The program aims to provide refugees in Malawi with the necessary resources, skills, and support to start and grow their businesses. It will offer training and mentoring programs to help refugees develop their business ideas, create business plans, and access funding opportunities.

The program will also provide access to market information, networking opportunities, and technical assistance to help refugee entrepreneurs overcome the challenges they face. To ensure the sustainability of the program, partnerships with local organizations, government agencies, and the private sector will be established to provide ongoing support and resources to refugee entrepreneurs.

The program will be implemented in partnership with local organizations that work with refugees in Malawi. The program will begin with a needs assessment to identify the specific needs and challenges faced by refugee entrepreneurs in the country. Based on the findings, training and mentoring programs will be designed and implemented to address these needs. The program will also establish partnerships with financial institutions and investors to provide funding opportunities for refugee entrepreneurs. To ensure sustainability, the program will also seek to establish partnerships with the private sector to create market linkages for refugee businesses. Monitoring and evaluation will be conducted to track the progress and impact of the program, and to identify areas for improvement.

Theory of Change Framework

① INTERVENTION

② ASSUMPTIONS

**Integrate displaced people into development through a self-reliance program.** A. local language and job training b. access to job opportunities. C. cash assistance

Local language to improve collaboration.

Willingness of both local people and refugees to share experience

Establishing entrepreneurship-based relationship between refugees and local people

**Critical question**  
How can local language training help refugees to become self-reliant?

**Critical question**  
what are the benefits of refugees to the host country?

**Critical question**  
Why refugees need cash assistance to contribute to the economy?

**Unexpected turn**  
Because refugees need to know local language to talk to donors

**Unexpected turn**  
because refugees will be a burden to the host country since a lot of cash will be allocated to them.

**Unexpected turn**  
because refugees don't have land or other means to start the business.

**Rethink:**  
Maybe refugees and displaced people prefer to use their mother tongue languages

**Possible intervention**  
organize sessions to understand how knowing local languages will assist them to work locally and interact the local people

**Rethink**  
Maybe refugees' ambition is to compete with the host community in the job market.

**Possible Intervention**  
Teach people why collaboration is needed to achieve the sustainable development goals of 2030 as a nation.

**Rethink**  
Maybe local people or refugees think that they can use donations to create jobs.

**Possible intervention**  
offering entrepreneurship training to both refugees and local people

# Program Description

After conducting extensive research on the refugee situation in Malawi, it has become evident that entrepreneurship will be a powerful tool in integrating refugees into development. With a high number of refugees living in Malawi, it is crucial to explore ways in which they can be integrated into the country's development agenda. Entrepreneurship will provide a means for refugees to not only support themselves and their families but also contribute to the overall economic growth of the country. A comprehensive needs assessment, capacity building, access to finance, networking, market linkages, and monitoring and evaluation are all critical components of a successful entrepreneurship program for refugees.

I am proposing that an organization be formed to implement the "Refugees Integrated into Development in Malawi through an Entrepreneurship Approach" program. This program could be implemented by the UNHCR or other donor agencies, but it is also possible to create a new organization specifically for this purpose. RELON-Malawi, which has the trust and networks in Malawi, could also be a good fit to take on this initiative. From my findings, the most important elements to be addressed in the program are increasing the skills of refugees, getting credit and resources, and advocating for changed policies. To achieve the outcome of improved self-reliance through entrepreneurship, the program should provide training and support to refugees to start and grow their businesses. This program will also work to create an enabling environment for entrepreneurship by engaging with local authorities, creating market linkages, and providing access to financing. The program will be implemented both in the camp and outside the camp. The program needs to have a headquarters to coordinate its activities and support its operation. There are existing programs that can be united into a collaborative effort to achieve the objectives of the program. This program will likely take a multiyear effort to achieve



its objectives. It will start with a comprehensive needs assessment to identify the specific needs and opportunities of refugees. The program will start as soon as possible to provide immediate support to refugees and facilitate their integration into the local economy.

This program is realistic because it builds on the existing skills and strengths of refugees, and entrepreneurship has been shown to be an effective way to increase self-reliance and reduce dependency on aid. The program will work with existing programs to leverage their resources and expertise. The constituency that needs to be engaged includes refugees, local authorities, financial institutions, and private sector actors. Funding will be raised through various sources, including governments, philanthropic organizations, and private sector investors. The "Refugees Integrated into Development in Malawi through an Entrepreneurship Approach" program is necessary because it will provide refugees with the necessary skills and resources to start and grow their businesses, and it will create an enabling environment for entrepreneurship. This will not only improve the self-reliance of refugees but also contribute to the development of the local economy. This program will also help to reduce the dependency on aid and create a sustainable pathway for refugees to integrate into the local community. The program will have a positive impact on the lives of refugees and contribute to the long-term development of Malawi.

**Objective 1: Increase access to loans for refugees.**

**Strategies:**

- Establish partnerships with financial institutions to offer specialized loan products.
- Develop financial literacy training programs to educate individuals on loan management.
- Provide mentorship activities to guide individuals in the loan application process.

**Activities:**

- Conduct market research to identify potential partner financial institutions. (Month 1)
- Reach out to identified financial institutions and initiate partnership discussions. (Month 2)
- Negotiate terms and conditions with selected financial institutions. (Months 3-4)
- Finalize partnership agreements and establish operational processes. (Month 5)
- Design and develop a comprehensive financial literacy curriculum. (Months 1-3)
- Recruit and train financial literacy instructors. (Month 4)
- Implement financial literacy training programs in collaboration with partner institutions. (Months 5-6)
- Organize mentorship activities, such as workshops and one-on-one guidance sessions. (Months 3-6)

**Objective 2: Improve employability skills among disadvantaged youth.****Strategies:**

- Develop vocational training programs aligned with market demand.
- Offer career counseling and job placement assistance.
- Facilitate networking opportunities with employers and industry professionals.

**Activities:**

- Conduct labor market analysis to identify in-demand sectors and skills. (Month 1)
- Design vocational training programs based on identified skills gaps. (Months 2-4)

- Collaborate with local training providers or develop in-house training resources. (Months 3-5)
- Recruit qualified trainers or instructors for the vocational training programs. (Month 4)
- Advertise and promote the vocational training programs to target beneficiaries. (Month 5)
- Provide career counseling services, including aptitude assessments and goal setting. (Months 2-6)
- Develop partnerships with employers and create job placement channels. (Months 3-6)
- Organize networking events, job fairs, and industry-specific workshops. (Months 4-6)

**Timeline:**

**First six months:**

- Conduct market research to identify potential partner financial institutions. (Month 1)
- Conduct labor market analysis to identify in-demand sectors and skills. (Month 1)
- Design and develop a comprehensive financial literacy curriculum. (Months 1-3)
- Design vocational training programs based on identified skills gaps. (Months 2-4)
- Reach out to identified financial institutions and initiate partnership discussions. (Month 2)
- Collaborate with local training providers or develop in-house training resources. (Months 3-5)
- Recruit qualified trainers or instructors for the vocational training programs. (Month 4)
- Organize mentorship activities, such as workshops and one-on-one guidance sessions. (Months 3-6)

**Second six months:**

- Negotiate terms and conditions with selected financial institutions. (Months 3-4)
- Finalize partnership agreements and establish operational processes. (Month 5)
- Recruit and train financial literacy instructors. (Month 4)
- Implement financial literacy training programs in collaboration with partner institutions. (Months 5-6)
- Provide career counseling services, including aptitude assessments and goal setting. (Months 2-6)
- Develop partnerships with employers and create job placement channels. (Months 3-6)
- Advertise and promote the vocational training programs to target beneficiaries. (Month 5)
- Organize networking events, job fairs, and industry-specific workshops. (Months 4-6)

**Third six months:**

- Launch Loan Initiative. (Month 6)
- Provide career counseling services and assist with job search and application processes. (Months 6-9)
- Offer vocational training programs

**Partners**

Partnering with financial institutions and donors, local business associations and chambers of commerce, refugee-led organizations, and government agencies and policymakers will be a powerful way to support refugee entrepreneurship in Malawi.

*Financial institutions and donors to provide funding and resources for refugee entrepreneurship.*

Partnering with financial institutions and donors will be a valuable way to provide funding and resources for refugee entrepreneurship in Malawi. There are some potential partners that will be considered:

- International development organizations: International development organizations such as the World Bank, the International Finance Corporation (IFC), and the United Nations Development Programme (UNDP) may provide funding and technical assistance to support refugee entrepreneurship. These organizations may provide grants, loans, or other types of financial resources to help refugee entrepreneurs start and grow their businesses. Additionally, they may also provide training and mentorship programs to help refugee entrepreneurs build their skills and knowledge.
- Local banks and microfinance institutions: Local banks and microfinance institutions may offer loans, savings accounts, and other financial services to refugee entrepreneurs. These partners may provide access to capital, financial education, and other resources to help refugee entrepreneurs grow their businesses.
- Impact investors: Impact investors may provide equity or debt financing to support refugee entrepreneurship. These investors typically seek to generate both financial returns and positive social or environmental impact and may be interested in investing in refugee-led businesses that have the potential to create positive change in their communities.
- Philanthropic organizations: Philanthropic organizations such as foundations and trusts may provide grants or other types of funding to support refugee entrepreneurship. These partners may focus on specific sectors or geographic areas and may be interested in supporting initiatives that align with their mission and values. Partnering with financial

institutions and donors will help to provide the funding and resources needed to support refugee entrepreneurship in Malawi.

The above strategies will help to provide the capital, technical assistance, and other support needed to help refugee entrepreneurs start and grow their businesses, create jobs, and contribute to the local economy.

***Local business associations and chambers of commerce to connect refugee entrepreneurs with established businesses and mentors.***

Partnering with local business associations and chambers of commerce will be a valuable way to connect refugee entrepreneurs with established businesses and mentors in Malawi. The following partners will be considered:

- **Malawi Confederation of Chambers of Commerce and Industry (MCCCI):** The MCCCI is a national business association in Malawi that represents the interests of businesses across a range of sectors. Partnering with the MCCCI will help to connect refugee entrepreneurs with established businesses, mentors, and other resources. The MCCCI may provide networking opportunities, training programs, and other support services to help refugee entrepreneurs build their businesses.
- **Local chambers of commerce:** The local chambers of commerce or business associations in the communities where refugee entrepreneurs are located. Partnering with these organizations will help to provide access to local business networks and mentors, as well as information about local market conditions and opportunities.
- **Business incubators and accelerators:** Business incubators and accelerators are programs that provide support to early-stage businesses, including mentorship, training, and access

to funding. Partnering with business incubators and accelerators will help to provide refugee entrepreneurs with the resources and support they need to start and grow their businesses.

- Business mentors and advisors: Partnering with experienced business owners and professionals will provide refugee entrepreneurs with valuable guidance and support. Mentors and advisors may provide advice on topics such as business planning, marketing, financial management, and customer service, and will help refugee entrepreneurs navigate the challenges of starting and growing a business in a new environment.

***Refugee-led organizations to provide support and representation for refugee entrepreneurs.***

Partnering with refugee-led organizations will be a valuable way to provide support and representation for refugee entrepreneurs in Malawi. The following strategies will be considered:

- Refugee-run businesses: Partnering with refugee-run businesses will help to build a supportive community of refugee entrepreneurs in Malawi. These businesses will provide mentorship, networking opportunities, and other forms of support to other refugee entrepreneurs who are just starting out.
- Refugee-led organizations: The current refugee led organizations and the ones that will be formed in future, will focus on providing support and representation for refugees in various sectors. Partnering with these organizations will help to provide a platform for refugee entrepreneurs to share their experiences and connect with resources, while also helping to advocate for the needs and rights of refugees.
- Community-based organizations: Community-based organizations may provide a range of support services to refugees, including job training, language classes, and other forms

of support. Partnering with these organizations will help to provide refugee entrepreneurs with the skills and resources they need to start and grow their businesses.

- Advocacy organizations: There are some advocacy organizations in Malawi such as Malawi Human Rights Defenders Coalition that focus on human rights and representation.

Partnering with these organizations will help to amplify the voices of refugee entrepreneurs, advocate for their needs and rights, and help to create a more inclusive and welcoming environment for refugees in the business community.

***Government agencies and policymakers to create an enabling environment for refugee entrepreneurship in Malawi.***

Refugee entrepreneurship will be an important driver of economic growth and development, not only for refugees themselves but also for host communities. In order to create an enabling environment for refugee entrepreneurship in Malawi, the following strategies will be considered:

- Government agencies and policymakers will work together to assist refugees to get access to finance: Access to finance is a critical component for entrepreneurship success. Government agencies and policymakers will work with financial institutions to create innovative financing mechanisms that will enable refugees to access capital at affordable rates. This will include the provision of microfinance loans, grants, and other forms of financial assistance.
- Simplify regulatory processes: The regulatory environment is difficult for refugees to start and grow businesses. Simplifying regulatory processes will reduce the barriers to entry and encourage entrepreneurship. This will include streamlining business



registration processes, reducing licensing fees, and creating a one-stop-shop for business registration.

- Foster skills development: Skills development is an essential component of entrepreneurship success. Government agencies and policymakers will collaborate with NGOs and other organizations to provide skills development and training programs to refugees. These programs will include business management skills, marketing, financial management, and other relevant skills as was mentioned before.
- Provide access to markets: Access to markets is crucial for entrepreneurship success. Government agencies and policymakers will work with private sector organizations to provide refugees with access to markets. This will include creating market linkages, connecting refugees with suppliers and buyers, and providing information on market opportunities.

Create an enabling policy environment: The policy environment will have a significant impact on entrepreneurship success. Government agencies and policymakers will create an enabling policy environment that encourages entrepreneurship and supports refugees. This will include creating a legal framework that protects the rights of refugees, providing tax incentives for refugee-owned businesses, and supporting innovation and entrepreneurship through policy and regulatory reforms.

***Building a robust network of partners.***

To build a robust network of partners, the "Refugees Integration into Development in Malawi through an Entrepreneurship Approach" program will adopt a multi-stakeholder approach, actively involving local organizations, government agencies, and other stakeholders. The program will aim to establish

partnerships with key stakeholders who share the vision and mission of promoting entrepreneurship among refugees. Here are some important partners to consider:

- **Financial Institutions:** Collaborating with local banks, microfinance institutions, and other financial service providers will be crucial to provide refugee entrepreneurs with access to capital, loans, and financial services. These partnerships will help facilitate the financing needs of refugee entrepreneurs as they start and grow their businesses.
- **Refugee Training Programs:** Partnering with existing refugee training programs that focus on entrepreneurship will provide specialized training and skills development opportunities for refugee entrepreneurs. These programs can offer targeted support in areas such as business planning, marketing, financial management, and vocational training.
- **Refugee-Led Organizations (RLOs):** Engaging with RLOs that are concerned with entrepreneurship and economic empowerment will ensure direct involvement and representation of refugee communities in the program. RLOs can provide valuable insights, support, and advocacy, strengthening the program's impact and reach.
- **Government Agencies:** Collaborating with relevant government agencies, such as the Ministry of Industry, Trade and Tourism, and the Ministry of Home Affairs and Internal Security, will be crucial for creating an enabling environment for refugee entrepreneurship. These partnerships can involve policy advocacy, simplifying business registration processes, providing tax incentives, and ensuring refugee entrepreneurs are protected from exploitation.
- **Local NGOs and Community-Based Organizations:** Partnering with local NGOs and community-based organizations with expertise in entrepreneurship development and support will provide refugee entrepreneurs with training, mentorship, and access to networks. These organizations can also play a vital role in raising awareness and fostering a welcoming environment for refugees in local communities.

The specific number of partners will vary, it is important to strike a balance between having enough partners to provide comprehensive support and avoiding excessive coordination challenges. Initially, it will focus on establishing partnerships with a core group of stakeholders, including financial institutions, refugee training programs, and a few RLOs concerned with entrepreneurship. These partners can form the foundation of the network and provide essential support for the program's implementation.

As the program progresses, additional partnerships will be developed with other stakeholders, such as business associations, chambers of commerce, other relevant government departments, non-governmental organizations (NGOs), and international organizations working on entrepreneurship and refugee issues. These partnerships will further expand the program's reach, access to resources, and expertise, enhancing its overall effectiveness.

## **Sustainability**

### ***Develop partnerships and collaborations to leverage resources and expertise for the program.***

Partnerships and collaborations are essential for leveraging resources and expertise that will help to make a program successful. When developing partnerships and collaborations, the following steps will be taken:

- Identify potential partners: It is important to identify potential partners who share similar goals and values as the program. Potential partners will include academic institutions, government agencies, NGOs, private sector organizations, and international organizations.
- Assess the strengths and weaknesses of potential partners: It is important to assess the strengths and weaknesses of potential partners to determine how they will contribute to

the program. This will be done by reviewing their track record in similar initiatives and evaluating their capacity to provide resources and expertise.

- Define the scope of the partnership: The scope of the partnership will be defined clearly. This will include the specific roles and responsibilities of each partner, the expected outcomes, and the duration of the partnership.
- Develop a partnership agreement: A partnership agreement will be developed to formalize the partnership. The agreement will outline the roles and responsibilities of each partner, the resources to be contributed, and the expected outcomes. It will also define how the partnership will be managed, including how decisions will be made, how conflicts will be resolved, and how progress will be monitored and evaluated.
- Implement the partnership: Once the partnership agreement has been developed, it is important to implement it effectively. This will include providing necessary resources, building trust between partners, and ensuring that there is regular communication and collaboration between partners. When done effectively, partnerships will help to increase the program's reach, effectiveness, and sustainability.

***Establish a monitoring and evaluation framework to track progress and measure impact.***

Establishing a monitoring and evaluation framework is essential for tracking progress and measuring the impact of a program. A monitoring and evaluation framework will help to identify areas that require improvement and provide feedback on program performance. The following steps will be taken to establish a monitoring and evaluation framework:

- Define the program objectives and expected outcomes: The program objectives and expected outcomes will be defined clearly. This will include the specific goals of the program and the expected changes in the lives of the beneficiaries.

- Develop key performance indicators (KPIs): Key performance indicators (KPIs) will be developed to measure progress towards the program objectives and expected outcomes. KPIs will be specific, measurable, achievable, relevant, and time-bound (SMART).
- Identify data sources: Data sources will be identified for each KPI. These will include surveys, interviews, focus groups, and program records.
- Develop data collection tools: Data collection tools will be developed for each KPI. These will include surveys, questionnaires, and checklists.
- Collect data: Data will be collected regularly using the identified data collection tools.
- Analyze data: Data will be analyzed to determine the program's performance against the KPIs. This will be done using statistical analysis tools and software.
- Evaluate program impact: The impact of the program will be evaluated based on the analysis of the data collected. The evaluation will identify the strengths and weaknesses of the program and recommend improvements.
- Use the results for program improvement: The results of the monitoring and evaluation will be used to improve the program. This will include identifying areas that require improvement and making changes to the program.

In conclusion, establishing a monitoring and evaluation framework is essential for tracking progress and measuring the impact of the program of integrating refugee into development in Malawi through an entrepreneurship approach.

***Explore revenue-generating activities to support the long-term sustainability of the program, such as fee-for-service training and consulting for businesses.***

Exploring revenue-generating activities is important for the long-term sustainability of a program. This will help to ensure that the program will continue to provide services and support

to the beneficiaries even after the initial funding has ended. One potential revenue-generating activity for a program focused on integrating refugees into development in Malawi through an entrepreneurship approach is fee-for-service training and consulting for businesses. The following steps will be taken to explore and implement this activity:

- Assess the potential demand for fee-for-service training and consulting: It is important to assess the potential demand for fee-for-service training and consulting among businesses in Malawi. This will be done through market research and surveys.
- Develop a training and consulting program: Based on the demand assessment, a training and consulting program will be developed that meets the needs of the businesses. The program will be designed to provide practical and relevant training and consulting services that help businesses to improve their operations and grow their revenues.
- Define the fee structure: The fee structure for the training and consulting services will be defined. This will include hourly rates or fixed fees for specific services.
- Develop marketing and outreach strategies: Marketing and outreach strategies will be developed to promote the training and consulting services to potential clients. This will include targeted advertising, referrals, and partnerships with other organizations.
- Establish partnerships with local organizations: Partnerships with local organizations will help to increase the reach and impact of the training and consulting services. This will include partnerships with business associations, chambers of commerce, and local NGOs.
- Hire and train staff: Staff will be hired and trained to provide the training and consulting services. This will include trainers, consultants, and support staff.
- Monitor and evaluate the program: The program will be monitored and evaluated to ensure that it is meeting the needs of the businesses and generating revenue for the

program. This will include regular feedback from clients and analysis of the financial performance of the program.

***Develop a plan for transitioning the program to local ownership and leadership.***

Developing a plan for transitioning a program to local ownership and leadership is important for ensuring the sustainability and long-term impact of the program. The following steps will be taken to develop a plan for transitioning a program focused on integrating refugees into development in Malawi through an entrepreneurship approach to local ownership and leadership:

- Engage with local stakeholders: Engage with local stakeholders, including government agencies, community leaders, and local NGOs, to understand their needs and perspectives on the program. This will help to build relationships and support for the program.
- Build local capacity: Build local capacity by identifying and training local staff to take on leadership roles in the program. This will include training in program management, financial management, and monitoring and evaluation.
- Establish partnerships with local organizations: Establish partnerships with local organizations that will provide support and resources to the program. This will include partnerships with local NGOs, business associations, and government agencies.
- Develop a transition plan: Develop a transition plan that outlines the steps and timeline for transitioning the program to local ownership and leadership. The plan will include strategies for building local capacity, establishing partnerships, and transferring program management responsibilities.
- Monitor and evaluate the transition: Monitor and evaluate the transition to ensure that it is proceeding according to plan and that the program is being effectively managed by local

staff. This will include regular feedback from stakeholders and analysis of program performance.

- Provide ongoing support: Provide ongoing support to local staff and organizations after the transition to ensure that they have the resources and knowledge necessary to effectively manage the program.
- Evaluate the impact of the transition: Evaluate the impact of the transition on the program's effectiveness and sustainability. This will include analysis of program performance and stakeholder feedback.

## **Evaluation**

*Develop a set of metrics to track progress towards program objectives, such as the number of businesses started, jobs created, and income generated by refugee entrepreneurs.*

Developing a set of metrics is essential to track progress towards program objectives and measure the impact of the program. The following possible metrics will be considered:

- Number of businesses started by refugee entrepreneurs.
- Number of jobs created by refugee entrepreneurs.
- Amount of income generated by refugee entrepreneurs.
- Percentage of businesses that are still operational after one year.
- Amount of capital raised by refugee entrepreneurs.
- Number of partnerships formed between refugee entrepreneurs and local businesses or organizations.
- Number of training sessions or workshops conducted for refugee entrepreneurs.



- Number of referrals made to business support services, such as legal, financial, or marketing assistance Number of female refugee entrepreneurs supported by the program.
- Number of youth refugee entrepreneurs supported by the program.

It is essential to ensure that the metrics chosen to align with the program objectives and are specific, measurable, achievable, relevant, and time-bound (SMART). By tracking progress towards these metrics, the program will measure its impact and identify areas for improvement to enhance its effectiveness.

***Regularly collect and analyze data to inform program decision-making and continuous improvement.***

Regularly collecting and analyzing data is critical to inform program decision-making and ensure continuous improvement. Here are important steps to follow:

- Determine data collection methods: Decide on the data collection methods that will be used to collect the metrics identified earlier. These methods may include surveys, interviews, focus groups, or observation.
- Set data collection schedule: Establish a schedule for data collection to ensure that it is done regularly and consistently.
- Establish a data management system: Develop a data management system to ensure that all data collected is organized, stored securely, and easily accessible.
- Analyze the data: Use statistical methods to analyze the data collected to identify patterns, trends, and correlations.
- Communicate the data: Communicate the data collected to stakeholders in a clear and concise manner to inform decision-making and program improvements.

- Use the data: Use the information gathered from the data analysis to make informed decisions on program adjustments or enhancements to improve its effectiveness.

By regularly collecting and analyzing data, the program will make evidence-based decisions and continuous improvements to ensure that it is achieving its goals and positively impacting the refugee community.

***Conduct surveys and focus groups with program participants to gather feedback and identify areas for improvement.***

Conducting surveys and focus groups with program participants is an effective way to gather feedback and identify areas for improvement. Here are some steps to follow:

- Develop survey and focus group questions: Develop survey and focus group questions that are designed to elicit feedback on program effectiveness, areas for improvement, and the overall experience of participants.
- Select participants: Select a representative sample of program participants to participate in the surveys and focus groups.
- Schedule surveys and focus groups: Schedule the surveys and focus groups at a time that is convenient for participants and ensures maximum participation.
- Conduct the surveys and focus groups: Conduct the surveys and focus groups in a structured manner, ensuring that all questions are covered, and participants have the opportunity to provide additional feedback.
- Analyze the feedback: Analyze the feedback gathered from the surveys and focus groups to identify common themes and areas for improvement.

- Use the feedback: Use the feedback to inform program adjustments and enhancements to improve its effectiveness.
- Communicate the results: Communicate the results of the surveys and focus groups to stakeholders, including donors, partners, and the refugee community.

By conducting surveys and focus groups, the program will gather valuable feedback from participants and use it to improve the program's effectiveness and impact. Additionally, this feedback will be used to inform program adjustments and inform future program planning.

***Share program data and impact with stakeholders, including donors, partners, and the refugee community.***

Sharing program data and impact with stakeholders is crucial to demonstrating the program's effectiveness and securing continued support. Here are some steps to follow:

- Identify stakeholders: Identify the key stakeholders who will be interested in the program's data and impact. This may include donors, partners, government agencies, and the refugee community.
- Determine data to share: Determine which program data and impact will be shared with each stakeholder. Consider the metrics established earlier in the program and any other relevant data points.
- Develop a communication plan: Develop a communication plan that outlines how and when the data and impact will be shared with each stakeholder. This may include regular reports, presentations, or meetings.

- **Communicate the data and impact:** Share the program's data and impact with stakeholders through the communication plan developed earlier. Be sure to present the data and impact in a clear and concise manner that is easy to understand.
- **Seek feedback:** Seek feedback from stakeholders on the program's data and impact. This will help identify areas for improvement and opportunities for collaboration.
- **Use feedback to improve the program:** Use the feedback gathered to make improvements to the program and enhance its impact.

By sharing program data and impact with stakeholders, the program will demonstrate its effectiveness, secure continued support, and identify opportunities for improvement and collaboration.

In the context of this program "Refugees Integrated into Development in Malawi through an Entrepreneurship Approach" refers to its ability to continue and thrive beyond the initial phase or funding period. The duration of the program will depend on various factors, including the goals and objectives, available resources, and the needs of the refugee population. The program will be designed with a long-term perspective, typically extending beyond a few years. This allows for a more comprehensive approach to refugee integration and ensures ongoing support for refugee entrepreneurs. To ensure sustainability, the program will need to establish certain infrastructure and mechanisms. Here are some key components:

- **Financial Sustainability:** Exploring revenue-generating activities, such as fee-for-service training and consulting for businesses, will help generate income to sustain the program. This diversification of funding sources reduces dependence on external funding and increases financial stability.

- **Partnerships and Collaborations:** Building strong partnerships with various stakeholders, as mentioned earlier, will be crucial. These partnerships will provide ongoing support, resources, and expertise, contributing to the sustainability of the program.
- **Monitoring and Evaluation Framework:** Establishing a robust monitoring and evaluation framework enables the program to track progress, measure impact, and identify areas for improvement. This continuous assessment helps refine program strategies, enhance effectiveness, and ensure long-term sustainability.
- **Local Ownership and Leadership:** Developing a plan for transitioning the program to local ownership and leadership is essential. Building local capacity, engaging with local stakeholders, and providing ongoing support to local staff and organizations will help ensure the program's sustainability and relevance within the local context.
- **Continuous Adaptation and Improvement:** The program should be designed with flexibility and adaptability in mind. As the needs and circumstances of refugee entrepreneurs evolve, the program should be able to adapt its strategies and services accordingly. Regular feedback from stakeholders and evaluation of program impact will contribute to its continuous improvement and long-term viability.

By incorporating these elements, the program will establish a strong foundation for sustainability, ensuring its ability to support refugee integration into the development of Malawi through entrepreneurship beyond its initial phase.

## **Implementation**

## **Timeline:**

### ***Planning and partnership development: 3 months***

During the planning and partnership development phase, there are several key steps to take that includes Identifying stakeholders:

- Identify key stakeholders who are interested in and will support the program, including local government agencies, NGOs, private sector organizations, and refugee community leaders.
- Developing partnerships: Develop partnerships and collaborations with identified stakeholders to leverage resources and expertise for the program. This may include formalizing partnerships through memoranda of understanding (MOUs) or other agreements.
- Conduct a needs assessment: Conduct a needs assessment to better understand the challenges faced by refugees in Malawi and the support they need to start and grow their businesses. This will help tailor the program to the specific needs of the refugee community.
- Establish a steering committee: Establish a steering committee comprised of key stakeholders to oversee the planning and implementation of the program. This committee will help ensure that the program is aligned with local priorities and addresses the unique challenges faced by refugees in Malawi.
- Develop a budget: Develop a budget for the program, including funding sources and estimated expenses. This will help ensure that the program is financially sustainable and will meet its objectives.

### ***Program development and curriculum design: 6 months***

During the program development and curriculum design phase, the program team will focus on creating a comprehensive and effective curriculum that will prepare refugees to start and grow successful businesses. Some key steps during this phase include:

- **Develop program objectives:** Establish clear program objectives that align with the needs of the refugee community and the goals of the program.
- **Design the curriculum:** Design a comprehensive curriculum that includes training on key skills such as business planning, marketing, financial management, and operations. The curriculum will be tailored to the needs of the refugee community and will incorporate best practices from successful entrepreneurship programs.
- **Identify trainers and facilitators:** Identify trainers and facilitators who will deliver the curriculum effectively and have experience working with refugees.
- **Develop training materials:** Develop training materials such as manuals, handouts, and presentations that support the delivery of the curriculum.
- **Incorporate cultural sensitivity:** Incorporate cultural sensitivity into the program design to ensure that the program is respectful of the refugee community's culture and traditions.
- **Pilot test the curriculum:** Pilot test the curriculum with a small group of refugees to identify areas for improvement and refine the curriculum before scaling up.

By focusing on these steps, the program team will develop a high-quality curriculum that meets the needs of the refugee community and prepares them for successful entrepreneurship.

### ***Program launch and outreach: 1 month***

During the program launch and outreach phase, the program team will focus on promoting the program to the refugee community and engaging potential participants. Some key steps during this phase include:

- Develop a marketing and outreach plan: Develop a plan for promoting the program to the refugee community, including outreach strategies such as community events, social media campaigns, and word-of-mouth marketing.
- Identify potential participants: Identify potential participants through outreach efforts and referrals from community organizations.
- Host an information session: Host an information session to provide an overview of the program, explain the application process, and answer questions from potential participants.
- Accept applications: Accept applications from interested participants and review them according to established criteria.
- Select participants: Select participants based on established criteria, such as their level of interest, commitment, and potential for success.
- Provide orientation and onboarding: Provide orientation and onboarding to selected participants to ensure that they are prepared to fully engage in the program.

By focusing on these steps, the program team will effectively promote the program to the refugee community, engage potential participants, and ensure that selected participants are prepared to fully participate in the program.

***Program implementation and delivery: Ongoing***



During the program implementation and delivery phase, the program team will focus on executing the program activities, delivering the program curriculum, and providing support to program participants. Some key steps during this phase include:

- Deliver program curriculum: Deliver the program curriculum, which may include business training, mentorship, and access to financing.
- Provide ongoing support: Provide ongoing support to program participants, such as business coaching, mentorship, and networking opportunities.
- Monitor progress: Regularly monitor the progress of program participants, track metrics such as the number of businesses started, jobs created, and income generated by refugee entrepreneurs.
- Foster community engagement: Foster community engagement among program participants, such as hosting networking events and connecting them with local businesses and organizations.
- Evaluate program effectiveness: Continuously evaluate the effectiveness of the program and its impact on program participants and the broader community.

By focusing on these steps, the program team will effectively implement and deliver the program, provide ongoing support to program participants, and continuously improve the program to ensure its effectiveness and impact.

### ***Evaluation and reporting: Ongoing***

During the evaluation and reporting phase, the program team will focus on tracking and measuring the impact of the program, communicating the program's progress to stakeholders, and adjusting the program as needed. Some key steps during this phase include:

- Monitor program metrics: Continuously track program metrics such as the number of businesses started, jobs created, and income generated by refugee entrepreneurs.
- Analyze data: Analyze program data to identify trends, successes, and areas for improvement.
- Solicit feedback: Conduct surveys and focus groups with program participants and stakeholders to gather feedback and identify areas for improvement.
- Communicate progress: Share program progress and impact with stakeholders, including donors, partners, and the refugee community, through regular reporting and updates.
- Adjust program as needed: Use the data and feedback gathered to adjust the program, curriculum, or delivery approach to ensure its ongoing effectiveness and impact.

By focusing on these steps, the program team will effectively evaluate and report on the program's progress, continuously improve the program, and ensure its long-term success and sustainability.

**Capacity:**

***Program Coordinator to oversee program implementation and management.***

Program Coordinator will be a critical member of the team responsible for implementing the program to integrate refugees into development through entrepreneurship in Malawi. The Program Coordinator will be responsible for overseeing the day-to-day management of the program, including program planning, implementation, monitoring, and evaluation. Some of the key responsibilities of the Program Coordinator will include:

Developing program objectives and strategies in collaboration with other team members and stakeholders. Planning and coordinating program activities, such as entrepreneurship training, mentorship, and access to finance.

- Establishing and maintaining partnerships with relevant stakeholders, such as government agencies, local businesses, and NGOs.
- Developing and implementing a monitoring and evaluation framework to measure program progress and impact.
- Managing program budgets and ensuring financial accountability.
- Supervising and supporting trainers, mentors, and other staff members involved in program implementation. Preparing regular program reports and updates for stakeholders.

A Program Coordinator with experience in program management, entrepreneurship, and working with refugees will be an asset to the program and could help ensure the program's success.

***Trainers and mentors to deliver entrepreneurship training and support.***

Trainers and mentors will play a critical role in delivering entrepreneurship training and support to refugees as part of the program to integrate refugees into development through entrepreneurship in Malawi. The trainers will be responsible for developing and delivering entrepreneurship training that is tailored to the specific needs and challenges faced by refugee entrepreneurs in Malawi. This could include training on topics such as business planning, marketing, financial management, and access to finance. Mentors will provide one-on-one support to refugee entrepreneurs, offering guidance and advice on specific business challenges and helping to build their confidence and skills as entrepreneurs. Mentors could also help refugees develop networks within the local business community and connect them with potential

customers, suppliers, and partners. Some of the key responsibilities of trainers and mentors may include:

- Developing and delivering entrepreneurship training sessions.
- Providing individualized support and guidance to refugee entrepreneurs.
- Helping to identify and connect entrepreneurs with relevant resources and networks.
- Tracking the progress of entrepreneurs and adjusting support as needed.
- Collaborating with other program staff to ensure that entrepreneurship training and support is integrated with other program activities.

Trainers and mentors with experience in entrepreneurship, training, and working with refugees will be valuable members of the program team and could help ensure the success of the program.

***Administrative and logistical support staff.***

Administrative and logistical support staff are essential to the successful implementation of the program to integrate refugees into development through entrepreneurship in Malawi. They play a critical role in ensuring that the program runs smoothly and efficiently, enabling trainers and mentors to focus on delivering high-quality entrepreneurship training and support to refugees.

Some of the key responsibilities of administrative and logistical support staff may include:

- Managing program logistics, such as scheduling training sessions, booking venues, and arranging transportation for program participants.
- Providing administrative support to program staff, such as managing program files and records, preparing reports, and handling program-related correspondence.
- Coordinating program outreach and communication efforts, such as developing program materials and managing social media accounts.

- Managing program finances, including preparing budgets and tracking expenses.
- Providing general support to program participants, such as answering questions and providing assistance as needed.

The size and structure of the administrative and logistical support team will depend on the scope and scale of the program, but it is important to have dedicated staff to manage these critical aspects of the program to ensure its success.

***Office space and equipment, such as computers and training materials.***

Office space and equipment, such as computers and training materials, are important resources needed for the implementation of the program to integrate refugees into development through entrepreneurship in Malawi.

- Having a dedicated office space allows for the program team to have a central location to plan and coordinate program activities, as well as a space to hold training sessions, workshops, and meetings with program participants.
- In terms of equipment, computers are essential for program staff to carry out administrative tasks such as record-keeping, report writing, and communication with program partners and stakeholders. They will also be used to develop and deliver training materials and resources for program participants.
- Training materials such as manuals, textbooks, and handouts are also important resources needed to deliver effective entrepreneurship training to program participants.

These materials will be carefully designed and tailored to the specific needs and contexts of refugee entrepreneurs in Malawi, taking into account their language, cultural background, and

existing skills and knowledge. Other equipment needs may include projectors, whiteboards, and other tools that will aid in the delivery of training sessions and workshops.

**Funding:**

<b>Item</b>	<b>Year one</b>	<b>Year two</b>
<b>Staff</b>	\$50,000	\$50,000
<b>Transportation</b>	\$5,000	\$5,000
<b>Legal fee</b>	\$2,000	\$2,000
<b>communications</b>	\$5,000	\$5,000
<b>Training costs</b>	\$20,000	\$20,000
<b>Administration</b>	\$18,000	\$18,000
<b>Total</b>	<b>\$100,000</b>	<b>\$100,000</b>

Please note that this is a general budget allocation, and the specific amounts will vary depending on the program's needs and priorities.

For the long-term maintenance of the program, sustainable funding sources will be considered.

While the specific costs will depend on the program's scale, activities, and staffing, here is a general estimate:

**Annual Ongoing Program Costs:** \$100,000 (estimated) This amount includes staff salaries, training and mentorship expenses, and administrative costs required to sustain the program on a yearly basis. It is important to conduct a detailed budget analysis to determine the exact costs based on the program's needs and the prevailing local conditions.

**Funding Sources:** To ensure the sustainability of the program, it is essential to explore diverse funding sources, including:

- **Grants:** Seek funding opportunities from international organizations and foundations that support entrepreneurship and refugee initiatives.

- **Corporate Social Responsibility:** Establish partnerships with private sector companies interested in supporting social impact initiatives and refugee entrepreneurship.
- **Government Support:** Engage with relevant government agencies to secure funding and support for programs promoting economic development and social inclusion.
- **Individual Donations:** Utilize crowdfunding platforms and engage with individual donors who are passionate about refugee entrepreneurship and economic empowerment.

By diversifying funding sources, the program will reduce dependence on a single funding stream and enhance its long-term sustainability.

**Implementation and Ownership:** The decision regarding the implementing organization will consider factors such as resources, expertise, and capacity. Potential options include:

- **Existing Refugee-Led Organization (RLO):** Consider partnering or empowering an RLO in Malawi that has a deep understanding of the local context and the needs of the refugee community.
- **NGOs or International Organizations:** Collaborate with organizations experienced in entrepreneurship development and working with refugees, leveraging their expertise and resources.
- **UNHCR Support:** Seek support from UNHCR, which will provide technical expertise, funding, and policy guidance to ensure the success of the program.

The strategic objectives outlined in the proposal, such as comprehensive entrepreneurship training, business incubation, access to finance, market linkages, and policy advocacy, will be considered when developing the program implementation plan. The chosen implementing

organization will possess the necessary expertise in program management, entrepreneurship development, and advocacy to effectively deliver on these objectives.

### **Next Steps for Refugee Policy in Malawi and the Program's Approach.**

As the Malawi government continues to strengthen its refugee policies, it is crucial to ensure that these policies are aligned with the needs and aspirations of refugees. The "Refugees Integration into Development in Malawi through an Entrepreneurship Approach" program aims to work closely with the Malawi government to ensure that refugees have access to opportunities to build their livelihoods and contribute to the local economy. To achieve this, the program will engage with the government and other stakeholders to advocate for policies that enable refugees to start and run businesses. The program will also collaborate with local organizations and businesses to provide training, mentorship, and access to resources for refugee entrepreneurs.

Furthermore, the program will work with the Malawi government and other stakeholders to ensure that the current laws on refugees are being enforced and that refugees are protected from exploitation. This will involve working with the Malawi Police Service and other law enforcement agencies to ensure that refugee entrepreneurs are not subjected to harassment or extortion. Additionally, the program will collaborate with local communities to ensure that they are aware of the contributions that refugees can make to the local economy. This will help to foster a more welcoming environment for refugees, which will enable them to integrate more easily into their new communities.

The Refugees Integration into Development in Malawi through an Entrepreneurship Approach program recognizes the importance of establishing robust support networks and partnerships with local organizations, government agencies, and other stakeholders. Such networks provide



critical mentorship, guidance, and access to resources, which will help create a supportive ecosystem for refugee entrepreneurship. Leveraging these partnerships will also help tap into existing expertise, networks, and opportunities, which will enhance the overall success of the entrepreneurship initiatives.

To establish such robust support networks and partnerships, the program will adopt a multi-stakeholder approach that actively involves local organizations, government agencies, and other stakeholders. The first step will be to identify and engage with relevant stakeholders who share the same vision and mission of promoting entrepreneurship among refugees. These stakeholders will include local NGOs, community-based organizations, refugee-led organizations, and government agencies, such as the Ministry of Industry, Trade and Tourism, and the Ministry of Home Affairs and Internal Security.

The program will then establish formal partnerships with these stakeholders, which will involve developing joint initiatives, sharing resources and expertise, and establishing clear roles and responsibilities. For instance, local NGOs and community-based organizations can provide refugee entrepreneurs with training and mentorship on various aspects of entrepreneurship, such as business planning, marketing, and financial management. Government agencies, on the other hand, can provide regulatory support, such as simplifying the business registration process, providing tax incentives, and creating an enabling environment for entrepreneurship.

The program will also leverage existing networks and opportunities to enhance the overall success of the entrepreneurship initiatives. For instance, the program will collaborate with existing networks, such as the Malawi Entrepreneurship Network, which brings together entrepreneurs, business leaders, and investors, to provide refugee entrepreneurs with access to funding and business development opportunities. Additionally, the program will partner with

other initiatives, such as the United Nations High Commissioner for Refugees' Livelihoods and Economic Inclusion Strategy, to access technical expertise and resources that can help improve the program's impact.

The program will begin by conducting a comprehensive needs assessment of the refugee population in Malawi, identifying their skills, interests, and potential areas for entrepreneurship. This will help in developing tailored training and support programs that meet their specific needs and provide them with the necessary skills to run successful businesses. The next step will be to establish partnerships and networks with local organizations, government agencies, and other stakeholders. This will help in creating a supportive ecosystem for the refugee entrepreneur program and provide access to existing expertise, networks, and opportunities.

To establish partnerships with local organizations, the program will reach out to local business associations, chambers of commerce, and other organizations that support entrepreneurship development. By partnering with these organizations, the program will tap into existing expertise, networks, and opportunities, enhancing the overall success of the entrepreneurship initiatives. To establish partnerships with government agencies, the program will work with the relevant government departments responsible for refugee affairs, entrepreneurship development, and economic development. This will help to secure the necessary approvals and support from the government and create opportunities for joint initiatives with government agencies.

In addition, the program will establish partnerships with other stakeholders, such as non-governmental organizations (NGOs) and international organizations working on entrepreneurship and refugee issues. These partnerships will help in accessing additional resources, expertise, and networks and expand the program's reach and impact. To ensure effective implementation, the program will establish a monitoring and evaluation system that

will assess the program's progress, identify challenges, and provide feedback for continuous improvement. This system will help in measuring the program's impact and effectiveness in promoting refugee integration into development in Malawi through entrepreneurship.

Based on this research, refugees can be integrated into development in Malawi through an entrepreneurship approach. Entrepreneurship can provide a means for refugees to create sustainable livelihoods, improve their economic conditions, and contribute to the local economy.

One key strategy for integrating refugees into entrepreneurship in Malawi is to provide them with access to business training and support services. This can include training on financial management, marketing, and other key business skills, as well as access to microfinance and other forms of business support. Another important approach is to encourage partnerships between refugees and local businesses. This can involve connecting refugees with established businesses that can provide mentoring, training, and other support, as well as creating opportunities for refugees to supply goods and services to these businesses. Finally, it is important to create an enabling environment for refugee entrepreneurship in Malawi. This can involve policies and programs that support entrepreneurship, such as tax incentives, business incubation centers, and streamlined business registration procedures. Additionally, it is important to address social and cultural barriers that may prevent refugees from participating fully in entrepreneurship, such as discrimination and lack of access to social networks. Overall, an entrepreneurship approach can be an effective way to integrate refugees into development in Malawi, providing them with the means to create sustainable livelihoods and contribute to the local economy. However, it is important to ensure that refugees have access to the necessary support services and an enabling environment to succeed as entrepreneurs.

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