

Displaced, excluded, and making do: a study of refugee entrepreneurship in Kenya

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Abstract

Purpose – This paper uses the special context of the Kenyan encampment policy to interrogate the role of social capital as a driver of resourcing for entrepreneurial action in the resource-constrained environment of refugee entrepreneurship in Kenya.

Design/methodology/approach – This paper takes conceptual and case study approaches to investigate how refugees deploy social capital to aggregate and recombine resources for entrepreneurial action and livelihood outcomes. It draws on 21 selected secondary sources and semi-structured interviews of 24 respondents from Kakuma camp and Kalobeyei settlement, as well as Nairobi city in Kenya.

Findings – The study proposes a new conceptual framework that illuminates the interaction between social capital, resource aggregation and resource recombination for entrepreneurial action and livelihood recovery. This framework was elucidated within the specific Kenyan context, where social capital was found to play a key role in enabling access to other resources such as financial and human capital to refugee entrepreneurs that would otherwise be inaccessible within the resource-constrained context. It also underlines the capacity of refugees to mobilise these resources in the creation of new ecosystems and institutions

Originality/value – This paper makes original contribution by proposing a new conceptual framework that explains the bricoleur’s resource process through the lense of social capital in a resource-constrained and challenging institutional environment. This framework is elucidated with empirical qualitative data from Kenya. This study also **signposts** new operational and policy directions for humanitarian action among refugees.

Research limitations/implications – While the conceptual contribution of the paper hold broad explanatory powers, the empirical aspect is limited in terms of its focus on the Kenyan contexts. Future studies can benefit from cross-country comparisons of empirical, including longitudinal, data.

Social implications – The paper argues for a new approach that can enable better integration of refugees through the provision of opportunities for full economic participation for refugees. This will be a win-win outcome for both refugees and host communities.

Keywords: Bricolage; social capital; refugees; entrepreneurial resourcing; refugee entrepreneurship

1. Introduction

Refugee populations have soared considerably in recent years and finding sustainable solutions has become an urgent and challenging task worldwide. In contrast to immigrants who left their countries of origin voluntarily, refugees leave in fear of persecution for reasons of race, religion, nationality, membership of a certain social group or political opinion (United Nations Human Rights, 1951). There are currently 82.4million forcibly displaced persons globally (United Nations High Commission for Refugees, 2021) of which 86 percent are hosted in developing countries.

According to the United Nations High Commission for Refugees (UNHCR) the challenge of protracted displacement has been addressed through three main approaches. The first approach is voluntary repatriation, the second is integration into host country and the third is resettlement into a third country of asylum (UNHCR, 2003). The option of integration into a host country is simple only on paper, as individual countries set up policies that make full integration and participation difficult, if not

impossible, to achieve. In the United Kingdom, the default policy is to prevent or restrict asylum seekers from full economic participation. The idea, it is argued, is to “ensure a clear distinction between economic migration and asylum that discourages those who do not need protection from claiming asylum to benefit from economic opportunities they would not otherwise be eligible for” (UK Home Office, 2019, pp. 4). However, the often negative perception of host communities about refugees is often associated with the view that they depend and draw from the tax payer without making economic contribution. Given that economic contribution is impossible without the opportunities for economic participation, refugees often end up in a no-win, lose-lose situation.

Other scholars have highlighted the challenges refugees face in accessing opportunities for full participation and integration into host societies (Yakusho et al., 2008). These difficulties are associated with restrictions of rights to work, language barriers, and challenges related to formal education and relevant qualifications and skills (Marfleet & Blustein, 2011; Ward et al., 2001). For example, as of 2016, only two percent of the four million Syrian refugees in Turkey were granted work permits (Boluk and Erdem, 2016). Given that refugees’ flight from their home countries is usually driven by traumatic experiences such as wars, persecution and direct experiences of violence (Pernice and Brooke, 1996), the opportunity for full economic participation and integration into host countries can play a key role in their psychological and livelihood recovery. Conversely, restrictions or removal of these opportunities are likely to worsen dependency (Ward, Bochner & Furnham, 2001), exacerbate despair and force refugees to relive the trauma experienced in their home countries.

Our present study focuses on the unique context of refugees in Kenya, specifically Kenyan refugees who have settled within Kakuma camp and Kalobeyei settlement in North West Kenya. In 2016, the Kenyan Government declined to pass a bill that allows over 500,000 refugees the right to work. The proposed law was to offer long-term employment for refugees and promote self-reliance to tackle declining funds from donors (Kenya Gazette Supplement, 2016). However, more recently the government in collaboration with UNHCR took on a social inclusive initiative in Kalobeyei, a settlement conceived 40km off Kakuma camp, promoting a commitment to self-reliance for refugees. This initiative was drawn from the relative success of Uganda’s inclusion policy as part of the UNHCR Comprehensive Refugee Response Framework (CRRF) (UNHCR, 2016). While the initiative is a step toward relieving pressure off Kakuma camp, it only focuses on providing refugees with subsistence agriculture opportunities (Betts et al., 2017) via allocation of small plots of land to refugees.

Against the backdrop of the circumstances of flight from their home countries and the challenges faced in their host countries, the ability of refugees to draw on existing social networks, and their ability to develop new connections, can be critical to their survival and livelihood recovery. While relatively little research has been done on the impact of social capital on the well-being and livelihood outcomes for refugees (Aguilera & Massey, 2003; Wauters and Lambrecht, 2008; Bizri, 2017; Williams and Krasznai, 2018), there is considerable evidence on a positive association between social capital and migrants’ integration into host society. Drever and Hoffmeister (2008) found that bonding social capital compensated for lack of formal qualification into accessing labour market. Bridging social ties have also been found to provide individuals with access to valuable information that offers social mobility (Lancee, 2016; Nannestad et al., 2008). Lastly, linking social capital has been found to create access and power for refugees through relationships forged with state structures and institutions. This can be via advocacy activities that can influence government policy (Pittaway et al. 2009).

Given the disadvantages of language and challenges related to formal qualifications relevant to the host country’s labour market and economic context, self-employment, or entrepreneurship, is usually

the default option for refugees' economic participation. The opportunities for entrepreneurial activities enable refugees to earn income towards livelihood recovery and self-reliance. In the light of additional challenges posed by restrictions of the right to work, refugees face extra layers of difficulties to mobilise already limited resources for entrepreneurial activities towards livelihood recovery. This is why bricolage, along with social capital, play a key role. Bricolage refers to the ability of individuals to use whatever resources they have at hand, often in new ways, to achieve desirable outcomes in a resource-constrained environment.

In this paper, we argue that refugees rely heavily on bonding networks of familial relationships and existing friendships, as well as new external networks and relationships, to mobilise resources at hand in new ways to undertake entrepreneurial activities. In turn, these entrepreneurial activities are essential to livelihood outcomes and self-reliance of the refugees. We use a qualitative approach to focus on two distinct but related research questions: *How can social capital drive entrepreneurial bricolage among refugees? To what extent does entrepreneurial action, driven by bricolage, influence/impact livelihood outcomes of Kenyan refugees?* The first question is mainly conceptual; the second, empirical. Our paper therefore makes two important contributions. Firstly, we contribute to theory of entrepreneurial bricolage by developing a new conceptual framework that explains how refugees use social capital for resource aggregation and resource recombination towards entrepreneurial action. To the best of our knowledge, this is the first framework linking social capital with bricoleur's resourcing and entrepreneuring. Secondly, we make a new empirical contribution to ongoing scholarly and practitioner discussions on refugees' self-reliance through entrepreneurship. We provide new empirical evidence from Kenya to support the argument social capital- in its various forms and dimensions- enable refugees to mitigate, if not overcome, institutional barriers to entrepreneurial opportunities and livelihood outcomes.

The rest of the paper is organised as follows: first we provide a review of the relevant literature, culminating in the presentation of the new conceptual framework. This is followed by a description of the Kenyan study context, and an outline of the methodology for the paper. We then present the findings and discussions of key themes, drawing from both secondary sources and primary data. The discussion includes explications of theoretical insights and policy implications. The paper concludes with highlights of key findings and recommendations for future research.

2. Theoretical framework

This paper brings together ideas from three distinct but ultimately related theoretical strands: the theory of bricolage originally proposed by the anthropologist Levi Strauss and has since been applied in organisational and entrepreneurial contexts; social capital theory that draws heavily from the work of leading theorists such as Bourdieu (1980,1986), Coleman (1980, 1990), and Putnam (1993); and entrepreneurship theory. While these theories have been explored at length in previous studies, the integration of elements of these theories provide a unique and insightful framework with which to understand the phenomenon of refugee entrepreneurship.

Bricolage as a survival strategy in resource-constrained environments

Bricolage is defined as "making do by applying combinations of resources at hand to new problems and opportunities"(Baker and Nelson, 2005, pp.334). This definition highlights three distinct components that underpin the idea of bricolage: a mapping of resources at hand; recombination of existing resources to new problems and opportunities; and making do. The theory of bricolage has been used to analyse and explain how organisations and individuals improvise under conditions of

significant resource constraints to survive and achieve outcomes. In other words, bricolage is a resource set invoked by improvisation, in a process where design and execution occur simultaneously (Baker et al., 2003).

Kwong et al., (2018) highlight the significance of understanding the type of bricolage deployed amongst the displaced. Specifically, the authors highlighted the distinctiveness of displaced peoples' environment. They also distinguished between mobilised resources that were prepossessed or acquired and how they were repurposed for bricolage. Refugees find themselves in a resource constrained environment. Within such contexts, organisations and individuals typically have to make a choice to either source for required resources, downsize to adjust to the reality of resource constraints, or altogether shut down their activities. There is however another option: that is to use whatever resources they have at hand to do whatever can be done. This requires the ability to evaluate and see existing resources in new lights, including resources that were previously considered useless and resources that have not been recognised at all. This portfolio of resources include tangible and material resources, and intangible resources such as previously learned skills and coping mechanisms (Baker and Nelson, 2005).

The cognitive process of recognising tangible and intangible resources is an important precursor to the creative process of recombining and applying them to new problems and opportunities. The recombination process is critical to creating new forms of resources, in order to enhance their value and utility. Resource recombination can entail new blends of tangible and intangible resources, or different mixes of either. The underlying assumption is that, in their composite forms, resources have greater utility for individuals and organisations to achieve outcomes that are otherwise out of reach.

As expounded by Baker and Nelson (2005), the third and final component of the concept of bricolage, "making do", implies a bias towards action and active engagement with problems and opportunities, rather than intellectual questioning and abstract analyses. It also entails a refusal to enact, or accept, limitations. Resource limitation is as much a social construct as it is an objective phenomenon. More often than not, environments are enacted by silent acquiescence- a refusal by actors to test the limitations defined by institutional and cultural settings. In this sense the "bricoleur" is the ultimate believer in the ability of individuals, and organisations, to test the limits and do something with whatever resources are at hand.

Refugee entrepreneurship

Refugee entrepreneurship provides a unique theoretical and practical context with which we can interrogate the entrepreneur's behavioural response to resource limitations. While there has been a lot of scholarly attention on the immigrant entrepreneur- defined as a person who arrived in a country and starts a business (Bizri, 2017), refugee entrepreneurship has only emerged more recently as distinct domain of scholarly enquiry. The refugee is distinct from the immigrant in many respects, much of these underpinned by the exercise of free choice to relocate from one country to the other. Wauters and Lambrecht (2008) identified six attributes and characteristics that distinguish refugees from immigrants, with implications for potential entrepreneurial opportunities and prospects: 1) As refugees typically leave their countries as individuals or small groups, they usually have limited social networks in their new host countries; 2) Refugees often leave their home countries to escape persecution of physical violence. As such, they have limited or no options to return to acquire or augment capital and resources for entrepreneurial purposes; 3) The traumatic events experienced by refugees predispose them to psychological challenges that can hinder entrepreneurial activities; 4) The sudden, spontaneous nature of refugees flight from their home countries leave them little or no room to prepare for stay in

their host country; 5) The sudden and unexpected nature of refugee flight also implies that they have limited or no opportunities to take valuables, including money and certificates, with them; 6) The language barriers, and the often country-specific nature of refugee skills tend to make them less suited for paid employment in the host countries.

Given the foregoing, refugee entrepreneurship is primarily oriented towards the primal necessity of survival- and livelihood recovery. Thus, the immediate goal of the refugee entrepreneur is self-reliance, defined by UNCHR as “the social and economic ability of an individual, a household or a community to meet essential needs (including protection, food, water, shelter, personal safety, health and education) in a sustainable manner and with dignity” (UNHCR, 2005). Bringing together the ideas of bricolage and self-reliance, we define refugee entrepreneurship as the process of creating and capturing value, with any resources at hand, in order to meet essential needs in a sustainable manner and with dignity.

While the immediate goal of refugee entrepreneurship is oriented towards self-reliance, the impacts are wide ranging and far reaching. Refugee entrepreneurship is an important means through which refugees can contribute to, not just draw from, host countries. Like immigrant entrepreneurship, refugee entrepreneurship can expand and enrich the sectors of the host country’s economy (Bizri, 2017). Refugees bring with them a unique, and ultimately complimentary, set of skills, culture, and attributes with which they innovate and create job opportunities and make contributions to economic growth of host countries (Betts et al., 2016). The opportunities for economic participation and contribution can foster positive perception of refugees among host communities, and therefore enhance inclusion and integration.

For refugees who have to flee their home countries in a typically spontaneous and desperate struggle for their lives, the immediate resource available to them is the new network of relationships they forge first with other refugees, and subsequently with the host communities. This intangible resource in people can be critical for refugee entrepreneurs to mobilise and recombine other resources for entrepreneurial purposes.

Social capital amongst refugees

Social capital is defined as “the sum of the resources, actual or virtual, that accrue to an individual or a group by virtue of possessing a durable network of more or less institutionalized relationships of mutual acquaintance and recognition” (Bourdieu and Wacquant, 1992, pp. 119). Social capital has been classified into bonding social capital among people with similar socio-economic characteristic and family and religious identities; bridging social capital among people belonging to different ethnic, social and religious groupings; and linking social capital between ordinary citizens and those in authority, cutting across power gradients to connect individuals with formal institutions (Aldrich et al, 2020; Claridge, 2013). Social capital is also categorised in terms of its structural, cognitive and relational dimensions (Camps and Marques, 2014). Structural social capital refers to the structures and overall pattern of connections among actors in a network, while cognitive social capital refers to more intangible forms such as trust and norms of reciprocity (Baum and Ziersch, 2001; Nahapiet and Ghoshal, 1998). Relational social capital refers to the type of personal relationships actors have, and how it influences their behaviours within the system (Nahapiet and Ghoshal, 1998).

Several studies have indicated the role of social capital and its positive influence on refugees and forcibly displaced peoples (Aguillera and Massey, 2003; Kolade et al, 2022). Scholars have observed that social ties can compensate for the lack of human capital and the ability to market themselves

within the labour market of the host countries (Drever & Hofmeister, 2008; Lancee, 2010). For example, in New Zealand, social capital plays a crucial role in integration (Elliot and Yusuf, 2014) and representing the needs and opinions of refugees to service providers and government agencies (Human Rights Commission, 2010). This and other findings suggest that refugees can benefit from access to social capital to a considerable extent.

While to a certain degree refugees have access to ethnic bonding social capital through networks and family members, the true impact of this form of social capital has been questioned by several scholars (e.g., Lancee, 2010; Marfleet & Blustein, 2011; Phillimore & Goodson, 2006). For example, some have observed that integration into society may be negatively impacted by strong bonding social capital (Nannestad et al., 2008). Moreover, relying on close knit ties may affect refugees in that they fail to access and acquire cultural knowledge that could be valuable in the host country (Cederberg., 2015) or in some cases **heavy reliance on bonding social capital** may only contribute to refugees obtaining low skill employment (Allen, 2009). However, bonding social capital can also be positively instrumental to gaining employment and acquiring housing, as it often happens within ethnic enclaves (Zolin et al., 2016; Cheung and Phillimore, 2014).

Bridging social capital has been found to play a crucial role in integration of refugees as more valuable information can be obtained on opportunities and the host country (Aguilera & Massey, 2003; Drever & Hoffmeister, 2008; Lancee, 2010). For example, in Germany, bridging social capital was found to be important in attaining employment in comparison to other job seeking methods (Lancee, 2016). **In addition**, bridging social capital provides refugees with an opportunity to information on cultural knowledge that can facilitate integration into social settings (Cederberg, 2015).

One study reports that whereas bonding and bridging social capital did not facilitate valuable knowledge and resources (Ryan et al., 2008) when refugees seek employment, linking social capital played a crucial role, in terms of facilitating better access to facilities that tie with the wider community and social structures (Ager & Strang 2008). Having a link between refugee community leaders and service providers creates opportunities for the community to engage with governments and multilateral agencies (Searle et al., 2012). Moreover, active engagement with refugee communities can be instrumental for the development of policies and services required by refugees (Gruner & Searle, 2011). For example, the contribution of Somali communities in New Zealand have been instrumental in the success of refugee policies. Conversely, discrimination, denial of services or perceived ill-treatment by the government towards refugees may result in eroding linking social capital and undermine the communities' sense of belonging (Elliot and Yusuf, 2014).

Conceptual framework

Bringing together these related ideas of bricolage, refugee entrepreneurship and social capital, we propose a **new** conceptual framework that explains the dynamic, iterative processes through which refugee entrepreneurs *aggregate* and *recombine* resources at hand to create opportunities for livelihood recovery, while also making contributions to the host country's economies. We argue that social capital plays a key instrumental role in the refugee entrepreneur's strategy to aggregate resources, and then recombine them for entrepreneurial purposes. The resulting entrepreneurial activities enable the refugees to achieve livelihood outcomes (figure 1). In terms of resource aggregation, refugees rely almost exclusively on their networks, including linkages (linking social capital) with humanitarian agencies, to access immediate resources they require to meet essential existential needs. While these humanitarian aids are typically aimed at the most basic needs for survival, they constitute a key part of resources available at hand for the refugees to aggregate and recombine for self-reliance outcomes.

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In addition to these linking networks, they also draw on new bridging networks with refugees from other countries they meet in refugee settlements, as well as new bridging networks with the host communities, to access essential information and knowledge that can be instrumental to their survival and self-reliance drives. These include information about where and how to access services, as well as information about the host country’s market- in terms of demands and supply requirements to which they can tailor their entrepreneurial activities. The refugee entrepreneurs then recombine these intangible resources (such as information and knowledge) and tangible resources (such as material supplies and wastes) in new ways in order to achieve entrepreneurial and livelihood outcomes.

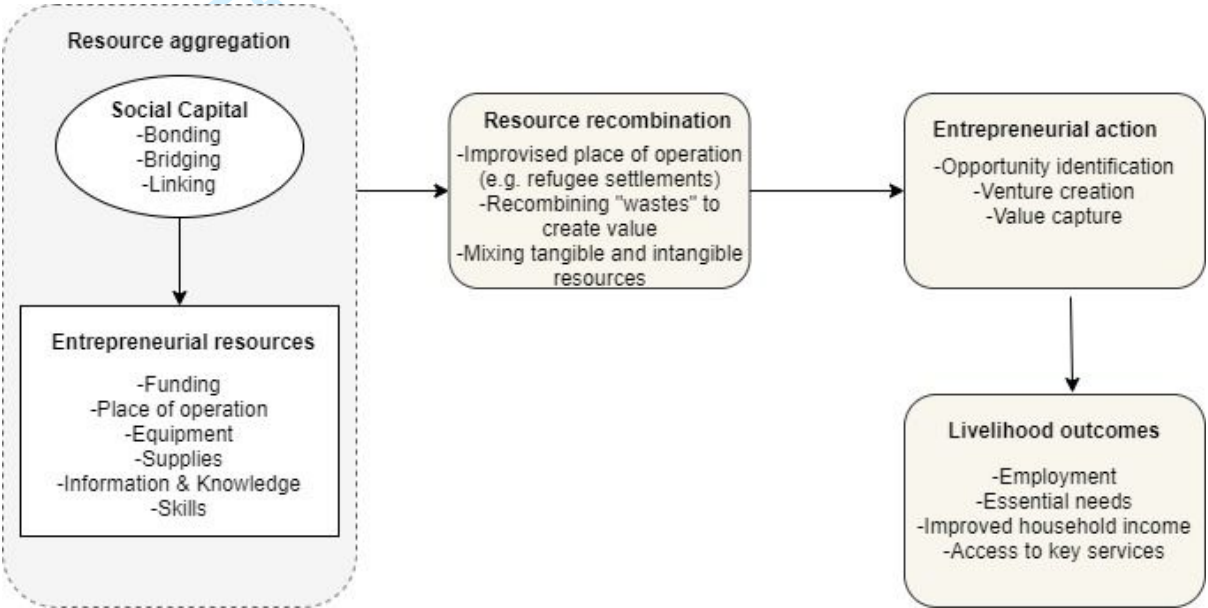


Figure 1. Social capital and entrepreneurial bricolage among refugees (source: authors)

3. The study context

The study focuses on Turkana County, the largest county in Kenya, located in the North Western region (fig.2). With Lodwar as its capital city, the county is bordered by Uganda, South Sudan, and Ethiopia. It has an approximated 1 million population size with over 60 percent living below the poverty line. It is located in a semi-arid area that often faces drought and grapples with further challenges associated with poor infrastructure including transportation and access to commodities. Despite these challenges, Kenya’s long-standing history of hosting refugees, has seen most of those fleeing persecution and violence from Sudan, Burundi, Congo, Rwanda, Ethiopia, Eritrea, and Uganda hosted in Kakuma, Turkana.

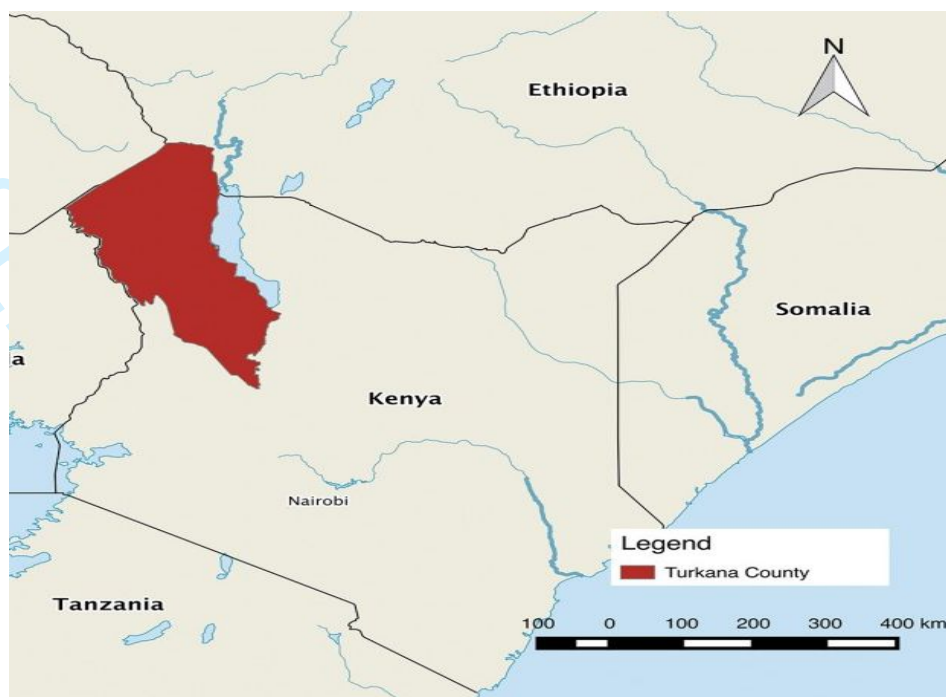
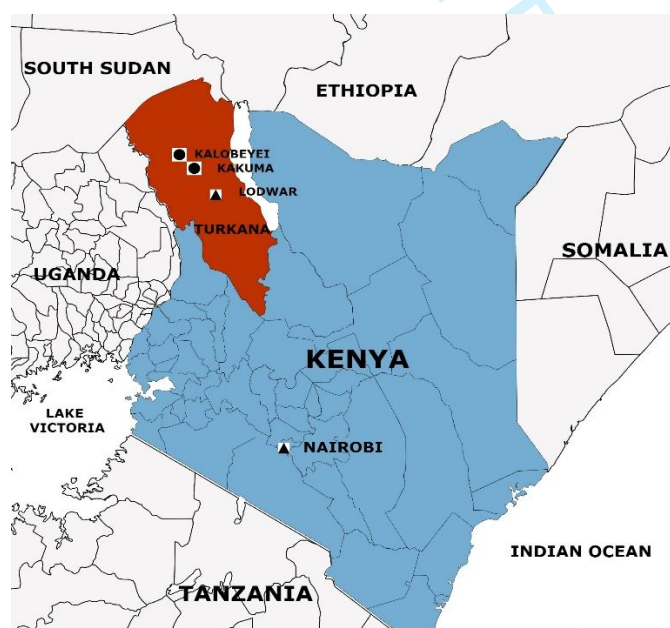


Figure 2. Map of Kenya, the coloured region indicates Turkana county (Source: BBC.com)

Located 123km from Turkana's capital Lodwar, Kakuma camp (see fig. 3) was established in 1992 and hosts over 200,000 refugees, nearly 20 percent of the county's population. Refugees in Kenya often find themselves facing challenges brought on by the encampment policy. Despite these challenges, the camp surpasses the rest of the Turkana region in access to education, medical services, potable water, and roads. The camp is also better connected with major markets than most other regions in Turkana, which reflects the size of the camp market, intensive aid operations, and not relying on the poor infrastructure in Turkana. The camp is estimated to generate USD 56 million in the region, contributing to 3.5 percent of the regions GDP (Alix-Garcia .J., 2017).



Source: Authors

Figure 3. Map of Kenya showcasing Kalobeyei settlement located in Turkana county

The economic impact of Kakuma camp to the region and the influx of refugees and asylum seekers in 2016 resulted in Kalobeyei integrative settlement. The settlement was a measure taken up by UNHCR and Turkana County Government to promote integrated self-reliance for refugees in the region. The initiative was a measure to relieve pressure from Kakuma camp (aid-model) 25km North of Kalobeyei. Labelled as the Kalobeyei Social and Economic Development Programme (KISEDPP), the initiative seeks to develop a different approach toward the refugee crisis by providing refugees with the opportunity to achieve self-reliance. Kalobeyei settlement aims to achieve four objectives namely: (1) Sustainable integrated service delivery and skills development; (2) Spatial planning and infrastructure development; (3) Agriculture and livestock; (4) Private sector and entrepreneurship (European Union, 2016). However, despite the new settlement Kenya still enacts the encampment policy limiting freedom of movement to between the camps and a right to work.

Kalobeyei has been in operation for four years. While the private sector and entrepreneurship are part of the objectives, the main focus is placed on the 'kitchen garden' programmes that emphasizes agriculture through allocation of plots for cultivation. This narrow focus on agriculture implies limited entrepreneurial opportunities for refugees to fully achieve self-reliance. However, with access between both camps, refugee entrepreneurs are finding new ways of creating business opportunities by making do with what they have in this restricting and resource-constrained environment. The context of an aid model camp (Kakuma) and self-reliance model (Kalobeyei) generates curiosity and allows for the study to investigate the role social capital, bricolage and refugee entrepreneurship have amongst the forcibly displaced. The main findings help provide theoretical underpinnings as a reference for further informing refugee integration policies in Kenya, as well as in some developing countries.

4. Methodology

This study is part of a larger study that aims to investigate social capital, structural holes, and refugee entrepreneurship in Kenya. In this paper we focus on the unique context of refugee entrepreneurship against the backdrop of the Kenyan government's encampment policy and contrasting models exemplified by Kakuma camp and Kalobeyei settlement. We draw on secondary and primary data which were evaluated using thematic analysis (Braun & Clarke, 2006). While the primary is on Kakuma and Kalobeyei, we also drew data from refugees based in Nairobi, as well as NGOs and government officials. This is keeping with the theme of this study on social capital, and how Kakuma and Kalobeyei refugees are enacting bridging social capital with refugees in urban areas such as Nairobi, and linking social capital with governments and NGOs

In reviewing the secondary sources on Kakuma and Kalobeyei, we aim to synthesise the knowledge base that links refugee entrepreneurship and social capital, in line with our conceptual model. A 'snowball logic' approach (Savaget et al., 2019) was utilised and use of search strings was implemented associated with refugee entrepreneurship, social capital, bricolage and self-reliance including 'refugee self-reliance'; 'refugee integration' and 'social capital and entrepreneurship' enabling assessment through trial-and-error testing combinations of keywords.

We consulted established databases including scopus, emerald, Proquest and reliefweb to access reports on the Kenyan refugee context. The search was implemented in June 2019 with no specified

started date thus allowing a broad search of literature. There were no restrictions on the publication year, however, retrieved literature was only in English.

Through keyword-enabled search the results yielded 113 searches from the various databases on refugees in Kenya. Further screening of these articles resulted in retrieving 21 articles and reports relevant to the study (fig 4). We extracted Information and analysed the contents of the selected studies to provide crucial insights based on the following inclusion criteria: 1) the studies focusing on self-reliance 2) studies discussing refugee integration in either of the two locations.

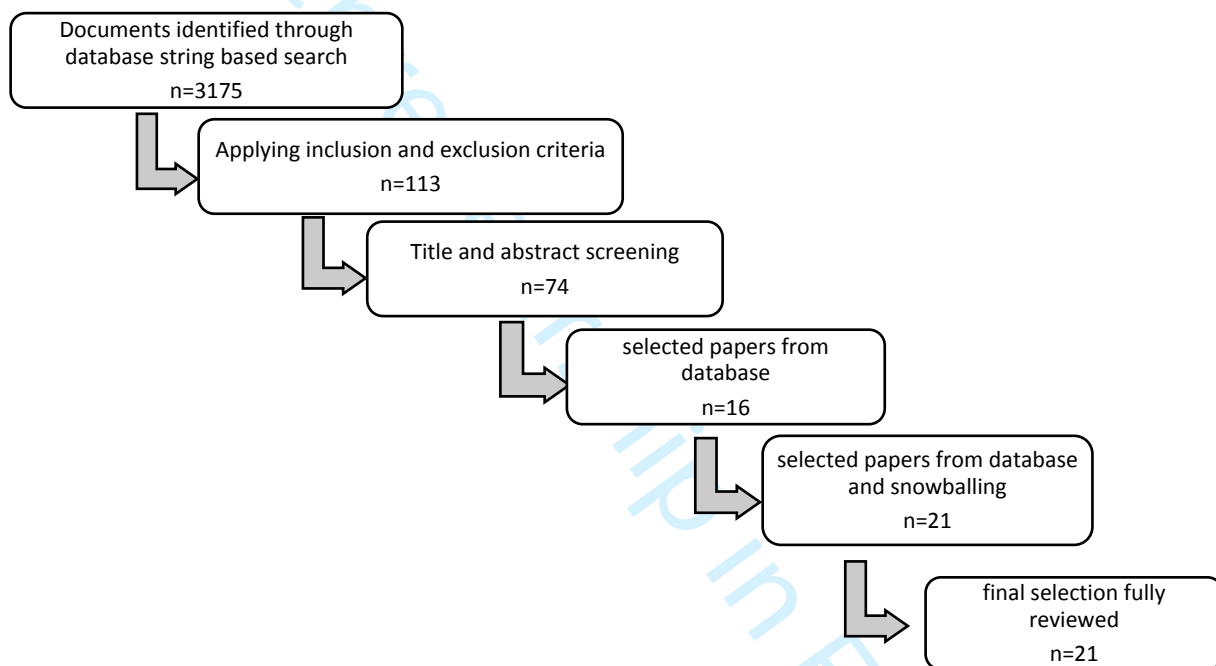


Figure 4. procedures for review of secondary sources (Source: Authors)

For primary data, as part of a larger study that focuses on social capital amongst entrepreneurs in Kenya we conducted semi-structured interviews with twenty four refugee entrepreneurs and NGO and government officials across three locations: Nairobi, Kakuma camp and Kalobeyei settlement. NGO and government officials are interviewed to provide their insights and opinions on entrepreneurship amongst refugees and discussion on possible changes and initiatives geared toward improving entrepreneurship. Participants were recruited through snowball. Interviews were conducted between February 2021 to June 2021. The semi-structured interview explored the following: 1) their social capital and networks 2) business environment and 3) perception of social, political, and economic environment. The core set of questions evolved as interviews progressed.

The interviews were conducted through socially-distanced interviewing or virtually, audio recorded, interpreted, transcribed, and uploaded onto NVivo 12, a qualitative analysis software package for

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coding. Through an iterative process the interview responses and participants opinions were coded and linked to the identified themes within this study namely; resource aggregation, resource recombination, entrepreneurial action and livelihood outcomes for both locations.

5. Findings and discussion

We conducted 24 semi-structured interviews with 18 refugees and 6 NGO and government officials across three locations: Nairobi, Kakuma camp and Kalobeyei settlement. majority being male (n=14) and females (n=10) aged between 20 to 58 years. A summary of respondent profiles is presented in table 1.

INSERT TABLE 1 HERE

A selection of appropriate studies relevant to the two **locations** in Turkana was performed through the databases, and only 21 were included. The following data and analysis were derived from the included studies **we highlighted** entrepreneurial opportunities **and the** relevance of social networks for refugee entrepreneurs. A summary of the literature is provided in table 2.

INSERT TABLE 2 HERE

Thematic analysis of the selected studies provides insights into entrepreneurship amongst refugees in Kenya, specifically, Kakuma and Kalobeyei. Through an iterative approach the studies identified three core themes: social networks, resource mobilisation and recombination and entrepreneurial action that are adopted by refugees to start and grow businesses.

Social networks amongst the forcibly displaced play a crucial role in every stage of their settlement process, **especially** in their initiatives toward self-reliance. Through these networks refugees access physical, human and social capital that provides access to information resources and opportunities despite the confounding challenges brought on by the encampment policy.

The resource constraints **precipitated** by the encampment policy and institutional contexts make it challenging for refugees to pursue economic opportunities. However, findings show that refugees can identify social networks and social capital as potential resources at their disposal. Refugees have been found to use these networks as resources that can shape opportunities. Eventually, the mobilisation of intangible relational capital in social networks enables the refugees to access and recombine new financial, physical and human resources for entrepreneurial action. In effect, use of social capital as a resource provides information and other benefits that the refugees acquires through trust, shared norms, reciprocity and social networks.

The cases highlighted in this study showcase how refugees deploy social capital to overcome barriers to market opportunities (Bizri, 2017; Wauters and Lambrecht, 2008). They take entrepreneurial action by identifying opportunities that lead to **value creation and value capture**. They utilise informal channels to access **business and income-generating** opportunities. A preliminary mapping of social capital and resourcing, entrepreneurial actions and livelihood outcomes across Kakuma camp and Kalobeyei settlement is provided in table 3. This is followed by presentations of specific findings across the three key thematic areas, as follows.

INSERT TABLE 3 HERE

5.1 Kakuma camp

The existence of Kakuma camp for over 28 years sees refugees engage in informal entrepreneurship due to little or no changes toward refugee policy. An estimated 12 percent of the camp residents identify as business owners operating over 2000 businesses in the camp (Sanghi, et al. 2016). The foundation of most businesses within the camp stems from identifying gaps within the formal and informal institutional context where entrepreneurial resources can be organised to shape opportunities. Thus, the constraint in resources faced amongst those within the camp find ways to combine their knowledge, networks, and available resources to survive.

Social capital and resource aggregation

Previous studies on refugee entrepreneurship in Kenya highlight that the biggest challenge for entrepreneurs is brought on by formal institutional constraints, language barrier, access to education and lack of qualification as other factors that impact the refugee community (Asati et al., 2021, Oka, 2014). Despite these challenges, refugees have found ways in pull together resources and improve their circumstances as well as start their businesses:

“...since my arrival I have managed to study a degree in Sustainable Development from Catholic University Leuven ... I was able to get an online degree... I found out about them {the university} and opportunities to study through my church... they {the church} were able to help me get onto the programme...I was able to receive my degree which has inspired me to go on and help more refugees in the camp” (Respondent 13, Kakuma camp, May 2021)

“When I arrived here, one of the first jobs I had was as a guard...most employees there are Kenyans and foreigners... Over the years I made friends with some of the staff...I was hesitant to ask for help but with the little money I had saved I decided to get some items Nairobi to sell here. Eventually, I asked a Kenyan friend helped bring small items when he travelled who agreed and so, I started with small items.” (Respondent 22, Kakuma camp, April 2021)

The respondents highlight how the networks formed have play a key role in accessing opportunities such as education or entrepreneurial resources such as supplies. In the case of respondent 13 above, they drew critical support from the bonding network from their religious community. For respondent 22, the bridging networks that they forged with Kenyan nationals play a key role in the realisation of their entrepreneurial, and therefore livelihoods, outcomes. These networks formed between and amongst refugees’ groups are crucial for refugee entrepreneurs upon their arrival to access resources and resettlement (Alix-Garcia.J., 2017) and more so in identifying and accessing other groups they would otherwise not be able to. Linking networks, with governments and NGOs for example, also play an important role. One respondent highlight the significant role her organisation plays in providing refugees with access to resources and opportunities to develop their entrepreneurial initiatives:

“Our programmes focus on providing capacity building and strengthening... our programmes provide training and mobilising resources for individuals and groups... from finances to manpower...we start from training and implementation where we see them put the knowledge into practice...it has worked well within the camps because we see them create their own income generating projects.” (Respondent 19, Local NGO, Nairobi, Kakuma camp and Kalobeyei settlement, April 2021)

Resource mobilisation and recombination

Refugees in Kakuma have drawn on social networks to survive their constrained context. These social networks and social capital are effectively the instruments that link the knowledge of entrepreneurs to resource access and utilisation. For example, a study by IRC, (2010) found that refugees overcome limited access to market and poor infrastructure through family, ethnic, friend and community ties in

urban areas such as Nairobi and Mombasa (IRC, 2010) who enable access to goods and services. The opinions of the study participants reinforce this:

“I always wanted to have my own salon...when we agreed to open a shop in the market, we relied a lot on the help of friends and the community when it came to finding space to open the salon and where would be best to open in... We wanted to find a store that provided items we would need and luckily we have a friend who knows of a wholesaler that offered to sell to us hair accessories at a good price, so we wanted to be close to that.” (Respondent 6, Kakuma camp, May 2021)

“Fabric can be quite costly and buying it to only design new items has been expensive so right now I focus on offering people a service to alter some of their worn-out items and create a different design using some of my fabrics. It has become popular among my customers and is also cost effective for me as I use very little fabric.” (Respondent 4, May 2021)

In effect, refugees have drawn on their networks of friends to access important information in the process of venture formation. They have also harnessed social capital to build new networks of suppliers and customers. Furthermore, some refugees have been found to utilise the increased collaboration and integration between refugee and host communities to access opportunities of employment, education, and vocational training within the camp (Oka, 2011, 2014; Ohta, 2005).

Entrepreneurial action

In accessing resources facilitated through these networks, refugees have been able to engage in entrepreneurship. A study by IFC's (2017) on businesses in Kakuma found that entrepreneurs with family members repatriated to third countries access remittance that is invested toward their business. The access to financial capital furthers their ability to access goods and services that expand their networks within and outside the camp.

Refugee entrepreneurs use these networks to create their own resources. For example, one respondent states that he was able to grow his business by deploying bridging networks with refugees in urban locations to access new markets:

“This business has brought many people into my life some who are still here with me and others have moved on to other places. I receive so much help from friends who moved to Nairobi. They have been helpful with providing opportunity to receive goods. They send some of the goods I stock.” (Respondent 22, Kakuma camp, April 2021)

For the respondent the networks forged with the host community members and those who reside in urban settings have also fostered growth within the goods and service industry at the camp. Furthermore, uptake of digital technologies has made it easier for refugees to access to financial services. Access to these services enable vendors to market access and transactions that make it easier for entrepreneurs to run their businesses:

“...it has become to send and receive money using m-pesa, I have lost a lot of money in the past. Nowadays, I use m-pesa vouchers to pay for the goods I receive, and I receive them on time” (Respondent 22, Kakuma camp, April 2021)

Access to financial technology services such as M-pesa have also made it easier for refugees who own businesses in urban areas to provide goods and services for entrepreneurs within the camps and settlements. For example the respondent below who owns his business in Nairobi details how he utilises such services to reach his customers both locally and internationally:

“... My business is in cash transfers...sending money to Somalia or even to people in Dadaab through western union was expensive for most so I offered the service for a cheaper rate and when services like m-pesa and airtel grew created networks that made it easier to transfer money... in Dadaab {refugee camp, North East Kenya} I provide a service for exchange foreign exchange when received from abroad, I rarely do so in Kakuma but I provide m-pesa services the same as anybody else.” (Respondent 20, Nairobi, March 2021)

Livelihood outcomes

Over the past 29 years refugees in Kakuma camp have had to find ways in which they can reduce dependency on humanitarian assistance and engaging in entrepreneurship has been important in doing so and providing skills development and access to education opportunities for themselves and their families (Asati et al., 2021). In some cases, entrepreneurs go on to provide opportunities that provide other refugees with opportunities that reduce dependency through community led initiatives as revealed by the respondent below:

“The Urise programme aims to give the youth transformative and innovative skills... We want the youth here to move at the same pace as the rest of the world, we also wanted to give them a space to explore their creativity and learn teamwork while building trust among themselves...” (Respondent 13, Kakuma camp, May 2021)

Development of community-led initiatives such as Urise has a significant impact on the youth in providing them with transferable skills that lead to new businesses or employment opportunities. In some cases, entrepreneurs are able to combine acquired skills and knowledge to launch their business:

“I received a scholarship and took an online course in business management... I tried to look for work in the NGO offices or even work with other social enterprises within the camps but there are very few opportunities ... I started the business in 2019 after my graduation... Though I have studied business I have always wanted to pursue fashion... I decided I wanted to pursue tailoring and so I got assistance from Jitegemee [a community led organisation] centre where they provide training courses. When I finished my training, they gave me a sewing machine” (Respondent 4, Kakuma camp, May 2021)

5.2 Kalobeyei settlement

Despite its relative infancy, there has been a rapid increase in commercial markets within Kalobeyei settlement, a move that is in part facilitated by multilateral agencies seeking to drive a concentrated and intentional shift from ‘aid’ to ‘self-reliance model. A key objective by these agencies is that by adopting this approach, Kalobeyei will create a ‘free market’ principle for refugees’ entrepreneurs providing autonomy over the food and goods they purchase (Alix-Garcia, 2017). This study highlights some findings relating to the role of social networks in the enactment of entrepreneurial opportunities towards livelihood recovery.

Social capital and resource aggregation

Different from Kakuma, the population in Kalobeyei is mainly formed of new refugees and asylum seekers as well as some refugees who voluntarily migrated from Kakuma camp. Kalobeyei’s presence has facilitated the mobility of refugees between itself and Kakuma camp. In doing so, residents from both locations can access networks through actors who moved from Kakuma as well as those that conduct business in Kalobeyei. For example, one respondent describes the importance of accessing supplies needed from the networks of other refugee entrepreneurs in Kakuma:

“I get my supplies from a vendor in Kakuma. I have known them for years and he has always been helpful in providing with supplies in bulk at a good price” (Respondent 18, Kalobeyei settlement, May 2021)

This illustrates the capacity of refugees to create new entrepreneurial ecosystems, using limited resources at hand. The nascent nature of Kalobeyei and initiative that set it apart from the traditional ‘aid’ model signifies opportunities for several stakeholders, that attracts financial investments and private capital to the settlement (Bhagat and Roderick, 2020). Entrepreneurs in Kalobeyei use these opportunities to drive their business. As described by one respondent, the adoption of digital technologies and the use of financial inclusion initiative by the World Bank and Equity bank has been instrumental for business growth:

“I own a bamba chakula shop, I started it shortly after my arrival here...enabled me to provide customers with multiple forms of payment such as the card systems given by equity or use of m-pesa” (Respondent 3, Kalobeyei settlement, May 2021)

The increasing interest in Kalobeyei by international community has created a favourable opportunity for collaboration and integration between the refugee and host communities. Members of the host community have been found to move into the settlement to access finance, employment, and education opportunities.

Resource mobilisation and recombination

Kalobeyei settlement is driven by aspirations of the Kenya government and multilateral agencies to address large-scale refugee crises while also preventing the secondary movement of refugees from their first countries of asylum to Western countries. This provides refugee entrepreneurs within Kalobeyei the opportunity to mobilise resources aggregated from networks across the international communities, Kakuma and host communities. For example, some refugees, exemplified by the following respondents, were able to enact entrepreneurial opportunities using internet resources available at a community organisation.

“I run a business of selling (DVD) movies, it is a business I started back in 2019 when I had settled down and wanted to find something that can provide me with the opportunity to make a little money... The DVDs I provide because they are available to purchase at internet cafes...” (Respondent 5, Kalobeyei settlement, May 2021)

The mobility of refugees amongst the two locations enables use of such community organisations and social ties amongst themselves to gain access to goods and service exchange between the camps. For example, a study by Betts et al., 2019) showed that a Somali refugee in Kakuma and Ethiopian refugee in Kalobeyei began a joint venture in Kalobeyei as a means of exploring new markets. Similarly, the integration between the refugee and host communities has seen both refugee and local entrepreneurs access networks that help access goods and services that extend to urban areas.

Entrepreneurial action

Resources within the social structures are shown to be mobilised for purposive action (Lin, 1999). Initiatives by multilateral agencies on self-reliance are shown to be promoted through agriculture and whilst refugees who engage in farming face challenges, resources access through these networks have shown to help overcome some of them. For example, some of the traders who engage in ‘bamba chakula’ significantly profit as only registered traders have the advantage of trading in electronic currency to receive cash, making it a restricted system that operates parallel to the cash market (World Food programme, 2016). Furthermore, the scheme prevents a growth in number of traders thus no exceed in demand for goods.

“It was an opportunity to build a good business and it has been good so far.” (Respondent 3, Kalobeyei settlement, May 2021)

The access to electronic currency further connects refugee entrepreneurs to international communities that attract private capital and expansion into infrastructure. Refugees in Kalobeyei have been found to collaborate with the host community in starting community-based organisations (Alix-Garcia, 2018). Refugees are then able to start businesses under the organisation and access networks that provide goods and services that cater to providing perceived resources.

Livelihood outcomes

Similarly, engaging in entrepreneurial activity has a significant impact on refugee livelihoods in Kalobeyei settlement as highlighted by the respondents and in literature. Respondents point out that a

key driver to starting their businesses has been important toward improving their wellbeing and becoming self-reliant despite the constraints in the camp and settlement environments, that allows access to resources and for some networks and services that grow their business:

“...the environment here has brought us and the locals closer and we try and help each other and the movement between Kakuma and here provides us with the chance to get more products and services which we use to support each other” (Respondent 18, Kalobeyei settlement, May 2021).

“...we had challenges when the settlement(Kalobeyei) was opened...but we are seeing a success in what the settlement aimed to achieve... there has been significant population increase the area and major public and private sector investments...it has been beneficial for refugees and the host community...it has provided opportunities for business but also access to more social services.” (Respondent 18, Govt. Official, Nairobi, Kakuma camp and Kalobeyei settlement, May 2021)

In addition, refugees who combine several resources have been found to improve their livelihood outcomes within their household (Sterck, *et al*, 2020), the respondent above further states how income from her business, they are less reliant on humanitarian aid for food and basic items through combining resources within their household:

“...we do not use bamba chakula as much because my husband and I make money from our work, and can buy different items and my son is engaging in farming, it has been a relief to not have to only rely on what we were given before.” (Respondent 18, Kalobeyei settlement, May 2021)

5.3 Discussion

The study underlines the centrality of social capital- in its bonding, bridging and linking forms- for refugee to aggregate and recombine otherwise disused or underused resources for entrepreneurial purposes. The array of entrepreneurial action entails, not only the creation of new products and services but also the creation of new ecosystems, markets and alternative institutions to support and drive their entrepreneurial activities. As the data show, refugee entrepreneurs co-opt fellow refugees as suppliers in their new ecosystem. They also be-friend Kenyan nationals in places like the capital city of Nairobi, in order to overcome the constraints associated with the encampment policy, which restricts their movements to the camps. By mobilising these bridging networks with Kenyan nationals, they can access the wider Kenyan market outside their camps. This underlines the critical role of social networks the refugee's path to self-reliance. In accessing and harnessing the resources found in internal and external networks, refugees become bricoleurs making do with whatever they have at hand for entrepreneurial action.

Social capital is viewed as ‘resources embedded in social networks that can be mobilized when an actor wishes to increase the likelihood of success in a purposive action’(Lin 2001). There is increasing literature on the importance of networking and social capital as critical sources of knowledge for entrepreneurs (e.g. Arenius and De Clercq, 2005). Studies have shown that the extent of networking can have an impact on the success or failure outcomes of entrepreneurs (Ekanem and Wyer, 2007; McDade and Spring, 2005) for example in terms of the potential for new suppliers. Furthermore, the use of ethnic ties and networks provide access to other resources such labour and financial capital. This can be instrumental in coping with environmental and institutional constraints (Kolade et al., 2014).

From the findings, the three forms of social capital are presented in various context with their social networks; bonding social capital is often the first resource accessed by refugees. In the case of Kakuma camp and Kalobeyei settlement, refugee entrepreneurs seek assistance from members of their ethnicity to establish networks and acquire resources toward their businesses. These resources acquired from bonding networks further enable social construction of external networks with the host community and groups outside the camps (bridging social capital). In turn, the combination of these bonding and bridging networks elicit interests from multilateral agencies and financial institutions to invest in refugee entrepreneurial activities (linking social capital). The structural dimensions of this social capital drive the creation of new entrepreneurial ecosystems and markets. It also drive a co-production process of knowledge exchange through which refugee entrepreneurs discover and enact new strategies and methods for value creation.

Similar studies on refugee entrepreneurship highlight how the operationalisation of bricolage helps overcome challenges in a resource-constrained environment exacerbated by restrictions on economic opportunities (Heilbrunn, 2018 and Kwong et al., 2019). In the Kenyan context, the encampment policy, limits resources through institutional and political barriers. Refugees remanded to camps, are deprived of freedom of movement and a right to work. In order to overcome this significant barrier, refugees deploy their social capital to harness existing, access new resources and recombine their portfolio of various resources for entrepreneurial and livelihood outcomes.

In both case studies refugees rely on their knowledge as well as resource identification that can be accessed from their social networks. These networks facilitate the opportunity to access resource that refugees would otherwise have limited access to. For example, multilateral agencies provide necessities for refugees, therefore, ethnic ties across the country enable vendors to access goods that are otherwise inaccessible (Oka, 2011). These bonding forms of capital extend opportunities to other networks that have also shown to create access for the refugee community. A key example, is in the rise of internet use across the two locations, refugees are able to access online courses that can then provide them with learning and training opportunities, that can then provide them with opportunities to access scholarships from institutions for higher education (BBC, 2020).

Social networks and social capital are shown to provide refugee entrepreneurs with the opportunity to *improvise in* accessing resources within a resource-constrained context in Kenya. These resource stem from strong ties in which refugees' access are crucial for access to financial, physical and human resources, that ensure trust, shared knowledge and joint-problem solving, moreover, refugees can also rely on accessing bridged weaker ties that ignite further access to information and trust (Baker and Nelson, Grannovetter, 1973). As a result, refugees can access resources that are put toward their venture creation and growth.

Implications for theory

The proposed framework extends the theory of entrepreneurial bricolage using the unique context of refugee entrepreneurs who have to grapple with additional resource constraints exacerbated by institutional barriers and restricted economic opportunities. We argue that, the ability of refugees to draw on existing familial networks and new external networks of relationships are critical for resource aggregation and resource mobilisation towards entrepreneurial and livelihood outcomes. A key distinction in the two settings was those in Kakuma utilised networks and connections that have been fostered over a longer periods of time whereas newer refugees and asylum seekers relied on linking social capital networks to start and run their businesses aside from those fortunate enough to access networks in urban areas and camps. Nevertheless, local bricolage (Cheung and Kwong, 2017) is found to be particularly useful as a foundation for venture creation and acquiring formal networks.

Furthermore, the findings provide some understanding on social bricolage (Di Domenico et al., 2010; Cheung et al., 2019) deployed by some entrepreneurs. Respondents from the study reveal that access to resources provided to them by internal and external stakeholders are important in providing access to social networks and opportunities for venture creation, in turn these activities provide venture creation opportunities for others

Implication for practice

The study focuses attention on two specific locations that have two policies and relatively contrasting models of refugees integration in Kenya. However, while much of the findings are limited to this empirical context, some of the insights are cross-cutting and can help inform effective policies across a wide range of contexts and countries. In the Kenyan context, the decision to close all camps and settlements in Kenya by the government creates a new challenge in repatriation of the 400,000 refugees and asylum seekers. The study reaffirms recent discussions among multilateral agencies and other stakeholders in the humanitarian sector in emphasising the need to move away from a dependency model to a self-reliance model in humanitarian programming. Entrepreneurship should be at the heart of this new approach to integrate refugees in host countries. Multilateral agencies and other stakeholders in the humanitarian sector can further engage with refugees through funding support and training thus affirming the agency of refugees to rebuild their lives and achieve full integration. Furthermore, refugee camps in Kenya have been found to play a significant role on the local economies that heavily rely on camp and humanitarian aid presence. The government should seek to implement policies that further promote disruption of local economies

6. Conclusion

This study provide new insights on how social networks, resource mobilisation and recombination eventuate in entrepreneurial action amongst refugees. Refugee entrepreneurship has been found to differ from other forms of entrepreneurship. The Kenyan context highlight the role bricolage, social capital and entrepreneurship on livelihood outcomes for refugees. In order to achieve this outcome, refugees draw from their bonding and bridging networks of support to aggregate and recombine resources at hand for entrepreneurial purposes. This process is set out in a new conceptual framework.

From a practitioner perspective, this paper makes the case for changes in approaches to humanitarian action in terms of new policy directions of national governments in relation to refugees. Currently, most discussions about fundamental human rights of refugees focus mainly on issues such as freedom of thoughts and expression and social security. Economic rights and opportunities take the back burner, where they are considered at all. However, several scholars (Aerni, 2015; Hathaway, 1991; Lewis, 1955; Juma, 2011) argue that economic rights are human rights that should be looked at separately from other fundamental rights. Refugee integration cannot happen without economic inclusion. Contribution to the host economy is impossible without opportunities for participation. A shift in economic restrictions of refugees can promote the self-reliance and resilience of refugees that empowers them to meet their needs in a safe, sustainable, and dignified manner. Such a progressive policy provides full economic opportunities for refugees to contribute to the host country, while also enabling them to be the primary agent of their own recovery. This approach is a positive sum game- a win-win situation for both refugees and host countries

Future research

In a subsequent study, we aim to enrich the understanding of refugee entrepreneurship through more detailed analysis of primary data obtained from in-depth interviews and cross-sectional survey of

refugees and stakeholders in Kenyan refugee camps and Nairobi, Kenya. This enables deeper illumination new theoretical insights and also interrogate operational and practical details on the contributions of bonding, bridging and linking social capital towards entrepreneurship outcomes and livelihood recovery. It is also suggested that future research can examine the strategies and processes through which refugees and forcibly displaced people re-create new entrepreneurial ecosystems and alternative institutions to support their entrepreneurial activities.

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Table 1: Respondent Profiles

ID	Ethnicity	Category	Location	Gender	Age	Level of education	Arrival date
1	Congolese	Refugee	Nbo	M	20	Primary	2016
2	Congolese	Refugee	Nbo	M	22	Secondary	2017
3	Burundian	Refugee	Kal	M	22	Secondary	2018
4	Eritrean	Refugee	Kak	F	23	Degree	1998
5	Rwandese	Refugee	Kal	M	25	Post-secondary	2018
6	Burundian	Refugee	Kak	F	26	secondary	2004
7	Congolese	Refugee	Kak	M	27	Primary	2009
8	Sudanese	Refugee	Kal	M	28	Secondary	2019
9	Kenyan	Local NGO	Nbo	F	29	Postgraduate	N/A
10	Somali	Refugee- citizen	Nbo	F	30	Degree	1993
11	Congolese	Refugee	Nbo	M	32	Secondary	2005
12	Rwandese	Refugee	Nbo	M	33	Secondary	2006
13	Congolese	Refugee	Kak	M	34	Degree	2005
14	Kenyan	Gov official	Nbo/Kak/Kal	M	34	Postgraduate	N/A
15	Kenyan	Intl NGO	Kak/Kal	F	34	Degree	N/A
16	Congolese	Refugee	Nbo	M	35	Post-secondary	2007
17	Kenyan	Intl NGO	Kak/Kal	M	38	Postgraduate	N/A
18	Sudanese	Refugee	Kal	F	41	No formal education	2007
19	Kenyan	Local NGO	Nbo/Kak/Kal	F	41	Postgraduate	N/A
20	Somali	Refugee	Nbo	M	42	Post-secondary	1997
21	Congolese	Refugee	Nbo	F	43	Primary	2015
22	Ethiopian	Refugee	Kak	M	44	Degree	1999
23	Congolese	Refugee	Nbo	F	56	No formal education	2015
24	Kenyan	Local NGO	Nbo	F	58	Postgraduate	N/A

Notes

Nbo= Nairobi; Kak= Kakuma; Kby= Kaloboyei

Table 2: Overview of secondary sources

S/N	Document details	Title	Source type
1	Alix-Garcia. J., (2017)	The Economics of Hosting Refugees A Host Community Perspective from Turkana	Report
2	Alix-Garcia. J., (2018)	Do refugee camps help or hurt hosts? The case of Kakuma, Kenya	Journal Article
3	Alix-Garcia. J., (2019)	Assessing the direct and spill-over effects of shocks to refugee remittances	Journal Article
4	Betts. A. et al, (2015)	Refugee Innovation: Humanitarian innovation that starts with communities	Report
5	Betts. A. et al., (2018)	Refugee Economies in Kenya	Report
6	Betts. A. et al., (2019)	The Kalobeyei Model: Towards Self-Reliance for Refugees?	Report
7	Betts. A. et al., (2019)	Doing business in Kakuma: Refugees, entrepreneurship, and the food market	Report
8	Betts. A. et al., (2019)	Self-reliance and Social Networks: Explaining Refugees' Reluctance to Relocate from Kakuma to Kalobeyei	Journal Article
9	Grindheim, K. (2013)	Exploring the impacts of refugee camps on host communities: a case study of Kakuma host community in Kenya	Thesis
10	International Finance Corporation, 2017	Kakuma as a Marketplace: A consumer and market study of a refugee camp and town in northwest Kenya	Conference report
11	Ohta. I. (2005)	Coexisting with Cultural "Others": Social Relationships between the Turkana and the Refugees at Kakuma, Northwest Kenya	Journal Article
12	Oka,.R. (2011)	Unlikely Cities in The Desert: The Informal Economy as Causal Agent for Permanent "Urban" Sustainability in Kakuma Refugee Camp, Kenya	Journal Article
13	Oka,.R. (2014)	Coping with the Refugee Wait: The Role of Consumption, Normalcy, and Dignity in Refugee Lives at Kakuma Refugee Camp, Kenya	Journal Article
14	Sanghi. A. et al, (2016)	Yes! In my backyard: The economics of refugees and their social dynamics in Kakuma, Kenya	Report
15	UNHCR, 2018	Understanding the Socioeconomic Conditions of Refugees in Kalobeyei, Kenya	Report
16	World Food programme, (2016)	Kenya Annual Country Report 2018 Country Strategic Plan	Report
17	World Food programme, (2016)	Should I Stay or Should I Go Do Cash Transfers Affect Migration?	Report
18	International Labour Organisation, (2020)	Digitally empowering young people in refugee and host communities What is possible?	Report
19	Manji. F. (2020)	Circular refugee returns between Kenya and Somalia: a rapid review	Report
20	Asati. B. et al., (2021)	Mapping the refugee journey towards employment and entrepreneurship: Obstacles and opportunities for private sector engagement in refugee-hosting areas in Kenya	Report
21	Sterck. O. et al., (2020)	Cash transfer models and Debt in the Kalobeyei settlement	Report

Table 3. Social capital, entrepreneurial action, and livelihood outcomes in Kakuma Camp and Kalobeyei settlement

Theme	Kakuma Camp	Kalobeyei Settlement
Social capital and resourcing	Bonding, bridging, and linking forms of social capital are highly relied upon by entrepreneurs due to longer presence in camp.	Bridging and linking forms of social capital more relied upon such as restrictions on the number of <i>Bamba chakula</i> stores (WFP initiative) that protects registered traders from competition.
	There are less informal restrictions on the goods that refugees can trade.	Travel between the Kakuma camp and the Kalobeyei settlement is common.
	Refugees report better access to education and training in Kakuma.	Designed settlement that promotes market formation and self-reliance such as access finance and banking, entrepreneurship, and kitchen gardens
Entrepreneurial action	Use of economic and social networks create exchange of goods and services that go beyond the wholesalers within the camp.	Entrepreneurs have access goods and services from Kakuma camp wholesalers under the WFP initiative.
	Use of bonding and bridging social capital to access funding opportunities through table banking initiatives such as Ayuto to overcome limited banking access.	Established designated business areas and provides opportunity for entrepreneurial activity.
	Access to social enterprise and established markets in Kakuma and Kalobeyei provides wide customer base.	Enhanced social cohesion with local host community through socio-economic activities has led to ease of tension and access to local markets.
livelihood outcomes	Though less than that of Kalobeyei, entrepreneurs have improved food security due to more developed markets.	Improved dietary diversity and higher food security from cash assistance initiative (bamba chakula) and agricultural activity (kitchen gardens).
	Access to education and training provide refugees with improved business skills such as self-reported sales and profits.	Higher food security and provision of kitchen gardens leads to higher income for entrepreneurs.
	Access to external to urban and international networks provides access to diverse goods and services that lead to higher income.	Reduced vulnerability and increased income lead to further asset accumulation put toward venture growth and household wellbeing.