

## REFUGEE MICROENTERPRISES: PROSPECTS AND CHALLENGES

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### ABSTRACT

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*Keywords:*  
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Economic engagement of refugees and supporting their micro enterprises have been acknowledged long ago by UNHCR and humanitarian agencies as an effective solution to promote self-sufficiency and self-reliance of refugees and to improve their socio-economic situations. However, in terms of implementation, economic engagement of refugees has remained to minimum levels. The vast majority of refugees have remained helpless and hopeless in their camps or settlement. They remain for years unemployed and inactive, struggling with poverty and suffering with all consequences of the unbearable state of limbo, with no way forward and no way backwards. This study explores the key challenges facing humanitarian organizations and relief NGOs in supporting refugee microenterprises (RMEs). Six interviews have been conducted with experts from five aid and relief organisations as follows; UNHCR, International Federation of Red Cross and Red Crescent Societies (IFRC), Malaysian Social Research Institute (MISR), Islamic Aid Malaysia and (IAM), Islamic Relief Malaysia (IRM). Findings of the interviews indicate to a verity of challenges

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encountered by NGOs and humanitarian agencies. On top of these challenges in the legal challenge and the absence of the supportive environment in the host countries, followed by the lack of financial resources to support the RMEs and the lack of experienced institutions to cater microfinance and microenterprise for refugees. This study concludes that despite all the challenges, supporting microenterprises for refugees should be given adequate concern due to the changes in refugee trends in terms of the unprecedented number and in terms of the length of the average stay of refugee in exile and due to the successful stories of refugee micro-entrepreneurs when they are encouraged with the supportive business environment in host countries.

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## INTRODUCTION

Recent years have witnessed a phenomenal change in refugee trends around the globe. The change has been evidenced in terms of the unprecedented increase of the number of refugees which has been for the first time since 1992, the number of refugees passed the 20 million thresholds (20.2 million) (UNHCR, 2015d) and also in terms of the long stay of refugees in exile. It is believed that over three quarters of refugees around the world are stuck in protracted situations, the average stay of refugees in protracted situations is believed to last approximately for 17 years up from 9 years in the early 1990s (Betts, 2013) and ( Milner and Loescher, 2011). Supporting refugee microenterprises (RMEs) is one essential part of the economic engagement of refugees which could also include, income generating projects, microfinance initiatives and livelihood support in general.

Economic engagement of refugees has been proposed as one of the effective durable solutions for refugees in general and in particular for refugees in protracted situations. As such UNHCR engagement in refugees' livelihood started in early 1960s in the wake of the tremendous influx of refugees in particular in sub-Saharan Africa. Planned rural settlements were established with two-phase objectives; phase one: assisting refugees to settle on the land and become self-supporting and

phase two: to prepare refugees for integration with local communities. Nevertheless, Due to a number of economic, political and social factors, this effort has not been very successful. Most of the refugee settlements were found unable to achieve or sustain economic self-sufficiency and many refugees were not integrated into their host countries (Stein, and Clark,1990).

The early 1980s witnessed renewed calls for more effective solutions for refugees especially for those in protracted situations in Africa. The International Conference on Assistance to Refugees in Africa, (ICARA) I and II were organized by UNHCR and UNDP with slogans such as "Time for Solutions." and "refugee aid and development." ICARA I, aimed at raising funding from donor states for the emergency relief and the ACARA II with the objective of implementing development-oriented activities in refugee populated areas, which may benefit both refugees and locals populations. Unfortunately, the ICARA I failed because it did not meet the expectations of host countries to collect reasonable funding whereas ACARA II strategy met with little success: seemingly due to some fundamental contradictions in the way that refugee-hosting countries and donor states perceived the objectives of the strategy; and second, because the large-scale famine that occurred in the Horn of Africa in 1984-5 that shifted the priorities of international agencies from self-reliance to emergency relief (Crisp, 2003 and Vriese, 2006 ). Betts (2004) assumes that it was "a north-south polarization in expectations and interests, and a lack of commitment on the part of both donors and recipient states." led to failure in ACARA II.

A turning point in refugees' livelihood has taken place in the beginning of this century as more international attention is given to refugees in protracted situations. Accordingly, UNHCR has become more involved and proactive to find effective solutions. A series of initiatives were lunched in this regard including 'Convention Plus', 'Development Assistance to Refugees' and 'Development through Local Integration'. The Executive Committee organised a special meeting of African states to discuss the best approaches to effective solution for protracted refugees. Following these initiatives the UNHCR established with other partners a Self-Reliance Strategy for refugees in Uganda and launched in 2003 and the development-oriented Zambia Initiative for refugees (Slaughter and Crisp, 2009).

Microenterprises (MEs) in normal situations play a vital role in poverty reduction, economic growth, job creation, social stability and as a tool for equitable income distribution. Moreover, they are perceived as an essential factor to promote competition in the market, enhance productivity and technical change, stimulate economic development and enhance the welfare and standard of living of the many populations in the society (Mukras,2003) ( Shahidan, 2011).

For refugees, microenterprises are direly needed in particular with scarce job opportunities in most of the host countries especially when we know that the majority of host countries are considered developing and

poor countries with high rates of unemployment. Even in developed countries employment is often difficult for many reasons including language, cultural and religious barriers (Wolfington, 2006).

Microenterprises, through self-employment provide refugees with livelihood security and economic self-reliance that will assist to reduce their vulnerability in exile until they find a durable solution. Moreover, microenterprises tap on refugees' business skills, talents and rebuild their income sources and significantly decrease their dependency on relief and aid. Furthermore, supporting MEs greatly assist to overcome the sources of tension with host communities (Jacobsen, 2002) (Silverman, 2013) (Abigail, 2011). In particular for refugees in urban areas who are considered as 'invisible' targets and accordingly they receive little or no assistance from international agencies and donors who prefer to focus their efforts on more visible targets in refugee camps (Loescher and Milner, 2009).

Advantages of microenterprises are not confined to refugees, all stakeholders concerned about the refugee issues, in fact appreciate the benefits of refugee microenterprises, including host countries and communities, donor parties (countries, institutions and individuals) relief and aid NGOs and agencies.

Microenterprise development programs for refugees are mostly organised by NGOs and humanitarian agencies. Such programs aim at providing necessary means for refugees to enhance their livelihood and achieve self-sufficiency.

The American Refugee Committee (ARC) in its 'Stepped Approach for Improving Livelihoods (SAIL) defines Microenterprises programs as "programs whose objectives include both the development of profitable Microenterprises for clients and the sustainable provision of services that help microenterprises (credit, training, etc.). These programs tend to be longer term and are employed in more stable environments." (ARC, n.d: 94). This definition includes start-up capital, training and all other complementary services for the creation and development of microenterprises. Thus, the programs comprise the financial as well as the nonfinancial services such as training, consultation and monitoring. Most institutions involved in microenterprises support for refugees provide both types of services.

Several NGOs have initiated microenterprises support programs for refugees. These organisations include Christian Outreach, Relief and Development (CORD), International Rescue Committee (IRC), the American Refugee Committee (ARC) Income-generating project of World Relief in Maratane Refugee Camp, Nampula, Mozambique for refugees from central Africa especially Democratic Republic of Congo (DRC), Rwanda, and Burundi and the International Relief and Development (IRD) in Lebanon, UNRWA for Palestinians in Palestine's neighboring countries, the Anglican Mission Development Ministry (AMDM) in Gambia the International Rescue Committee (IRC) in Kenya, World Relief in Mozambique, Arid Lands Development Focus (ALDEF), the

Norwegian Agency for Development Cooperation (NORDA) in Kenya, Cooperative for Assistance and Relief Everywhere (CARE), The Ugandan Women's Effort to Save Orphans (UWESO) in Uganda, Jesuit Refugee Service (JRS) in South Africa.(Organizations' websites, 2015)

Most of the programs offered by these NGOs operate in camp setting or in rural settlements mostly in developing countries where the majority of the world refugees exist. However, in developed countries where the number of refugees who arrive by resettlement arrangements or by way of migration is small, microenterprise programs are supported by central governments with the aim of integrating the new comers into the society. Empirical evidences have shown the significant impact of micro-enterprises programs on the socio-economic situations of refugees. Many successful stories can be found in the literature supporting the argument that when refugees are supported with the positive business environment in host countries they are able to achieve self-reliance and they can have a significant positive impact on the host communities. To this effect, a study conducted by the American Refugee Committee (ARC) reveals that 81% of start-up grants clients who did not apply for further loans after the first one, mentioned business as their main source of income. The study also shows that 91% of the clients, who took out basic loans without first receiving grants, indicated business as their main source of income. At the social level, 55% of basic loan clients have indicated that their social status had improved, and 60% of them said that they had gained pride, 60% were able to buy better clothes, 45% said they had more food, 47% had become more self-reliant, 33% were healthier and 38% no longer had to borrow money (Klerk and Nourse, 2004). Similar positive impacts were reported on the CORD microcredit program in refugee camps in Zambia. There was a significant increase in the income of the beneficiaries, change in their diet and increase in the purchase of household goods (Jacobsen and Titus, 2004).

Another study conducted in Kenya in 2010 by a team of researchers and commissioned by the Norwegian, Kenyan and Danish governments found that annual turnover for refugees' businesses in Dadaab camps reached about 2 billion shillings (\$25 million). Every year, Kenya earned about 218 million shillings (\$3 million) just from livestock and milk sales in the camps. On an annual per capita basis, the combined economic benefits of refugees' businesses represented an estimated 25% of host community income in North Eastern Province (Enghoff et al., 2010). Kirk (2004) assumes that refugees, as a group, have a higher proportion of human capital skills than the population of their countries of origin and under the right conditions refugees are very active entrepreneurs.

A socio-economic survey conducted in 2007, on Burundian refugees in Tanzania, revealed that as a result of local enabling environment in the district of Urambo District refugees occupied only about 2% of the total land however their contribution in the Agricultural Production was 34%, the similar results also are found in the district of Mpanda where the

refugees occupied 4% of the total land and their output was 42% of Agricultural Production. (Nordic Consulting Group Report (2010).

Despite all the initiatives and projects of livelihood and microenterprise support, the gap between the demand and the offer is considerably wide. In the previous examples, we take the case of ARC program in Guinea. The number of beneficiaries of ARC program reached 4000 micro-entrepreneurs in two years, however comparing this number to total number of refugees in Guinea, the outreach level appears very low. The United States Committee for Refugees and Immigrants (2001) estimated that at the end of 2000 there were about 300,000 Sierra Leonean and 90,000 Liberian refugees in Guinea. That means only four per cent of the refugees were covered by the program in two years and only two per cent per year.

In a study conducted by Jacobsen and Titus (2004:5) on the CORD’s programs for refugees in Zambia the team found that among the challenges and constraints of CORD programs was “the demand for loans of any size far exceeds the funds available for the program.” Another very recent example is taken from the recent Syrian refugee crisis. In the UNHCR recent livelihood programs for Syrian refugees, beneficiaries of UNHCR and partner NGOs did not reach 1.5% of total number of refugees as shown below in Table 1.1

Table 1.1 Syrian Refugee Beneficiaries of UNHCR and Partner NGOs in Supporting Livelihood and Income Generating Activities in Region Countries

| Beneficiaries by country |                                | total number of refugees |
|--------------------------|--------------------------------|--------------------------|
| Turkey                   | 1000                           | 1,758,092                |
| Lebanon                  | 30,000                         | 1.196,560                |
| Iraq                     | 3270                           | 249,861                  |
| Egypt                    | 5000                           | 133,862                  |
| total                    | 39,270 (1.3 %) of total number | 3,338,375 (1.3 %)        |

Source: UNHCR (2014f) and UNHCR (2015).

These figures actually demonstrate the widening gap between the demand for livelihood programs including microenterprise support and the actual available resources and offered programs. Actually tremendous challenges are confronting humanitarian agencies to promote economic involvement and income generating projected for refugees.

## **OBJECTIVE AND METHODOLOGY OF THE STUDY**

This study aims to explore the key challenges encountered by aid and relief organizations to support refugee microenterprises. Six semi-structured interviews have been conducted with a number of experts from

the following relief agencies and NGOs: UNHCR, International Federation of Red Cross and Red Crescent Societies (IFRC), Malaysian Social Research Institute (MISR), Islamic Aid Malaysia (IAM), Islamic Relief Malaysia (IRM). According to Abera (2012) the method of interviews in data collection is preferred due to certain factors; first the high response rate compared to questionnaires. Second: it gives the two people, interviewer and interviewee the opportunity to interact more and get into specific details on the questions and answers. Third: clarification of issues is easily achievable and that leads to accuracy of data from the respondents. Interviews were conducted in the workplace of the experts except for one interview that was conducted in a public place. The duration of the interviews was one to one and a half hour. Afterwards, interviews have been transcribed into print using word processing. The process of data reduction has been undertaken after the transcription of the interviews. Hence, data has been analytically examined and coded into main issues, topics, categories and themes. Final themes are identified and displayed in the following section.

## **FINDINGS OF THE STUDY**

### **Challenges Encountering NGOs to Support Refugee MEs**

Despite all the benefits and advantages of microenterprises as highlighted earlier, and despite the successful stories of refugee micro-entrepreneurs, establishing and developing microenterprises has always remained at minimum level among refugees either in camp settings or outside camps. Many challenges and obstacles are standing in the way of supporting and maintaining refugees' microenterprises. These challenges include legal, political, institutional, and financial challenges (Ranalli, 2013). In this study, participants in the interviews were requested to provide their opinions on the challenges facing NGOs and relief agencies in supporting micro enterprises for refugees. Below are some quotations from the statements of participants in the interviews.

“In terms of livelihood in general there are restrictions for refugees here in Malaysia simply because there is no legal framework. Even though you mention the lack of finance access to market all these come because one of the reasons is being no legal framework, so in that sense they do not have access to anything.” (R1) “They don't have the ability to invest due to the legal framework. So that is the main problem they are not legally allowed to own a business or to develop an enterprise. so what NGOs can do things like developing skills of sewing or developing baking skills develop some form of financial literacy but to take any further is often cannot.” (R5) “None of the refugee or asylum seekers are allowed to work so the legal situation that people are in basically prohibits doing any microfinance because it is not legal according to the law of Malaysia. So the system does not give refugees access to work. So if you

give the refugees work or you provide them with the micro financing you cannot protect them if they go to court.” (R3)

It is clear from the quotations above that the legal restrictions on refugees have remained on top of the challenges encountering NGOs involved in supporting refugee MEs. Such restrictions may include depriving refugee of ownership rights, movement freedom, access to work and employment. All these restrictions and others have been well discussed in the literature in many studies including the following: (Christensen and Harild, 2009; Jacobsen, 2004; Bartsch, 2003; Nourse, 2003; Azorbo, 2011; Lyon, Sepulveda, and Syrett, 2007 and UNHCR, 2014f).

Another equally serious challenge for NGOs is represented in the continuity of displacement crises around the globe and the limitation of resources available, most notably the financial resources. To this effect R5 asserts that,

“One big challenge is the scale especially if you talk about the Syrian refugees for instance you have a scale of the need you have water needs food needs shelter needs health needs those basic rights are prioritized they cost money to keep these services functioning then the additional need is around the economic security self- reliance and the ability to earn on your own income ... the challenge is that the financing system really more focusing on meeting those basic needs because those are survival requirements if they are not met then the population falls into potential malnutrition health issues etc. and if they are not focusing on livelihood it is not going to be life threatening so I would say one of the issues is financial.” (R5)

The above quotation focuses on the financial challenge and the lack of resources. The unprecedented scale of humanitarian crises around the globe, have made humanitarian agencies become under great pressure to meet their relief goals and usually they prioritize basic needs over any other development or livelihood projects (Slaughter and Crisp, 2009; UNHCR, 2014; UNHCR, 2014a). With the increasing of humanitarian crises around the globe, competition becomes fierce over the short financial resources available, in such situations humanitarian agencies become under great pressure to meet their relief goals and normally no resources remain left for any development or long-term projects. The UNHCR announces a funding shortage of about 81% as 24<sup>th</sup> April 2015 (<http://data.unhcr.org>). Fund shortages have forced UNHCR to announce considerable cuts in food rations for refugees in Africa; such cuts have affected nearly 800,000 refugees. And very recently UNHCR announced a 40% cut in food rations for about four million Syrian refugees (<http://www.unhcr.org>, 2014). Obviously, when humanitarian agencies do not have enough funds to feed refugees, they will suspend or delay any development and livelihood programs. This fact is clearly expressed in the recent report of UNHCR on Africa (2014: 161) which states that “As the majority of resources were dedicated to emergencies and life-saving



activities, only 15 per cent of the expenditure went towards solutions and livelihood activities (UNHCR Global Report, 2014).

To put it in another way, with the wide spread of humanitarian crisis and the decline of international funds in particular in times of economic recession, the humanitarian organisations become in a very critical situation. They become obliged to prioritise the basic needs such as food, drink and shelter, over other complementary programs including the livelihood and microenterprises support programs. Consequently, the majority of refugees kept inactive, and their potential remains untapped. On the other hand, experts have raised the issue of the high risk relating to providing micro financing to refugees. The following quotations have discussed the challenge of credit risk and the absence of any track record for the majority of refugees.

“Also you have the challenge how to verify with the refugee if he is not a liar or compared to Malaysia we have the data base for locals but have no such data for refugees. For local people we can track their records and we can ask local leaders but for refugees sometimes even the local leaders don’t know may be because they are originally from different parts of their home country.” (R6)

“The main challenge for Muslim as well as non-Muslim NGO is the pay back so no NGO no organization is willing to test the market to start such a program so you do not know if these people you are going to support will pay back or not.” (R4)

In the absence of financial or tangible collateral, refugees in general are considered by microfinance institutions as bad credit risks (Lascelles, 2012; Jacobsen 2006). For instance, the social pressure or social capital that is normally used by microfinance institutions as an alternative to financial collateral is useless with refugees where individuals hardly know each other (Bartsch, 2003). Additionally, it is believed that lack of trust make refugees unwilling to enter into groups for loan and business purposes (Jacobsen, 2004). Nonetheless, the implementation of group lending and other alternative such as the informal Rotating Savings and Credit Associations (ROSCAs) in the case of refugees could be studied in a separate future research because there is a strong argument of the validity of such techniques for refugees in particular for refugees in protracted situations when they spend many years in the same area and with the same community. The next quotation will be discussing the issue of targeting the right group of beneficiaries.

“Second challenge would be targeting, let us say I have enough resources to support livelihood to five hundred households how do I target those five hundred old (people) effectively because I have a population of 100 thousand whom require livelihood support so that is the challenge and so often we target the most vulnerable as they are recognized they need more whether they are disabled women headed household or elderly these are the traditional targeting criteria but they are not necessarily be the most useful people to realise effective outcome of livelihood being sustainable,

as we know livelihood business or microenterprises do fail the biggest entrepreneurs in the world have failed and so expecting someone who is illiterate vulnerable non-business minded to suddenly succeed is often the problem and so we usually target the most vulnerable when we should be targeting the medium vulnerable but then the challenge for NGO explaining why we are not helping the worse why helping the better-off that can be a challenge.” (R5)

By and large, experts have raised a very wide range of challenges as cited in the quotations above. On top of these challenges is the financial challenge the default risk and the absence of enabling environment. Actually, the majority of challenges encountering micro enterprises in normal situations are also quoted in the statement of the participants additionally the special situations of refugees have raised a number of additional challenges for refugee micro entrepreneurs. As clear in the quotations above, such challenges include the mobility of refugees, the absence of track records for refugees, the absence of community leaders and social collateral, high level illiteracy of refugees, language barriers and most importantly the absence of experienced institutions to deal with refugee micro enterprises and to provide microfinance for refugees. These challenges are summarised below in Table 6.4.

Table 6.6 Challenges of Supporting Micro Enterprises for refugees

| Experts' View   | Experts' Reference |
|---|--------------------|
| a) Legal challenge: there is no legal framework, refugees are not allowed to work or have a business<br>- NGOs are not allowed to provide MF. | R1 R2 R3 R4 R5R6   |
| b) Financial challenge: lack of funds.  | R4 R6 R5           |
| c) Pay back, Default risk and absence of track record of refugees   | R6 R4 R2           |
| d) Absence of Experienced Institution.  | R2R3R5             |
| e) Attitude of host populations   | R2 R6              |
| f) Language barrier   | R2R3               |
| g) Competition from national and international markets  | R1R5               |
| h) Illiteracy of refugees   | R2                 |
| i) Sustainability of refugee micro enterprises  | R1                 |
| j) Absence of community leaders   | R3                 |
| k) Mobility of refugees   | R4                 |
| l) Determine the Targeted population  | R5                 |

The above challenges, highlighted by experts in the interviews, are supported, to a far extent, by the literature regarding supporting refugees' microenterprises, in particular the challenges about legal constraints, (Christensen and Harild, 2009; Jacobsen, 2004; Bartsch, 2005; Nourse,

2003; Azorbo, 2011; Lyon, Sepulveda, and Syrett, 2007 and UNHCR, 2014f); the lack of financial resources, (Slaughter and Crisp, 2009; UNHCR, 2014; UNHCR, 2014a); attitude of host countries, (Jacobsen, 2002b; Crisp, 2003a; UNHCR, 2012; Slaughter and Crisp, 2009:7); the issue of human capital, (The Handbook of Self-Reliance of UNHCR (2005:121) Nourse (2003); the credit risk and lack of credit record for refugees, (Lascelles, 2012; Jacobsen 2006); mobility of refugees (Jacobsen 2006); the lack of experienced institutions to provide assistance for refugees (Jacobsen, 2004; Nourse , 2003; Cavaglieri, 2005); the uncertainty of future that makes refugees reluctant to set up a business, Cavaglieri ,2005) and finally the challenge of the determination of target groups among refugees (Cavaglieri (2005).

## CONCLUSION

The current change in refugee trends around the globe has made the existent relief and aid policies as ineffective and inefficient. Despite the acknowledgment of the effectiveness of economic engagement of refugees, livelihood projects and income generating activities have remained to minimum levels among refugees. The majority of refugees spend many years in exile unemployed, and unable to invest their skills and talent. This study has been conducted to explore the current challenges encountering the relief and humanitarian NGOs to promote economic engagement of refugee in particular supporting microenterprises of refugees.

This study has found that legal challenge and lack of financial resources have remained on top of these challenges. The interviewed experts have additionally mentioned a long list of other challenges less serious but valid challenges as listed above, including high credit risk due to the absence of adequate securities and the absence of track record of refugees, absence of experienced institution to provide micro enterprise support, negative attitude of host populations, language barrier lack of human capital among refugees and some other important challenges. Interestingly, this study has found that in spite of all the challenges, refugee micro entrepreneurs have shown phenomenal success in their microenterprises when the supportive environment in host countries is available. More efforts are needed to channel the required support for microenterprises of refugees as a key tool to promote self-sufficiency and self-reliance of refugees. Host countries should be assisted to lift legal constraints on refugees in terms of employment and economic activities and instead try to make use of the human capital of refugees.

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