

**FACTORS ENHANCING THE SUSTAINABILITY OF INFORMAL  
BUSINESSES FOR BURUNDIAN WOMEN REFUGEES IN NAIROBI  
COUNTY, KENYA.**

**Bella Nininahazwe: 12014S**

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**DECLARATION**

I, the undersigned, declare that this thesis is a product of my own work and it is not the result of anything done in collaboration with anyone. It has not been previously presented to any other institution. All sources have been appropriately cited and duly acknowledged in full. I agree that this thesis may be available for reference and photocopying at the discretion of the university.

Signature of the learner: .....

Name of the learner: Bella Nininahazwe.....

Date:                    /...../.....

We certify that this is original piece of work, and fulfils all requirements.

Signature of Supervisor 1: .....

Name of the Supervisor1: Dr. Zacharia W. Samita

Date:...../...../.....

Signature of Supervisor 2.....

Name of the Supervisor 2: Dr. Tom Kearney

Date: ...../...../.....

## **DEDICATION**

I dedicate this work to the Almighty God who made it possible for me to complete this study. An exceptional dedication goes to the members of my family, especially my beloved mother, Liberate Ntirubuza for having stood by me to support me during my studies.

## **ACKNOWLEDGMENT**

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## LIST OF ABBREVIATIONS

AI	Amnesty International
AIDS	Acquired Immunodeficiency Syndrome
AU	African Union
BSAK	Burundian Students Association in Kenya
BWRs	Burundian Women Refugees
BWRRs	Burundian Women Refugee Representatives
CARITAS	Churches Around Richmond Involved To Assure Shelter
CBOs	Community Based Organizations
CLRC	Community Links and the Refugee Council
DRC	Danish Refugee Council
EU	European Union
FGD	Focus Group Discussion
FY	Fiscal Year
GBV	Gender Based Violence
GDP	Gross Domestic Product
GNP	Gross National Product
GoK	Government of Kenya
HIV	Human Immunodeficiency Virus
HRW	Human Rights Watch
IDPs	Internally Displaced Persons
IGAs	Income Generating Activities
ILO	International Labour Organization
JRS	Jesuit Refugee Service

KRA	Kenya Revenue Authority
MGRs	Merry-Go-Rounds
NACOSTI	National Commission for Science, Technology and Innovation
NGOs	Non-Governmental Organizations
OCHA	Office for the Coordination of Humanitarian Affairs
OECD	Organization for Economic Cooperation and Development
PIN	Personal Identification Number
RCK	Refugee Consortium of Kenya
SPSS	Statistical Package for Social Science
STIs	Sexually Transmitted Infections
TBL	Triple Button Line
TI	Transparency International
UK	United Kingdom
UN	United Nations
UNHCR	United Nations High Commission for Refugees
UNOCHA	United Nations Office for the Coordination of Humanitarian Affairs
USA	United States of America

## ABSTRACT

This study sought to find out ways to enhance the sustainability of informal businesses for Burundian Women refugees (BWRs) in Nairobi County, Kenya. The study was guided by three specific objectives: first, to explore how human capital enhances the sustainability of informal businesses. Second, to explain the influence of social capital on the sustainability of informal business. Third, it is to identify the extent to which financial capital influences the sustainability of informal businesses for BWRs in Nairobi County, Kenya. The study adopted a descriptive research design with both quantitative and qualitative approaches in data collection. The target population for this study was BWRs living in Nairobi County, Kenya. The sample size for the study composed of 292 BWRs. The research used purposive sampling. Data collected was qualitatively and quantitatively analyzed to generate information of what respondents answered based on open and closed-ended questions, one on one and telephone interviews and a Focus Group Discussion (FGD). The study found out that the barriers to sustainability of informal businesses for BWRs were inadequate education, inadequate vocational training, lack of training skills, language barrier, lack of legal documentations such as mandate and alien card, work permit /business permit, residence permit, high level of competition with locals, police harassment, gender based violence (GBV), insecurity, poor networking, and inaccessibility to credit facilities. Accordingly, 99% BWRs were involved in informal businesses, all BWRs were not attending school (100%) and 63.5% were not involved in any vocational training. Therefore, the study has proposed a transformative action plan to sustain informal businesses for BWRs including mobilization to create awareness on BWRs' challenges and how to handle them as a community, providing adequate education, vocational training, training skills to strengthen human capital through educating BWRs, lobbying and advocacy to bring awareness of those issues in the community and networking to connect BWRs with other women in the host community as well as visibility campaign/ research to create awareness where knowledge will be shared internationally and locally.

## OPERATIONAL DEFINITION OF KEY TERMS

**Access credit** is the capability of persons to get financial services.

**Business** is engaging in trade.

**Cash flow** when a person gains profits and expenditures.

**Culture** is a way of life.

**Education** is informing people with new knowledge or skills.

**Experience** is an event that leaves an impression on someone.

**Financial capital** is the asset needed by an individual or an organization to deliver goods or services and its value is money.

**Human capital** is in terms of skills, knowledge, and experience possessed by an individual or a group of people.

**Informal business** is the part of an economy that is neither taxed, nor monitored by any form of administration.

**Language** is the system of communication which is practiced in the community or a state.

**Network** is a system where a person or a group of people are united for the sake of learning new things together or strengthening what they believe in.

**Refugees** are persons forced to leave their country in order to escape war, persecution, or natural disaster.

**Savings** are money one has saved through a bank or official structure.

**Social capital** is the network among people who live and work in a society.

**Sustainability** is the ability to be maintained at a certain rate or level.

**Vocational training** is an education and training which aims to equip people with knowledge

**Chama** (singular)/ **Vyama** (plural) Kiswahili for social groups formed by people in order to pool and invest their resources.



# **CHAPTER ONE**

## **GENERAL INTRODUCTION**

### **1.0 Introduction**

This chapter presents the researcher's insertion, background of the study, statement of the problem and objectives of the study. Moreover, it presents research questions, the justification of the study, scope and delimitations, limitations and the organization of the work.

### **1.1 Insertion**

The researcher is a Burundian woman who grew up in Burundi during the political instability that beset the country in 1993. During the political skirmishes of that time, many children were orphaned. Likewise, many men and women became widowed while majority of the citizens were both internally and externally displaced from their indigenous homes. It was during this period that the researcher lost one parent (the father) and her family members internally displaced. Since then, the family has never returned to the original home. Her mother has struggled to raise the children in a war-torn country.

The 1993 civil war in Burundi forced the majority of Burundian people seek asylum in Kenya, Tanzania and Uganda. It was during this period of displacement that Burundi people sought refuge in Kenya. While in Kenya as a student, the researcher has had an opportunity to be the leader of the Burundian Students Association in Kenya (BSAK).

The researcher also worked with the Jesuit Refugee Service (JRS) from December 2016 till the end of March 2017. This enabled her to visit Kawangware, Riruta, Eastleigh, Dagoretti and Kitengela where refugees, mostly from Burundi, Democratic Republic of Congo, Rwanda, Somalia, Ethiopia, Eritrea, and South Sudan, live. During the visits, she observed that women refugees lacked basic needs such as food, proper housing, and access to health care services. This background provides the motivation for the researcher to study aspects of sustainability of informal businesses among the BWRs in Nairobi, Kenya.

## 1.2 Background to the Study

According to Amnesty International (2015), the world has witnessed a growing number of refugees, a phenomenon majorly attributed to political instability across the globe. Rubenstein (2008) argues that the United States of America (USA) alone received an average of 875,000 refugees per year between 1975 and 2015.

Moreover, the Human Rights Watch - HRW (2015) reported that over 800,000 migrants and asylum seekers fled to Europe majorly from Syria, Afghanistan, Eritrea, Somalia and Iraq. Further, India received more than 10,000 Burmese women refugees in the year 2015. Notably, those women refugees worked in informal sectors, for instance, as vendors of vegetables door by door, as waitresses in night clubs, as house helps in Indian households and as service providers in other informal businesses (Babbar, 2015).

Flahaux & De Haas, (2016) argues that forced migration in Africa is not new as African history is characteristic of tragic events, including the slave trade. However, rather than forced migration ending with the advent of independence, it has continued, with millions of Africans fleeing their homes and seeking asylum in foreign countries, while some are internally displaced persons (IDPs). Zeus (2011) observes that because of the refugee influx, many developing countries that host refugees often experience adverse long-term economic, social, political and environmental impacts. From their arrival, refugees compete with the locals over already scarce resources such as water, food, education, housing and medical services.

Many African refugees and IDPs are dependent on international assistance for most of their material needs including food, shelter, water and health care. Often, they are also denied opportunities to work or access trainings or income-generating activities (IGAs) in host countries; they end up relying on food rations, clothing and shelter as provided by international donors (Hollenbach, 2008).

The refugee influx in Eastern Africa within the period of July 2010 to April 2011 stood at 13%, with majority of the refugees originating from Somalia, being received in Ethiopia (74,000) and Kenya (122,000). Kenya, Ethiopia and Tanzania continue to host the highest number of refugees in the region (United Nation Office for the Coordination of Humanitarian Affairs – UNOCHA, 2013). According to UNOCHA (2013), 9,901,158 people were displaced from Burundi by the 1993 conflict. However, internal displacement trends in the Eastern African region are largely driven by internal armed conflicts, inter-communal fighting and insecurity. Indeed, the region remains prone to natural disasters, including floods and drought.

As far as the refugee situation in Kenya is concerned, Kenya remains among the top refugee hosting countries in Africa (United Nations High Committee for Refugees - UNHCR, 2019). According to UNHCR report, the total number of refugees in Kenya is 473,971. The Somalis constitute the largest refugee population in Kenya (258,925 refugees) followed by South Sudan with a total of 115,813 refugees and Ethiopians (23,084 refugees). Moreover, Kenya received 13,693 Burundian refugees consecutively (UNHCR, 2019).

According to UNHCR (2019), the total number of Burundian refugees currently registered in Kenya is 13,693. They live in four different areas in the country: Dadaab with 78 refugees, Kakuma with 11,453 refugees and Nairobi with 2,162 refugees (UNHCR, 2019). Within this context, Singh (2009) asserts that women refugees experience diverse economic and social hardships.

### **1.3 Statement of the Problem**

Article 12 (3) of the African Charter on Human and Peoples' Rights provides that every individual should have the right, when persecuted, to seek and obtain asylum in other countries in accordance with the laws of those countries and international conventions , (Smith, 2016).

In addition, labour and employment rights are preserved in the 1951 Convention relating to the status of refugees.

The 1967 Protocol established clear obligations for host countries to authorize refugees to participate in both wage-earning (articles 17, 18) and other forms of self-employment (Collins, 2016). The instability caused by the 1993 civil war in Burundi rendered many refugees, including women, in various countries, helpless. These refugees continue to search for jobs and means of sustenance in host countries. This situation is reminiscent of the BWRs currently living in Kenya.

However, the BWRs currently lack necessary skills and capital, thereby becoming economically dependent on international aid and the Government of Kenya (GoK). As a result, they are viewed as burdens in Kenya. Moreover, they are neither capable of securing decent jobs nor starting small-scale businesses since some of them have no legal immigration documents. Therefore, this present study seeks to find ways to enhance the sustainability of informal businesses for BWRs in Nairobi.

#### **1.4 Objectives of the Study**

The main purpose of this study is to look into factors enhancing the sustainability of informal businesses for BWRs in Nairobi County, Kenya.

##### **1.4.1. Specific objectives**

This study was guided by three specific objectives.

1. To explore how human capital can enhance the sustainability of informal businesses for BWRs in Nairobi County, Kenya.
2. To explain the influence of the social capital on sustainability of informal businesses for BWRs in Nairobi County, Kenya.
3. To identify the extent to which financial capital influences the sustainability of informal businesses for BWRs in Nairobi County, Kenya.

## **1.5 Research questions**

The present study was guided by three research questions.

1. How can human capital influence the sustainability of informal businesses for BWRs in Nairobi County, Kenya?
2. How does the social capital influence the sustainability of informal businesses for BWRs in Nairobi County, Kenya?
3. To what extent does the financial capital enhance the sustainability of informal businesses for BWRs in Nairobi County, Kenya?

## **1.6. Justification of the Study**

According to the Refugee Consortium of Kenya (RCK), the economic situation faced by asylum seekers is dire. They lack shelter, food and basic non-food items such as mattresses, blankets and cooking materials. BWRs are among the most affected because most of them have children and are not able to help themselves cater for basic needs (RCK, 2005). Hough (2013) argues that BWRs in Kenya experience diverse forms of violence, including forced prostitution, theft, police harassment, GBV and insecurity.

Based on the anticipated outcome of this research, there shall be an awareness creation among the BWRs as regards the ways, means and prospects of engaging in small-scale entrepreneurial activities so as to cater for their basic needs and services hence eliminating dependency on NGOs, the local community and the government. Moreover, the findings are useful for the GoK to fully understand and be aware of the living conditions, particularly with regard to insecurity facing BWR in the host community.

## **1.7 Scope /Delimitation of the Study**

This study was carried out in Nairobi County, Kenya. A pilot test of the data collection instrument was done in the same location targeting a sample of BWRs not participating in the study.

The researcher then studied the BWRs who entered Kenya from the year 1993 till November, 2017 and were located in Nairobi County. Descriptive survey research was used. It is a quantitative research method that attempts to collect quantifiable information to be used for statistical analysis of the population sample, (Kura & Suleiman, 2012).

### **1.8 Limitations to the Study**

The limitation of the study was fear. BWRs were reserved in expressing their opinions for fear of victimization by the present political leadership in Burundi. It is argued that some refugees purporting to be Burundian refugees in Kenya are said to be the spies for the Burundian government.

Moreover, the researcher being a Burundian woman, made some of the respondents uncomfortable and also suspicious because Burundi is still experiencing political instability. They desisted from giving required information because of fear that the researcher could be a government spy. To mitigate this, the researcher explained to the respondents that the research was for academic purposes. During Data collection, the researcher faced difficulties such as insufficient budget, the research had to ask for financial support to complete data collection and it was time consuming.

### **1.9 Organization of the Study**

This study is organized into six chapters. Chapter One presents the researcher's insertion, background of the study, statement of the problem, objectives of the study, research questions, and justification of the study, scope and delimitations as well as limitations, and organization of work. Chapter Two is literature review and presents both the theoretical and conceptual frameworks. Chapter Three presents the research methodology employed in the study. The fourth chapter is presentation, analysis and interpretation of data. In chapter Five is the theological analysis and reflection. Chapter Six entails the action plan which gives the alternative solutions to different challenges as well as suggestions for further research.

## **CHAPTER TWO**

### **LITERATURE REVIEW**

#### **2.0. Introduction**

The literature review in this chapter is organized along the objectives of the study. The chapter also presents the theoretical framework and conceptual framework used in the study.

#### **2.1. Theoretical Framework**

A theory is an explanation of a particular social phenomenon, a set of interrelated universal statements (Sutton & Staw, 1995). This study is informed by three theories: human capital, social capital and financial capital theories.

##### **2.1.1. Human Capital Theory**

Becker (1962) discusses Human Capital Theory as the basic investments made in human resources to improve their productivity and earnings. He further identifies the main tenets of the theory as education, training skills and increase of wages.

Investment in education increases wages. Once individuals are educated, they stand a chance of being paid more than those who did not go to school. This eventually improves their lifestyle. Education stimulates various career opportunities. As a result, an individual can accomplish one's mission and vision through use of acquired knowledge.

Training skills are a form of investment in human capital with expectations of benefits in the future. Training communicates skills that increase the workers' productivity. Therefore, there is value in the labor market and an improvement of lifestyle of people as well as the sustainability of jobs or businesses.

Once there is an investment in education and training skills, there is an increase of wages. People change their lifestyle, the labor market increases value and people in the society are able to meet their basic needs. Through education, investment in skills and increase in productivity, people gain sustainability in their livelihoods.

Bowles and Gintis (2014) criticize the Human Capital Theory as a naive assumption of homogenous labor that centers on the labor force only. Their argument brings basic social institutions such as schools and family as super structural domains that are greatly important in increasing production and earnings. Notwithstanding this criticism, the emphasis on the centrality of education and training remains valid.

This theory is applicable to this study because BWRs who are in Kenya need education and diverse trainings in order to lead a sustainable life. Most of the BWRs in Kenya cannot be easily employed partly because of the language barrier: they come from a French speaking country, and their education is not valid in the host country whose medium of instruction is English. Consequently, their employability becomes a challenge. That is why they are involved in informal businesses to support their families. Nevertheless, once they have access to education in Kenya or are able to enroll in vocational training institutions, they would be able to gain necessary competencies and get decent jobs to support themselves and their families.

### **2.1.2. Social Capital Theory**

Social capital is any aspect of a social structure that creates value and facilitates the actions of the individuals within that social structure. Human capital involves changes in an individual's skills and capabilities. Social capital is created when the relations among people change in ways that facilitate instrumental action (Aldrich & Meyer, 2015). The author mentions three elements of Social Capital Theory. First, are resources, second, the value of these resources both tangible and intangible and third, actors or people. The theory revolves around the relationship among these resources and the impact they have on the resources involved in each relationship on larger groups. Mostly, social capital is seen as a form of capital that produces public good for common welfare. The theory has been used to clarify the better performance of varied groups, including growth of small entrepreneurs, entrepreneurial firms, superior managerial performance and enhanced supply chain relations.

It also emphasizes the value derived from strategic alliances and the evolution of communities or societies. Lin (2017) argues that social capital is communal good, governed by the goodwill of individual members. Each individual in the society should strive to be free from societal oppression. Lin (2017) explains that norms, faith, consents, authority and other features become important in sustaining social capital. However, Hollenbeck and Jamieson (2015) holds that social capital generates value by donating well connected actors with privileged access to intellectual, financial, and cultural resources.

Poder (2011) argues on the contrary that Aldrich & Meyer's definition is seemingly incomprehensible. The reason is that some aspects of the structure, which facilitate some actions within the structure, do not outline a well-ordered capital object. Accordingly, social capital denotes the structure of relations between and among persons. The normal idea of a capital in economics does not see it as characteristic to an environment, but as a thing that results from a decision. However, for Aldrich & Meyer (2015), social capital does not result from such decisions. Trusted, by-products of other activities create or destroy most forms of social capital. Therefore, social capital is not produced; rather, it is a derivative of other activities.

Poder (2011) further explains that social capital is not a capital, but an externality. Such an externality facilitates actions of actors; it might have positive outcomes that do not make it a capital. He underscores that social capital is unknown because its conceptualization escapes a definition. Social capital can only be observed by its consequences when actors use it.

This theory relates to this study because BWRs have the potential to work and are talented; they need to apply those diverse talents in their host country. Hence, the need to have good relations with people in the host country in order to know how to go about their small business enterprises for their well-being.

This relationship among refugees and the host community can strongly impact the refugees' present and future lives. For example, BWRs who are involved in informal businesses have to know where to get raw materials at low prices. However, if there is no relationship between refugees and the host community, women refugees involved in informal businesses will not be able to identify local markets. Indeed, there may arise conflicts between them and those in the host country.

There is a strong relationship between Human Capital Theory and Social Capital Theory. One cannot impact people without the other. In order to be successful in jobs or informal businesses, BWR require education and diverse trainings in the host country. They also need to develop strong relationships with the host community and among themselves. This can create a successful platform for their businesses and their stay in the host society.

### **2.1.3. Financial Capital Theory**

Felício, Couto, & Caiado, (2014) defines financial capital as any economic resource usually measured in terms of money. Entrepreneurs and businesses use it to buy what they need to make their products or to provide services to the sector of the economy. Upon these, their operation is based. He proposed *The Triple Bottom Line* (TBL), an accounting system which outlines three dimensions of performance: firstly, social which refers to social dimensions of a community or region. It might include measurements of education, equity and access to social resources, health and well-being, quality of life, and social capital. Secondly, is environmental. This represents capacities of natural resources and reflect potential influences to its feasibility. It can incorporate air and water quality, energy consumption, natural resources, solid and toxic waste, and land use/land cover. Thirdly, is the financial dimension; it deals with the bottom line and the flow of money. It also looks at personal income or expenditures, taxes, business climate factors, unemployment rate, redevelopment, reinvestment, job creation and knowledge competitiveness.

Slaper & Hall, (2011) argues that financial Capital is also summarized into three Ps: People, Planet and Profits. People reflects workers, the employment involved in a business's work, and the wider community where a corporation carries out its business. A triple bottom line company pays fair wages and takes steps to guarantee humane working conditions. It attempts to give back to the community. This is enlightened self-interest, acting to promote the interests of others. Eventually, it seeks to serve one's own self-interest. The planet's piece of the triple bottom line designates that an organization tries to decrease its ecological footprint as much as possible. These efforts can include reducing waste, investing in renewable energy, managing natural resources more efficiently, and improving logistics. Every business follows financial success; triple bottom line businesses see it as one part of a business plan. Sustainable organizations also recognize that profit is not completely opposed to people or planet.

Goel, (2010) concurs that TBL captures the core of sustainability by assessing the influence of an organization's activities in the world. This happens through organization's successes, investor's value, social, human and environmental capital. However, they argue that there is a challenge, to discover a common unit of measurement for TBL. The three Ps do not have the same unit and there is no universally known standard for the measures. According to the authors, the strength of this theory permits a user to adjust the overall outline of different entities such as businesses, different projects, or different geographic boundaries.

This theory is applicable to the present study because BWR need to be involved in corporative activities, banking investment and different businesses as well as marketing. This enables them to access financial services, leading to growth and business sustainability. Financial capital does compliment the two other theories in order to equip BWR which lead to their success in their informal businesses.

## **2.2. Empirical Literature**

Harris et al (2015) argues that one third of annual asylum seekers in the United Kingdom (UK) are women.

This is a proportion that has remained constant since the year 2003. In 2010, 5,329 women sought asylum compared to 12,571 men Refugee Council (RC) report, (2009). However, the United Nations (UN) acknowledges that women refugees are more affected by violence than any other population in the world. This results from numerous circumstances of vulnerability in which refugee women find themselves (RC, 2009).

Concerning informal businesses, Storey (2016) defines an informal business as a grey economy. It is the part of an economy that is neither taxed, nor supervised by any procedure of government. Thus, the undertakings of the informal businesses are hardly included in the gross national product (GNP) and Gross Domestic Product (GDP) of a country.

According to Junquera (2017), an informal business comprises employers who are self-employed, or those who work for people who are self-employed. Individuals who make a living through self-employment in most cases are not taxed. Junquera (2017) explains types of informal business. They include vendors, hawkers, artisans, small veranda businesses and cross border traders.

Charmes (2012) argues that women in informal businesses include home-based workers, street vendors, sub-contract employees and workers in family businesses. According to the report done by Lewis et al (2015), the most common types of informal work undertaken by women refugees include cleaning, painting or decorating, care work, retail and driving. Thus those refugees are low paid.

According to Williams & Gurtoo (2011), many countries in Latin America and Asia have majority of the workforce as self-employed.

At least 20 % of women in the informal sector are casual wage employees. Likewise, all women in the informal sector are self-employed or involved in casual work in several African countries (Sibhat, 2014). A connection exists between working in the informal economy and being able to access basic needs. A higher percentage of people who work in the informal sector are poor. Informal employees lack the social protection including employee benefits and health insurance. This happens because of irregular and casual contracts (Charmes, 2012).

Through advocacy, initiatives centered on human rights and civic education, women refugees are better placed to realize their potential and access the basic needs that most of the time they lack. The theoretical literature so far identified and reflected on lack of central ideas of advocacy and human rights as critical dimensions towards empowering BWRs.

### **2.2.1. Human capital and sustainability of informal-businesses**

Kahng (2016) defined human capital as the collective skills, knowledge, trainings or other intangible assets of persons that can be used to create financial value for individuals and their communities. Montabon et al (2016) defined sustainability as a means to meet needs without compromising the ability of future generations to meet their own needs. This means that people or individuals should make their basic needs sustainable including food, shelter, healthcare, security, clean water and education. Refugees depend on foreign aid for their survival and small businesses. They fight for survival for those businesses which often lack sufficient human and financial capital (Stevens & Fiske, 1995). However, people are a critical resource in any development process; they are essentially the start and end of all human organizations and businesses (Pearce et al 2013).

Essomba (2017) is of the view that access to education and training is essential for refugee and asylum-seeking women's integration and flexibility. Education and training courses are important in situations where refugee women arrive in the host countries with their children and are able to start a business or to get a job in order to support their families

(Essomba, 2017). In addition, language is the continuation of life for immigrant and asylum-seeking women's integration; it enables active participation of children at school; it is key for accessing job opportunities. Language and education can improve meaningfully refugee and asylum-seeking women's quality of life and economic as well as cultural independence. Moreover, the fact that refugee and asylum-seeking women are involved in training programs can break loneliness. In so doing, this can reestablish a sense of ordinariness and self-esteem among BWRs. Therefore, with education and training as well as language for the BWRs, there is hope for sustainable lives in their host countries (Joly, 2016).

Stave & Hillesund, (2015) have intimated that refugees work in the minor labor market. The key features are unwarranted jobs, low wages, and reduced support by trade unions, limited career opportunities, and difficult working conditions. Freedman (2009) illustrates refugee women's integration into the host country's labor market where they only have access to jobs within the domestic services sector. These are childcare, care for the elderly, and household cleaning. Most of the time, they are employed at a level which is far below their education and skills.

Women refugees have to undergo numerous barriers during their integration into the local labor market of the host country. This is because their educational career is mostly not valued or recognized. Women refugees get only low-paid jobs, usually on a part-time basis, often experiencing negative stereotyping as well as discrimination. This happens because most women refugees have limited knowledge of the language of the host country (Stave & Hillesund, 2015).

Referring to Manila in the Philippines, Bakke-Seeck (1997) observes that most of informal sector workers are women. Generally, they experience major barriers than men. Further, they face lower pay, lack access to adequate education, training and capital; they also experience exclusion from the policy making process (Bakke-Seeck, 1997).

Brees (2008) remarked that women refugees in Thailand took various vocational trainings such as computer trainings, sewing, bakery, auto-mechanic and agriculture training as well as weaving courses. After the training period, trainees positively gained knowledge necessary for survival, whether in the informal sector or the formal sector (Brees, 2008).

Mukyanuzi (2003) observes that the primary goal of education is to develop human's talents and potentialities. Tilak (2007) notes that there is a relationship between education and employment. Education responds to employment demands within an economy by enabling learners to acquire relevant and appropriate skills and knowledge that enhance their employability. Education can also render people unemployable by providing them with irrelevant skills and inculcating wrong attitudes. Thus, skill deficiencies could be corrected through vocational training, enabling people to secure employment in the informal business.

In general, the reviewed literature in this section has underlined that human capital is key to sustainable achievement of individuals in the world. Human capital is developed through acquisition of education and skills. Regardless of one's origin, in order to succeed, education and skill acquisition is a prerequisite. In the context of the BWRs in Kenya, they need to be given a chance to study in the host country and to participate in vocational training in order to for them to learn various skills. Through vocational training, they will acquire necessary skills for employment and to sustain their informal businesses.

### **2.2.2. Social Capital and Sustainability of Informal Businesses**

Brian (2007) defines social capital as networks consisting of communal norms, values and understandings that enable co-operation among groups. Such networks help individuals or groups of people to access information through social networks. On this note, Fester et al (2010) enumerates challenges women refugees face in Canada. They include lack of awareness of programs, limited financial resources, language and cultural barriers. In addition, there is lack of recognition of work experience obtained abroad, lack of recognition for their

educational credentials and lack of contacts as well as social networks within the labor force. For July (2016), the linguistic barrier is one of the countless barriers to integration, leading to unemployment. Women refugees from Bosnia and Yugoslavia reportedly experienced difficulties in language among other cultural hitches during their settlement in America. Training and language courses for women refugees would thus raise awareness on women refugees' rights, health and integration in the host society (Watkins et al, 2012). Likewise, women refugees in Pakistan experienced sexual abuse and violence, including rape where they stayed. Their attackers went scot-free, without punishment because the rights of women refugees were not enforced (Brightman, 2015).

Gutberlet et al (2009) has argued that social protection in times of insecurity gives people a sense of community, family and social networks. Moreover, there are some services such as orientation that equip settlers and refugees with appropriate information on legal services, income tax, and obtaining health insurances that could be offered to the refugees.

Lenoir-Achdijian et al (2007) observe that it takes a long time for a refugee to establish economic security, stability and satisfactory social welcome. On the other hand, social capital is mainly important to improve the economic outcomes for refugees. In the form of ethnic networks, it contributes to providing help in the job search process, affecting selection of occupations, enhancing flexibility on the job position and increasing earnings for the refugees (Lancee, 2010). Nurturing social capital for the refugees must commence at the neighborhood level. This leads to the creation of a sense of belonging both as community members and as refugees (Poitras, 2010).

Daley (2013) argues that in Gabon, refugees have a certificate delivered by the Government of Gabon, proposing the right to engage in IGAs. Nevertheless, refugees have many boundaries that limit them in accessing livelihoods.

Gabonese national refugees are denied permitted to carry out economic activities due to boundaries enforced by the local authorities and employers. Thus, a refugee certificate issued by the national government is apparently unknown by all providers of government services. This leads to harassment of the refugees at check-points (Daley, 2013)

Bakewell (2015) notes that in Zambia, Angolan refugees work hard for their living, contributing vitally to the local economy. It demonstrates an inspired relationship with both the host populace and Angolan refugees benefitting. Both Zambian and Angolan refugees live as neighbors in the villages. Their children go to the same schools. This shows the generosity of the Zambian villagers who have received Angolan refugees, giving them protection and land.

Literature reviewed in this section has shown that social capital is critical in sustaining people in the society. Women refugees belonging to the host community fight to fit in the community amidst various glaring forms discrimination in the host country. Women refugees still find themselves in vulnerable situations. They lack awareness of the activities or programs implemented by the host community. Their rights as women refugees are not implemented. Therefore, there is need to educate both women refugees and the host community to understand refugee issues for proper, profound and objective intervention.

### **2.2.3. Financial capital and sustainability of informal Businesses**

Amadeo (2016) defines financial capital as the money, credit or other forms of funding that corporations or individuals use to invest in their trades. Financial capital is not used to increase or lower prices. Rather, it serves to improve the future business (Amadeo, 2016). The author further delineates three types of financial capital. The first type is the debt capital where somebody gives cash for a fixed return. Thus, many businesspersons use loans from family members and friends. Others may prefer to get bank loans in order to start a small business or informal business. The second type is equity.

This is cash given for a share of the profits after investment. Third is specialty capital which is an additional cash flow that comes from managing the company's operations well (Amadeo, 2016). Refugees face barriers in accessing formal financial services. They lack stability and time, rendering it challenging to explore financial products or seek guidance. Most refugees have low-income and face financial exclusion. There is also lack of documentation such as proof of address, language barriers and lack of trust in the financial sector (Orozco, 2015). Moreover, lack of familiarity with the welfare system in the host country diminishes the refugees' confidence in the host country system. Usually, the refugees have limited knowledge and skills to comprehend the terms and structures of different financial merchandise and facilities in their host country (Lusardi, 2015).

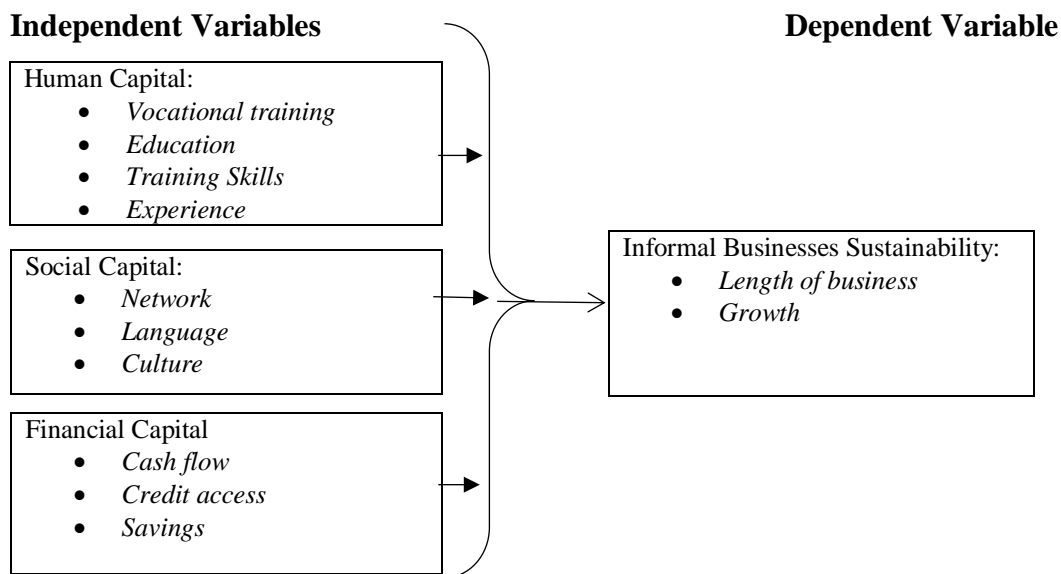
They need decent quality financial education. Financial stability and financial education among women refugees can offer them instant benefits at individual and household levels to enable them make important financial choices (Hansen, 2016). A micro-credit is a line of credit or a loan provided to beneficiaries to start a small business. When introduced and administered correctly, it can improve the refugees' welfare and well-being. One should stay cautious because micro-credits can represent an easy way for people to distract money received for productive activities to more immediate needs, commonly to pay for rent and medical services or to repay debts they have already incurred (Stone & De Vriese, 2004).

However, Krause-Vilmer and Chaffin (2011) argue that refugees need financial literacy skills because poor refugees have uneven income and expenditure patterns. They lack the appropriate financial tools to accomplish such irregular finances or deal with unforeseen costs. Many households manage their cash flow one day at a time. They are unable to plan for future needs, including health safety, rent, education for their children, and sustainable livelihood (Krause-Vilmer & Chaffin, 2011). Jacobsen (2002) argues that micro-credits are envisioned to deliver financial support to competent persons, especially those seeking to set up or expand a

viable and possible sustainable livelihood. However, majority of the benefiting refugees consider the microcredit as being a grant. As such, they use the money to buy consumption goods, pay other loans, school fees or rent instead of investing the money in activities that could create revenue (Jacobsen, 2002). Kvernrod (2004) has rightly argued that micro-credits become practical when an organization that is supporting those women refugees or beneficiaries is able to give them training and monitor and evaluate them (Kvernrod, 2004).

### 2.3. Conceptual Framework

The conceptual framework shows the three independent variables, include human, social and financial capital and dependent variable which is informal businesses sustainability.



The conceptual framework above streams from our foregoing discussion on theories. It has independent and dependent variables. This study has three independent variables: human capital (vocational training, education, training skills and experience), social capital (network, language and culture) and financial capital (cash, credit access and savings).

Burundian women refugees who will be empowered through human, social and financial capital shall be successful in any IGAs that they shall be involved in. The dependent variable is the sustainability of the informal businesses.

## **2.5. Conclusion**

Literature review has shown that human capital is key to sustainable achievement of individuals in the world. Social capital is critical in sustaining people's lives in the society. Women refugees still face various types of discriminations in the host countries. They experience cultural and communication barriers and still find themselves in vulnerable situations as they also lack awareness of activities implemented by the host community.

Financial capital is a key component in the lives of women refugees. BWRs are involved in informal businesses so that they can be able to feed their families. However, those who are involved in informal businesses do not have insurance on sustainability of their informal businesses. They are unable to access basic needs and training skills. In addition, women refugees are often defenseless; they have no safe places to practice their informal business. Regarding the dependency of BWRs, there is need to see if human, social and financial capital can help to improve their informal businesses for the sustainability of their lives in the host country.

## **CHAPTER THREE**

### **RESEARCH DESIGN AND METHODOLOGY**

#### **3.0. Introduction**

This chapter presents the research methodology of the study. It discusses the research design, location of the study, target population, sample and sampling procedures. It also describes the research instruments, their validity and reliability, data collection procedures, data analysis techniques as well as ethical considerations.

#### **3.1. Research Design**

A research design is an action plan upon which the study is based. It dictates the way in which a study is to be conducted, providing a road map of the study in terms of the sample size, data collection instruments and analysis procedure (Bryman, 2015). Its aim is to describe a population or a smaller group within the population with respect to an outcome and a set of risk factors.

Descriptive survey research was used. It is a quantitative research method that attempts to collect quantifiable information to be used for statistical analysis of the population sample. It is a popular market research tool that allows to collect and describe the nature of the demographic segment (Kura and Suleiman, 2012). The researcher employed mixed method which involves collecting, analyzing and integrating quantitative and qualitative data (Creswell, 2014). The researcher employed the use of both qualitative and quantitative research methods. Qualitative method presumes that there are multiple realities within the society, structured through individual perceptions and beliefs. It verifies and disputes what we know, and explains phenomena and understands narratives in order to create new knowledge. Quantitative research explains the phenomena by collecting numerical data that is analyzed using mathematically based methods (Creswell, 2014).

### 3.2. Site of the study

According to Abdiwahab (2010), after registration, refugees are transferred to Dadaab or Kakuma refugee camps. However, some refugees moved to urban areas either through special UNHCR exceptions or by self-settling. In Nairobi, a majority of refugees found residence in different parts of Nairobi such as Eastleigh, Kawangware, Dagoretti North and South. Many of these urban refugees are often self-supporting and some make significant contributions to the Kenyan society. The researcher purposely chose Nairobi County as the study area. Nairobi attracts a large number of refugees including BWRs looking for opportunities in Kenya. Those BWRs are involved in informal businesses, the source of their income.

### 3.3. Target Population and Sample

DePoy and Gitlin (2015) have defined target population as the entire group of individuals or objects to which an investigator is interested in generalizing the conclusions. The target population has changing characteristics; it is recognized as the theoretical population. The target population for this study comprised the BWRs living in Nairobi County, Kenya. The total number of refugees living in Nairobi area was reported to be 2,168 (UNHCR, 2017). The same study put the ratio of men to BWRs over the age of 12 living in Kenya at 1:1. Therefore, the target population was about 1,084 BWRs.

### 3.4. Sample and Sampling Procedures

The sample size of BWRs living in Nairobi County was calculated using the Taro Yamane formula (Yamane, 1967: 886).

N-Target Population

n- Sample Size

e- Desired margin of error (0.05)<sup>2</sup>

$$n = \frac{N}{1+N(e^2)}$$

$$= \frac{1,084}{1+1084(0.05^2)}$$

$$= \frac{1,084}{3.71}$$

$$n = 292$$

The sample required was 292 respondents.

### Table3.1: Sample Frame

The Table 3.1 shows the summary of sample frame.

Respondents' Profile	Methods of Data Collection	Total
252 BWR	Questionnaires survey	252
20 BRW	Face to face interview	20
10 BWR	Telephone interview	10
10 BWR	Focus Group Discussion	10
Total		292

According to Patton (2005), a sample is a smaller collection of elements from a population used to determine facts about that population. The researcher employed Snowball Sampling Technique. This is a non-random sampling method used when characteristics to be controlled by samplers are rare and hard to discover (Patten & Newhart, 2017). The researcher was engaged with purposively chosen respondents who then referred the researcher to other respondents. This chain continued until the target sample was realized.

### 3.5. Data Collection Tools

#### 3.5.1 Data Collection Procedure

The researcher got an introductory letter from Tangaza University College to aid in collecting data. The researcher also sought a research permit from the National Commission for Science, Technology and Innovation (NACOSTI) before data collection. The letter and permit were submitted to a person in charge of refugees in Nairobi, Mr Willy Ntwari in order to allow the researcher to collect data in Nairobi County, Kenya. The researcher and BWR representatives met, the questionnaire was read and explained to them in order to understand

the contents of questionnaires. The research asked them when they are available so that the data collection can begin. BWR representatives organized themselves according to their availability, then the data collection took place.

### **3.5.2 Data Collection Instruments**

Taylor et al (2015) defined data collection as a procedure of gathering and measuring information on targeted variables in a well-known organized style.

The researcher applied both structured and unstructured questionnaires as instruments to collect data. The sample size was 292. Questionnaires were given to 252 BWRs. Thirty BWRs were interviewed orally. A total of ten BWRs participated in a Focus Group Discussion (FGD).

#### **a. Questionnaires**

A questionnaire is a research instrument consisting of a series of questions for the purpose of gathering information from respondents (Krueger & Casey, 2014). This study used questionnaires as one of the tools used for collecting data (see Sample in Appendix II). The questionnaires were distributed to 252 BWRs aged 15 years old and above. The researcher chose the respondents' age to range from 15 years old. The reason for this was that majority of the BWRs in Kenya are as from 15 years of age. Furthermore, women from this age have a clear understanding of what they go through as refugees.

The researcher and the JRS social workers walked from house to house distributing the questionnaires. Before filling the questionnaires, the researcher gave instructions and translated them from English to their mother tongue, Kirundi. The questions asked were both structured and unstructured. This happened through the help of JRS social workers who distributed questionnaires to their fellow BWRs.

The researcher nominated JRS social workers because some Burundian women refugees are JRS beneficiaries, the researcher got a chance to interact with them during the

period of her internship. Thus, being helped by BWRs enabled the researcher to gather information with minimal or no reservation since BWRs representatives were trusted by their fellow refugees. Questionnaires were collected by the researcher once they were filled.

#### **b. Interview Guide**

An interview guide contains preset questions with secure words in a pre-set order. An interview guide was used to assist the researcher in conducting interviews and gathering data from 30 BWRs in Nairobi County. One-on-one as well as telephone interviews were used to gather more in-depth information required for the study.

Twenty BWRs were interviewed using the one-on-one interview method. During the period of interview, the researcher was accompanied by BWRs' representative to each household. Having a BWRs' representative with the researcher during interview was helpful since she was giving other BWRs a sense of security and they knew her and she could not betray them. Seeing her with the researcher made them be open to the researchers' questions and gave reliable answers.

For telephone interviews, the researcher got the telephone numbers of BWRs from a social worker who was in charge of Nairobi County working with JRS. Ten respondents were interviewed through telephone.

This allowed the respondents to express their feelings and personal options when answering questions (See Appendix III: One-on-one and Telephone Interview Guide).

#### **c. Focus Group Discussion (FGD)**

An FGD is a good way to gather people from similar backgrounds or experiences to discuss a specific topic of interest (Creswell & Poth, 2017). The researcher had one FGD with ten BWRs, the researcher selected two single BWRs, three married, three widows, two separated. It allowed them to give their perceptions, opinions and beliefs on the topic of discussion.

Respondents in FGD were selected through the help of BWR's representative who was helping in facilitating the FGD. Before the discussion began, she opened with a word of God and introduced the researcher. She told BWRs why the research needs their responses concerning their lives in Nairobi as Refugees and BWRs were confident and open during the discussion, (See Appendix IV: Focus Group Discussion Guide).

### **3.6. Validity and Reliability**

Validity is the extent to which a survey question measures the property it is supposed to measure (Sapsford, 2006). The researcher carried out a pilot test to ensure the instrument gathers the required information during data collection. The researcher reviewed the responses with the respondents to validate the information given during data collection. Data was recorded and it was confidential; participants were free to write their names or not stored until the research was completed.

Elsayed (2012) defined reliability as a measure of consistency of test scores or the repetition of research outcomes. The errors may arise at the time of data collection and might be due to imprecision by the researcher or inaccuracy by the instrument. The research measured the reliability of the questionnaire and interview guide in this study. She requested research professionals (her supervisors) in the field of study to assess the items on the instruments in order to determine whether or not the set of items truly represent the variables under study. Research professionals such as the supervisors were requested to read, critique, make recommendations and give feedback to the researcher. The feedback given was incorporated into the final questionnaire to ensure maximum consistency.

A pilot study represented an important stage of the research process. The purpose of conducting a pilot study is to inspect the feasibility of a method that is envisioned to be used in a scale study (Streiner, Norman & Cairney 2015, p. 81). Cann at el (2008) suggests that a pilot study sample should be 10% of the sample projected for the study.

A pilot test is done before data collection so as to help the researcher to know whether the research instruments will yield the required information. For this study, a pilot study was done from the study population not selected as the study sample. The researcher conducted a pilot study in Kitengela, Kajiado County where 29 BWRs were examined to see the applicability of research instruments.

The pilot study was helpful because the researcher found out that the research instruments was not able to give the necessary information for the study. So, the researcher had to edit the research instruments in order to get the required information. This study will help both BWR and GoK, local organizations and NGOs. BWR will be able to improve their knowledge, life skills and which will add values in their lives while GoK and other organizations both local and non -governmental will see and think critically on how to better BWR refugee's lives.

### **3.7. Methods of Data Analysis**

#### **3.7.1. Quantitative Data**

The data was analysed using Statistical Package for the Social Science (SPSS) Version 21. This was summarized using descriptive statistics. Doing this was expected to facilitate a more significant interpretation of the data scientifically .

#### **3.7.2. Qualitative Data**

Data obtained from telephone and one-on-one interviews as well as open-ended questionnaires was transcribed and then systematically organized, arranged into manageable units and under particular themes as per the study objectives. Finally, the researcher analysed and interpreted the data.

### **3.8. Ethical Consideration**

The research got a letter from Tangaza University College which gave her a permission to apply for research permit.

The researcher got the research permit from National Commission for Science, Technology and Innovation (NACOSTI) and also obtained informed consent from the respondents before collecting any data. The researcher explained to the respondents why this research was important to her and sought oral permission from them and then proceeded to carry out the research. The researcher also ensured that the information from the participants was handled in a professional manner.

This means that the information from the participants was used for research purpose only. This entailed preserving their identity and confidentiality thus avoiding any harm towards the participants. All the information gathered by the researcher was on voluntary basis. All participants had the choice to answer or refrain from answering any of the questions.

### **3.9. Conclusion**

This chapter discussed the research design of the study, site of the study, target population, sample and sampling techniques. In addition, it looked into data collection tools, validity and reliability, methods of data analysis as well as ethical issues.

## **CHAPTER FOUR**

### **RESULTS AND DISCUSSION**

#### **4.0. Introduction**

This chapter presents the findings of the study based on the three specific research objectives. The first objective was to explore how human capital enhances the sustainability of informal businesses for BWRs in Nairobi County, Kenya. Secondly, it was to explain the influence of the social capital on sustainability of informal businesses for BWRs in Nairobi County, Kenya. Thirdly, it was to identify the extent to which financial capital influences the sustainability of informal businesses for BWRs in Nairobi County.

#### **4.1 Response Rate**

The researcher administered 252 questionnaires to BWRs in Nairobi County. The researcher adopted snowball-sampling technique for a sampling frame of 292 BWRs. Out of the 252 administered questionnaires, 200 (79.4%) were filled and returned. According to Mugenda and Mugenda (2003), a 50% response rate is adequate, 60% good and above 70% rate, very good. Therefore, our response rate was impressively good. The researcher used one FGD that involved ten respondents. They were selected purposively according to their availability, all of them were involved in informal business, and two were single BWRs, three married, three widows, two separated. The FGDs were carried out in Kawangware Ward.

A total of 30 BWRs were interviewed, 20 of them through face-to-face interviews and the remaining ten through telephone- interviews. Data from the interviews and FGDs was qualitatively analyzed and coded under particular themes as per the study objectives. Narrative analysis was used for the qualitative data; SPSS program was used to process the quantitative data. The information and findings were organized according to the study's three research objectives. The data generated enriched the theological reflection and formed the basis for the study's action plan.

## 4.2. Section 1: Demographic Information

The participants' personal information below relates to whether the sample is representative of the target population. This study collected demographic information about age, marital status, level of education, employment status and when each respondent sought place of safety in Kenya. These variables helped the researcher to know the age of the participants, their educational level, status and their occupation in the host country.

### Table 4.2 Respondents Age

Table 4. 2 shows the ages of the participants and the total number of the respondents are 200.

Age	Frequency	Percent
15-20	18	9.0
21-25	32	16.0
26-30	47	23.5
31-35	69	34.5
above 35	34	17.0
<b>Total</b>	<b>200</b>	<b>100.0</b>

Table 4.2 above shows that 69 respondents (34.5%) were in the age bracket of 31-35 years and 47 respondents (23.5%) in the age bracket of 26-30 years. Some 34 participants (17%) were above 35 ages, 32 respondents (16%) in the age bracket of 21-25 years old and 18 respondents (9%) in the age bracket of 15-20 years old. This information was important for the researcher, UNHCR and other institutions working with refugees. Respondents' age was sought to determine diverse experiences of BWRs in respect to their social wellbeing.

### Table4. 3 Marital Status

This table illustrates the marital status of the respondents.

Marital Status	Frequency	Percent
Married	96	48.0
Single	50	25.0
Divorced	3	1.5
Widowed	51	25.5
<b>Total</b>	<b>200</b>	<b>100.0</b>

As shown in Table 4.3, 96 participants (48%) were married, 51 respondents (25.5 %) widowed, 50 participants (25 %) single and three (1.5%), divorced.

This is important because it gives the insights of different responsibilities of the participants at the family level as far as the provision of basic needs is concerned.

**Table 4. 4 Level of Education**

Level of Education		Frequency	Percent
	Primary	25	12.5
	Secondary	49	24.5
Valid	Vocational training	87	43.5
	University	39	19.5
	<b>Total</b>	<b>200</b>	<b>100.0</b>

Table 4.4 demonstrates that 87 respondents (43.5%) had vocational training, 49 respondents (24.5%) secondary level education, 39 respondents (19.5%) university education and 25 respondents (12.5%) primary level education. Despite the level of education BWRs have, it does not help them in improving their lives in the host country. They cannot get employed in the host country because the Burundian education curriculum is hardly recognized in Kenya. This situation leaves them opting for manual jobs and informal businesses.

**Table 4. 5 Employment Status**

The table 4. 5 shows the employment status for the respondents.

Employment Status	Frequency	Percent
Valid Self employed	200	100.0

Table 4.5 shows that all the participants were self-employed. Despite different challenges they meet, each of the participants is involved in informal businesses.

**Table4. 6 When they came to Kenya**

The table4.6 shows when the respondents came to Kenya.

	Year	Frequency	Percent
Valid	1993-1997	1	0.5
	1998-2002	10	5.0
	2003-2007	10	5.0
	2008-2012	50	25.0
	2013-2017	129	64.5
	<b>Total</b>	<b>200</b>	<b>100.0</b>

According to Table 4.6, 129 respondents (64.5%) came to Kenya between the year 2013 and 2017, 50 respondents (25%) during the years 2008-2012, 10 respondents (5%) came in 2003-2007 and another 10 participants (5%) the year 1998-2002. One (0.5%) respondent came to Kenya from 1993 to 2007. The researcher wanted to know the years that BWRs came to Kenya to determine the duration the participants have been in Kenya.

However, 64.5 % of the respondents sought asylum in Kenya between the years 2013 to 2017; that is the time when Burundi faced political instability and violence and when President Pierre Nkurunziza sought a third term in office. The years 1993 to 2007 were characterized by genocide as civil war broke out between Hutu and Tutsi in Burundi (Cliff, 2018).

### 4.3 Section 2: Background Information

Figure 4.1 shows the numbers of participants involved in informal business. Informal business is the part of an economy that is neither taxed, nor monitored by any form of formal administration.

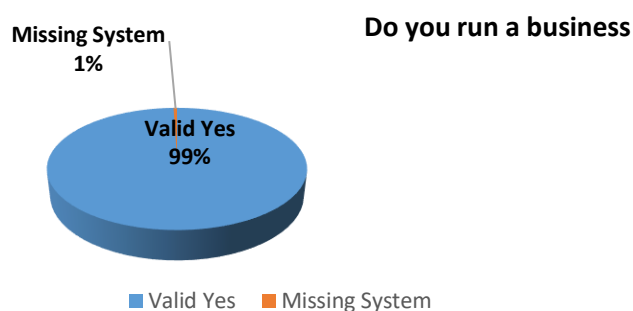


Figure 4. 1. Involved in business

Figure 4.1 shows that the majority of the participants (99%) were engaged in informal business activities. Only a mere 1% did not answer the question. This shows that no matter how difficult it is, BWRs did not sit down and watch while dying with hunger. They struggled to deliver livelihoods and overcome material deprivation. It shows the sign of progress in their lives. If they can get support from NGOs, local organizations and well-wishers, they will be able to sustain their informal businesses. This would in turn lead to their sustainable lives in the host country.

### **The length they had been running an informal business**

From the responses, 70 respondents (35%) were selling tomatoes and onions between the periods of four months to five years. Some 39 participants (19.5%) mentioned fruits (oranges, avocados, bananas, watermelon, mangoes and pineapples) during the period of 5 months to 5 years. Another 21 respondents (10.5%) mentioned second-hand clothes in the period of 1-6 years.

Moreover, 20 (10%) respondents sold *vitenge* (African clothing material) for five years and 16 respondents (8%) sweet potatoes for three years. Some 15 participants (7.5%) mentioned selling *mandazi* and *njugu* (peanut) for one year. Ten respondents (5%) reported having been running a restaurant for four years and nine (4.5%) respondents' fish and cassava flour for six years.

### **Experience in running businesses in Nairobi**

A total of 91 respondents (45.5%) indicated that they had no legal documentations such as alien card, business permit or work permit due to UNHCR policies. Some 32 participants (16%) mentioned exposure to disease, low income and lack to insurance cover. Thirty respondents (15%) cited sexual harassment, police harassment and jealous by locals. Twenty-one (10.5%) respondents reported insecurity, discrimination by locals and displacement from one place to another; 15 (7.5%) participants mentioned lack of adequate locality and lack of

affordable raw material while 11 (5.5%) respondents stated that there was a high level of competition resulting into low demand of the merchandise. All the experiences mentioned above are barriers to the sustainability of informal businesses for the refugees.

Figure 4. 2 shows those who were involved in business in Burundi.

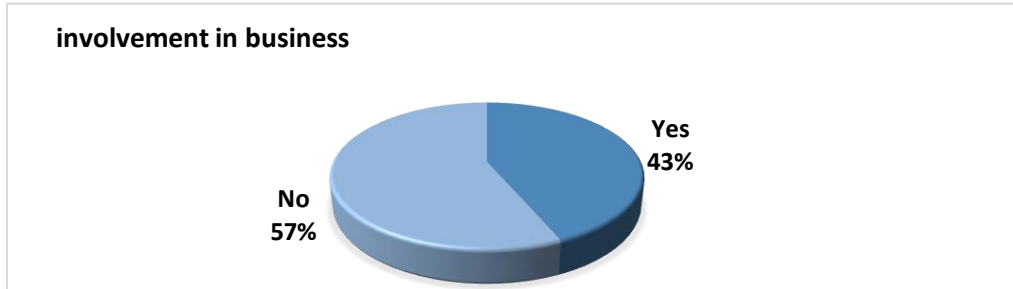


Figure 4. 2. Those previously involvement in business in Burundi.

According to Figure 4.2, 57% of the participants were not involved in business while 43% of the respondents were engaged in business while still in Burundi. Burundian women who were involved in business used their previous experience to run a successful business while in the host country compared to those who were not involved in business.

### **Involvement in business in Burundi, Explain**

A total of 86 (43%) respondents indicated that they had been involved in businesses while still in Burundi. Some 90 (45%) respondents mentioned that they were employed. Forty-nine (24.5%) respondents were students while 25 (12.5%) respondents were pupils. This helped the researcher to know what BWRs were involved in before coming to Kenya.

### **Table 4.7 Involvement in vocational training**

The table 4.7 indicates if BWRs were involved in any vocational training.

	Vocational training	Frequency	Percent
Valid	Yes	73	36.5
	No	127	63.5
	<b>Total</b>	<b>200</b>	<b>100.0</b>

Table 4.7 above shows that 127 respondents (63.5%) were not involved in any vocational training, 73 respondents (36.5%) got a chance to participate in various vocational

trainings. This helped the researcher to know if participating in vocational training helped BWRs to sustain their families and their informal businesses. Results showed that those who did not have any vocational training struggled to find out what they could do to earn some income.

**Involvement in vocational training**

From the responses, 127 respondents (63.5%) intimated that they were not involved in any vocational training. The rest of the respondents reported being involved in vocational training: 28 (14%) of them specifically in beauty and hair dressing, 25 (12.5%) having done catering while 8 (4%) tailoring and beading.

However, five (2.5%) respondents stated that they were involved in training about life and basics of counseling skills, four participants (2%) mentioned basics of computer skills and three respondents (1.5%) mentioned sales and marketing skills. Despite the vocational trainings skills that BWRs mentioned, they still faced the challenge of getting capital to start their own businesses or get employed by locals. The major reason was that they have no legal documentation including the personal identification number (PIN) from the Kenya Revenue Authority (KRA).

**Table 4.8 Attending School**

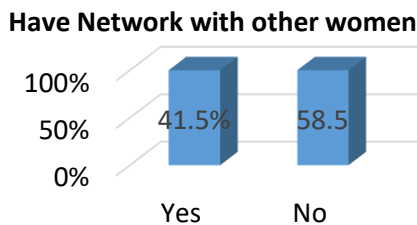
Table 4.8 shows whether BWRs have a chance to continue their studies while staying in Kenya.

School	Attending	Frequency	Percent
Valid	No	200	100.0

Table 4.8 shows that all BWRs were not attending school. This helped the researcher to know that BWRs did not get a chance to continue their education in the host country. BWRs who had been in learning institutions such as universities, vocational training or secondary

schools were supposed to continue their education in the host country. However, this did not readily take place.

Figure 4.3 illustrates whether the BWRs were able to network with other women who were involvement in informal businesses.



**Figure 4.3 Network with other women**

Figure 4. 3 shows that 58.5% of the participants had not been able to network with other women; 41.5% got opportunity to network with other women in relation to informal business activities. This means networking with other women who are involved in informal businesses could help BWRs to get more opportunities in their informal businesses, thus leading to growth. More than half of the respondents did not get a chance to network. This demonstrates that some BWRs were still not able to go out and embrace their differences. When a person connects with others, he /she grows and becomes wise while being able to handle the challenges faced.

#### **4.4. Section 3 How human capital enhances the sustainability of informal businesses**

##### **Table 4. 9 Human Capital**

Table 4. 9 demonstrates how human capital enhances the sustainability of informal businesses among BWRs. Likert scale was used, having minimum value as 1 with maximum as 5, “1 (Strongly Disagree - SD), 2 (Disagree - D), 3 (Neutral - N), 4 (Agree - A), 5 (Strongly Agree - SA)”.

<b>Descriptive Statistics</b>	<b>N</b>	<b>Minimum</b>	<b>Maximum</b>	<b>Mean</b>
Because I have participated in training skills, my business is growing.	200	1	5	<b>2.60</b>
I lack business skills have my business is not growing	200	1	5	<b>3.29</b>
I am involved in business because I cannot get a job or school fees	200	1	5	<b>3.79</b>
I am in school because school fees has been provided by some various NGOs and Institutions.	200	1	2	<b>1.38</b>
My education is not valid in Kenya, that is why I cannot get a decent job	200	4	5	<b>4.56</b>
My business is improving because I have an experience in business	200	1	5	<b>2.14</b>
I am training to improve my business because I have no experience	200	1	5	<b>3.19</b>
I got a training in vocational training, that is why I am successful in my business	200	1	5	<b>2.21</b>
I have done a vocational training courses but I am not able to get a job	200	1	5	<b>3.50</b>
Vocational training helped me to improve my lifestyle	200	1	5	<b>3.03</b>
<b>Valid N (list wise)</b>	<b>200</b>			

From Table 4. 9 shows that the findings emerged show that majority of the participants strongly agreed that they were not able to get a job in Kenya; their Burundian education with a mean of 4.56 was not valid in Kenya. In addition, majority strongly agreed that they had been involved in business since they were not able to afford school fees in Kenya with a mean of 3.79. Since they could not get to school, they chose to join vocational school with a mean of 3.50. However, some agreed that their businesses were not thriving due to lack of business skills and the mean was 3.29 while the mean of 3.19 agreed that they were struggling to improve their informal businesses for lack of experience. Some were neutral as to whether vocational training helped to improve their lifestyle with mean of 3.03. A mean of 2.60, strongly disagreed that having participated in training skills could lead to their business growth. Yet, a mean of 2.21 disagreed that their informal businesses were successful because they got training in different vocational training skills. Some with the mean of 2.14 disagreed with the question on whether the business improved because they had an experience in business, while those with a mean of 1.38 strongly disagreed that they did not get school fees from any

institution. These findings are of great significance because they underscore that BWRs' informal businesses could be sustainable if they educated themselves in different fields, including vocational trainings and different training skills. This could help them to improve their knowledge in business. The findings above have shown that no one was able to get a job or resume school in the host country.

**Table 4.10 Influence of the social capital on sustainability of informal businesses**

Table 4. 10 demonstrates influence of social capital on the sustainability of informal businesses among BWRs in Nairobi.

Likert scale was used, having minimum value as 1 with maximum as 5, “1 (SD), 2 (D), 3 (N), 4 (A), 5 (SA)”. This Likert Scale shows various opinions, perceptions, and behaviors.

<b>Descriptive Statistics</b>	<b>N</b>	<b>Minimum</b>	<b>Maximum</b>	<b>Mean</b>
I do not speak English and Kiswahili that is why I have language barriers between me and my customers	200	4	5	4.66
Having a little bit of knowledge in Kiswahili helped me to communicate with my customers	200	4	5	4.77
Because I am involved in informal business, I network with other women	200	1	5	3.48
Because, I am a foreigner, Local women do not network with me	200	1	5	4.03
Networking with other women has contributed to growth of my business	200	1	5	3.64
I have been experiencing cultural differences	200	4	5	4.77
I have been rejected by the local because of my culture is different from theirs	200	1	5	4.43
I have been invited by locals to showcase our cultural differences	200	1	5	2.11
I am stuck in my business because of our cultural difference	200	1	5	3.83
My business is not secure because of many disputes with locals	200	3	5	4.02
Valid N (list-wise)	200			

Table 4.10 demonstrates that in the social context, the mean of 4.77 strongly agreed that Kiswahili had improved their businesses through communication while a mean of 4.66 strongly agreed that not knowing English or Kiswahili created a language barrier, leading to a

decline of their businesses. Culture was another factor that contributed both positively and negatively toward the refugee women in business. A mean of 4.77 respondents strongly agreed that they had been experiencing cultural differences. A mean of 4.43 respondents agreed that they had been rejected by locals because of their cultural differences. However, a mean of 3.83 respondents agreed that they did not do well in their businesses because of their cultural differences. A mean of 4.03 respondents conceded that local women did not network with them because they were foreigners and the respondents with a mean of 4.02 agreed that their businesses were insecure because of having disagreements with the locals. Respondents with a mean of 3.64 agreed that networking with other women improved their businesses while respondents with a mean of 4.02 felt that their businesses were insecure due to local disputes.

Respondents with a mean of 2.11 disagreed that they had been invited by locals to showcase their cultural differences. The findings above underline that BWRs and locals had not been networking in order to learn or support each other hence their businesses were vulnerable to insecurity. Need arises to create a platform where BWRs would network with other women. Very few BWRs who knew Kiswahili believed that their businesses had improved; most of the respondents acknowledged that there was language barrier between customers and clients, thus there was need to help BWRs learn English and Kiswahili in order to communicate with locals in an appealing manner.

#### **Table 4.11 Influence of financial capital on informal businesses**

Table 4.11 shows the influence of financial capital on the sustainability of informal businesses among BWRs. A Likert Scale was used, having minimum value as 1 with maximum as 5, “1 (SD), 2 (D), 3 (N), 4 (A), 5 (SA)”. This Likert Scale shows various opinions, perceptions, and behaviors.

<b>Descriptive Statistics</b>	<b>N</b>	<b>Minimum</b>	<b>Maximum</b>	<b>Mean</b>
I have a business experience because I have been involved in business in Burundi.	200	1	5	2.84
I have a business because I have been granted credit from NGOs or other organizations	200	1	5	2.88
I have been granted credit by my friends/family that is why I started my business	200	1	5	3.42
Because I do not get enough income or benefit, I am not able to save a small percentage of my income	200	1	5	2.87
I do not get enough money to take care of my family that is why I am not able to grow my business	200	1	5	3.75
I save a small amount of my income, that is why my business is growing slowly	200	1	5	4.01
I cannot save or get credit in any bank because I am not able to open a bank account	200	4	5	4.56
My business has been improving because of my savings	200	1	5	2.95
Valid N (listwise)	200			

As Table 4.11 shows that a mean of 4.56 respondents strongly agreed that they could not save or get credit in any bank because they were not able to open a bank account in the host country. Some were neutral while a mean of 3.42 stated that they got credits from family and friends and that is why they started their businesses. Thus, a mean of 4.01 respondents agreed that they saved a small amount of their income to grow their businesses. However, a mean of 3.75 agreed that money from their businesses was inadequate to cater for their family needs; that is why they were not able to grow their business. A mean of 2.95 respondents remained neutral about their business having improved because of their savings. The mean of 2.88 respondents were neutral that they had business because they had been granted credit.

Finally, a mean of 2.84 respondents were neutral that they were successful in their businesses because they had experience in business while in Burundi. This finding is very important because it shows that the businesses BWRs were involved in were not sustainable due to inadequate financial capital. It also shows that majority of the refugees had meagre resources to cater for their basic needs hence unable to save at all. A few had too little savings to improve their businesses.

**Table 4.12: Grant of credit by my friends/family that is why I started my business**

	Frequency	Percent	Valid Percent	Cumulative Percent
	43	<b>21.5</b>	21.5	21.5
	42	<b>21.0</b>	21.0	42.5
Valid	17	<b>8.5</b>	8.5	51.0
	98	<b>49.0</b>	49.0	100.0
<b>Total</b>	<b>200</b>	<b>100.0</b>	<b>100.0</b>	

According to Table 4.12, a total of 85 respondents (42.5%) disagreed while 105 respondents (57.5%) agreed that they got credit from friends and family members. This means that BWRs did not get financial help from different NGOs or local organizations which were committed to help refugees in Kenya

**Table 4.13: Informal Business Sustainability**

Table 4.13 demonstrates the sustainability of informal businesses among BWRs. A Likert Scale was used, having minimum value as 1, with maximum as 5: 1 (SD), 2 (D), 3 (N), 4 (A), 5 (SA).

	N	Minimum	Maximum	Mean
I use my income to grow and sustain my business	200	1	5	<b>3.56</b>
I use my income to cater for my basic needs	200	4	5	<b>4.53</b>
My business is growing constantly	200	1	5	<b>3.93</b>
The income of my business is enough for my family expenses and for saving	200	1	5	<b>2.26</b>
Every month I increase my sale and saving	200	1	5	<b>2.84</b>
I add different product because I have more demands	200	1	5	<b>2.07</b>
I have different strategies to approach my clients	200	4	5	<b>4.52</b>
There is a total difference between my start point and current situation of my business	200	1	5	<b>3.90</b>
I am really satisfied of the growth of my business, expecting more increase	200	1	5	<b>2.66</b>
I believe that Burundian refugees business is performing well in Nairobi	200	1	5	<b>1.97</b>
<b>Valid N (list-wise)</b>	<b>200</b>			

From Table 4.13 shows a mean of 4.53 respondents strongly agreed that the income received by the women was basically meant for catering for the needs of the family. For one to get enough, a mean of 4.52 respondents strongly, suggested use of different strategies in their

businesses to get clients; a mean of 3.93 respondents concurred that their business were growing constantly. A mean of 3.56 respondents were of the view that they used their income to sustain and grow their business; a mean of 3.90 respondents remarked that there was a total difference between the start point and current situation while a mean of 2.84 respondents disagreed of there being an increase in sales and savings monthly.

However, the mean of 2.66 denied being contented with their businesses' growth and expecting more increase. Furthermore, a mean of 2.26 disagreed that the business income was enough for family savings and expenses, with another mean of 2.07 disagreeing that there was an increase in different products and demand. Finally, a mean of 1.97 strongly disagreed that BWRs businesses were performing very well in Nairobi. The findings show that majority of BWRs had quite low income which hindered their saving capacity. Therefore, the low income became a barrier to the sustainability of their businesses, thwarting their efforts to sustain their families in the host country.

Some strongly disagreed that their businesses were performing very well. This means that they were struggling to make ends meet, essentially because their income was inadequate to cater for their basic needs. Accordingly, BWRs had no growth satisfaction towards their businesses. Generally, BWRs were not doing well in their informal businesses; they needed help in order to achieve the level of satisfaction on growth for the sustainability of their informal businesses.

**Table 4.14: Model of the study**

Table 4.14, this is inferential analysis which shows the model of the study. This is the relationship between independent and dependent variables including human capital, social capital and financial capital variables.

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.790 <sup>a</sup>	.624	.618	.462

a. Predictors: (Constant), Financial Capital, Social Capital, Human Capital

The study sought to determine the relationship among human, social and financial capital as shown in Table 4.14. This was tested using correlation analysis. With  $R = 0.790$ , this means that there was a strong positive relationship between independent and dependent variables. Hence, human, social and financial capital explain the conceptual framework at 62.4% while 37.6% explain the cultural variable and other further researches.

**Table 4. 15: ANOVA**

Table 4.15 demonstrates how independent variables influence the dependent variable.

ANOVA <sup>a</sup>						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	69.485	3	23.162	108.363	.000 <sup>b</sup>
	Residual	41.893	196	.214		
	Total	111.378	199			

a. Dependent Variable: Sustainability b. Predictors: (Constant), Financial Capital, Social Capital, Human Capital

From the Anova analysis in Table 4.15, the p value = 0.000 (0%), meaning it is less than the ideal p- value of 0.05(5%). Therefore, independent variable statistically influences the dependent variable.

## 4.5. Qualitative results

### 4.5.1. Face to Face Interview analysis

The researcher interviewed 18 BWRs face-to-face out of 20 BWRs. The data was recorded and systematically organized, arranged into manageable units and coded under particular themes as per the study objectives.

**Table 4. 16 Kind of business you are running, for how long**

Items	Period	Frequency	%
Tomatoes & Onions	6 months -3 yrs.	7	39
Vegetables	5 months -2 yrs.	4	22
Vitenge	2 years	1	6
Fish	3-4 yrs.	2	11
Fruits	6 moths -4 yrs.	4	22
<b>Total</b>	-	<b>18</b>	<b>100</b>

According to Table 4. 16, out of 20 respondents, two did not respond. Seven (39%) respondents indicated that they had been selling tomatoes and onions for a period of about six months to three years. Four (22%) respondents indicated that they had been selling vegetables for a period of about five months to two years. One (6%) respondent mentioned *vitenge* for a period of two years. Two (11%) respondents mentioned fish for a period of three to four years and four (22%) respondents mentioned fruits for a period of six months to four years.

**Table 4.17 Experiences in running business**

This table represents the experience of BWRs while running their informal businesses.

Items	Frequency	%
Lack of business permit /Poor networking with locals	6	33.3
High level of Competition with Locals	4	22.2
Police &sexual harassment	8	44.4
<b>Total</b>	<b>18</b>	<b>100</b>

As presented from Table 4.17, out of 20 respondents, two did not respond though six (33.3%) respondents reported that lack of business permit and poor networking with local women is a major hindrance to their businesses. Four (22.2%) respondents mentioned high level of competition with locals who are involved in informal business and eight (44.4%) respondents argued that they face police harassments, displacement from one place to another and sexual harassment.

**Table 4. 18 Barrier in running your business on day-to-day basis**

Table 4.18 demonstrates the barriers that BWRs encounter while running their informal businesses.

Items	Frequency	%
Lack of training skills/ Language barrier/ lack of adequate locality	9	50
Discrimination by locals/ insecurity	3	17
Low income/ unfordable rental promises/ lack of demand	4	22
No access to capital /	2	11
<b>Total</b>	<b>18</b>	<b>100</b>

From the presentation in Table 4.18, out of 20 respondents, two did not respond. Nine (50%) respondents reported that lack of training skills, language barrier and lack of adequate local networks are barriers in running businesses on day-to-day basis. Three (17%) respondents mentioned discrimination by locals and insecurity as barriers in running businesses on day-to-day basis.

Four (22%) respondents argued that low income, unfordable rental premises and lack of demand were barriers in running businesses on day- to-day basis. However, two (11%) participants stated that they had no access to capital. This is important to know because it shows how BWRs should improve their education, get safe places which are affordable in order to attain the sustainability of their informal businesses as well as for their families in the host country.

**Table 4. 19: Possible solutions to address these barriers**

The Table 4. 19 illustrates the possible solutions to the barriers that BWRs face in running their informal businesses.

<b>Items</b>	<b>Frequency</b>	<b>%</b>
Provide business related trainings/ Enhance Swahili &English, advocacy on refugee laws	8	44.4
Strengthen network with locals/ provide exchange programs/ Increase the opportunity to access capital	6	33.3
Provide security , adequate locality /affordable rent promises	4	22.2
<b>Total</b>	<b>18</b>	<b>100</b>

Table 4.19 shows that, out of 20 respondents, two did not respond. Eight respondents (44.4%) argued that possible solutions to address those barriers were to learn Kiswahili and English and to provide business-related training skills as well as advocacy on refugee laws. Six respondents (33.3%) mentioned the possible solutions as to strengthen network with local women, provide exchange programs and increase the opportunities of accessing capital. Four respondents (22.2%) argued that the possible solutions to the barriers were to provide security in their businesses place, adequate locality and affordable rent promises.

**Table4. 20 Social interaction contributed to your business growth**

Table 4.20 presents how social interaction has helped BWRs grow their informal businesses.

Items	Frequency	%
Strengthen the relationship with customers / Build trust with locals	10	55.5
Helps in innovation & creativity of the business	4	22.2
Increases income	4	22.2
<b>Total</b>	<b>18</b>	<b>100</b>

Table 4. 20 shows that, out of 20 respondents, two did not respond. Some 10 (55.5%) respondents argued that strengthening the relationship with customers and building trust with locals contributed to business growth. Four (22.2%) respondents mentioned that social interaction helped in business innovation; a similar four (22.2%) respondents were of the view that social interaction helped in accessing income that aided business growth.

According to the response, it is evident that those who were able to interact locally got opportunities than those who were not in the position of interacting locally.

**Table 4. 21: The income you save and how you plan to use it**

Table 4.21 demonstrates how much income each BWR saves and use the savings.

Items	Plan	Frequency	%
100-1000 Kshs.	Supporting family	14	78
1000-1500 Kshs.	Supporting family & business growth	2	11
2000kshs	Supporting family & business growth	2	11
Total	-	18	100

According to the findings in Table 4.21, out of 20 respondents, two did not respond. Some 14 respondents (78%) planned to use their income to support their families and were able save 100 to 1000 Kshs. Two respondents (11%) planned to use their income to support their families and their business and they are able to save Kshs. 1,000 to 1,500. Two respondents (11%) planned to use their income on their families and their business growth and they were able to save 2000 Kshs. and above. The above responses have shown that majority of the

respondents did not save for lack of enough income to cater for their basic needs. Therefore, lack of proper savings prevents sustainability of their informal businesses and family sustainability in the host country.

#### **4.5.2 Telephone Interview Guide data analysis**

Ten respondents were interviewed through telephone. The researcher used telephone interview for those who, for various reasons, were unable to avail themselves.

##### **Kind of businesses have you been running, for how long**

According to telephone interviews, six (60%) respondents had been selling tomatoes and onions for a period of four months to one year. Two (20%) respondents had been selling vegetables for a period of seven months to two years while two (20%) were selling fruits for a period of six months to three years. This demonstrates that even if BWRs were not growing their business, they could be able to sustain their families and businesses.

##### **Experience in running business**

One (10%) respondent argued that she experienced poor networking with locals and lack of business permit in running business. Two (20%) respondents cited high competition with locals and police harassment; seven (70%) respondents had experienced SGBV. BWRs should be protected from day-to-day bad experiences from the host leaders.

##### **Barrier in running business on day-to-day basis**

Six (60%) respondents identified some barriers running businesses on a day-to-day basis: lack of training, language obstacles and low income. Three (30%) respondents indicated discrimination by locals and insecurity as barriers they encountered whereas, one (10%) respondent mentioned inaccessibility to capital as a day-to-day barrier.

##### **Possible solutions to address these barriers**

Two (20%) respondents mentioned providing security and advocacy as possible solutions to address barriers in running businesses.

Six (60%) respondents thought that the possible solutions were to strengthen network with locals and increase opportunities of accessing capital; two (20%) respondents argued that providing business related training and learning both Kiswahili and English were possible solutions to the aforementioned barriers.

### **Social interaction and your business growth**

Five (50%) respondents felt that building trust and strengthening relationship with customers grew the business. Three (30%) respondents reported that social interaction helped in business innovation and creativity through customers' feedback. Two (20%) respondents mentioned that social interaction leads to business growth that makes it sustainable.

### **Your income and savings, your plans to use it**

Three (30%) respondents were able to support their families and save Kshs.100 to Ksh. 500. Two (20%) respondents were able to support their families and help their business to grow while saving Kshs. 500 to 1000. However, five (50%) respondents felt that the income they got supported their families but were not able to save because they were unable to get enough income to support their businesses at the same time their families. This shows that there is a lot to be done in order to support BWRs in the host country because they were unable to save and support their families; this interfered with their businesses' sustainability.

### **4.5.3 Focus Group Discussion Results**

A FGD was done comprising ten BWR in Kawangware Ward in November 2017. It allowed the BWRs to give their perceptions, opinions and beliefs on questions that they were asked. The FGD members were selected through the help of representatives of Kawangware BWRs; those representatives knew each BWR staying in Kawangware.

### **Kind of business you run**

Five (50%) respondents sold fruits and vegetables and two (20%), onions and tomatoes. One (10%) respondent sold fish whereas two (20%) respondents sold *samosa* and boiled eggs.

### **Skills you have which helps you run the business**

One (10%) respondent argued that the skill that helps in running business is basic accounting. Two (20%) respondents observed that marketing skills helped them in running business. Three (30%) respondents cited language skills as helpful in running business while four (40%) respondents did not get an opportunity to be involved in any business education skills.

### **Language barrier between you and your customers**

Eight (80%) respondents remarked that there was a language barrier between them and customers; learning Kiswahili and English was the way to go around it. Some two (20%) respondents denied that there was any language barrier between them and customers.

### **Challenges in accessing credit facilities**

Five (50%) respondents intimated that lack of legal documentation (Mandate and alien card) was a big challenge in accessing credit facilities. Two (20%) respondents stated that lack of trust was a challenge that BWRs faced in accessing credit facilities. One (10%) respondent underlined discrimination by locals while two (20%) respondents reported lack of capital for starting up business as a challenge that BWRs faced due to inaccessibility to credit facilities.

## **4.6. Discussion of the Findings**

The first objective dealt with the influence of human capital on the sustainability of informal businesses for BWRs. Essomba (2017) argues that access to education and training is essential for refugee and asylum-seeking women's integration and flexibility. Education and training courses were important in the situation where refugee women arrived in the host countries with their children and were able to start a business or get a job in order to support their families. Education therefore gives women refugees hope, inspiring them for success.

From the findings, a mean of 4.56 respondents lamented that their education was not valid in the host country. A mean of 3.79 respondents commented that they were involved in

informal businesses because they could not get jobs or school fees to continue their education in the host country. However, some respondents at a mean of 3.29 noted that their businesses were not booming due to lack of business skills. Similarly, a mean of 3.19 respondents remarked that they were struggling to improve their informal businesses for lack of experience; a mean of 1.38 respondents strongly denied getting school fees from any NGOs, or local institutions helping refugees in Kenya.

Majority (63.5%) of the respondents claimed not being involved in any vocational training while 14% of them affirmed involvement in beauty and hairdressing. Another 12.5% had done catering, 4% tailoring and beading. A mere 2.5% had life and basic counseling skills; 2% mentioned basics in computer skills and three respondents (1.5%) had done sales and marketing courses. Many of the respondents had demonstrated that BWRs were not stable or doing well in their informal businesses. Most of them did not participate in vocational training. Those who got a chance to participate were still struggling because they were not able to get start-up capital for their own businesses, for instance, opening a beauty salon or cyber cafe.

Human capital is vital in sustainability of informal businesses as well as the sustainable lives of BWRs in the host country. Findings demonstrate that BWRs are not given a chance to gain new knowledge for the betterment of their present and future lives. For BWRs to improve their lives, they should be given an opportunity to access education.

Scholars have shown that social capital can influence the sustainability of informal BWRs. Fester et al (2010) enumerate challenges women refugees faced in Canada. The challenges included lack of awareness of programs, limited financial resources, language and cultural barriers, contact as well as social networks within the labor force. Thus, women refugees in Pakistan experienced sexual abuse and violence, including rape where they stayed. Unfortunately, their attackers went scot-free, without punishment because the rights of women refugees were not enforced (Brightman, 2015).

Bakewell (2015) notes that in Zambia and Angola, refugees worked hard for their living hence vitally contributing to the local economy. This is an inspired relationship where both host populace and Angolan refugees share benefits.

From the findings, social capital can contribute to the sustainability of informal businesses of BWRs. The mean of 4.66 respondents agreed that they did not speak English or Kiswahili hence a language barrier between them and their customers. A mean of 4.03 respondents agreed that because they were foreigners, local women did not network with them; a mean of 4.02 respondents concurred that their businesses were insecure because of many disputes with the locals. Nevertheless, 58.5% of the participants had not been able to network with other women; a mean of 2.11 respondents disagreed that they had been invited by locals to showcase their cultural differences.

In general, social capital needs to be improved by both locals and BWRs. Locals tend to be jealous when they see a BWRs trying to work hard; they literally told them to go back to their country. Locals sometimes called the police on them or picked their merchandises and do not pay them while other locals do not buy from them at all. This leads to fear being developed by the BWRs. Moreover, BWRs need to learn English and Kiswahili languages for efficient communication with locals.

Scholars have also shown the extent to which financial capital can influence the sustainability of informal businesses among women refugees. The mean of 3.75 respondents agreed that money from their businesses was not enough to cater for family needs. That is why they were not able to grow their business. A mean of 2.95 respondents were neutral about their business improving because of their savings and the mean of 2.88 respondents remained neutral that they had businesses because they had been granted credit. Financial capital could sustain informal businesses for BWRs when they were able to get enough capital that could help them to cater for their basic needs while also saving for the future purposes.

According to Amadeo (2016), financial capital is used to invest in trades and serves to improve the future business transformation. However, refugees have many barriers of access and use of formal financial services. Most refugees have low-income and it is common among many groups of refugees who go through financial exclusion. In addition, many of them lack documentations such as residence permit, work permit, language barriers and lack of trust in the financial sector (Orozco, 2015). Stone and De Vriese (2004) rightly opined that a micro-credit provided loan to beneficiaries to start a small business. When introduced and administered correctly, it can improve the refugees' welfare and well-being sustainably.

This study has shown that financial capital can lead to the sustainability of informal businesses while changing the lives of BWRs households. The findings indicate that 85 (42.5%) respondents disagreed that they had been granted credit by their friends or families. On the contrary, 105 (57.5%) respondents agreed that they got credit from friends and family members. The mean of 4.56 respondents indicated that it was difficult to access bank services. A mean of 4.01 respondents agreed that they saved a small amount of their income. That was why their businesses were growing. Nevertheless, 78% of the participants were not able to save as they lacked adequate money to cater their basic needs.

Three theories were used in this study. The first is Human Capital Theory with its main tenets being education, training skills and increase. The findings have shown that human capital is key to the growth of the informal business for BWRs. This theory was applicable to this study because BWRs need to be educated and get diverse trainings in order to have a sustainable life in the host country. BWRs in the host country cannot be easily employed as their education is not accepted in Kenya. That is why they were involved in informal businesses to support their families. However, once they accessed education in Kenya or were able to enroll in vocational training institutions, they would be able to gain necessary capabilities and get decent jobs to support and sustain their families.

The second theory is the Social Capital Theory. Its main tenets are resources, value of those resources (tangible and intangible) including actors or people. Findings have shown that the majority of BWRs did not network. This means that there was no strong relationship between the host community and BWRs. This theory relates to this study because BWRs had their prospective talents and they needed to apply those diverse talents in their host country. There is need to relate well with people in the host country. This relationship among refugees and the host community can strongly influence the refugees' present and future lives.

The third theory is the Financial Capital Theory whose main tenets are selling, corporate activities and investment. It has been clear from the findings that BWRs needed to be involved in corporation activities. They needed to have access to and save some of their income for the future while being able to access banks in the host country. All these would lead to growth and business sustainability.

The conceptual framework of the study streams from our previous discussion on theories. This study has three independent variables as human capital (vocational training, education, training skills and experience), social capital (network, language and culture) and financial capital (cash, credit access and savings). The findings show a strong relationship among the variables in the conceptual frameworks.

According to the model summary of the study, the independent variables and the dependable variable has a strong relationship since the  $R = 0.790$ . This study explains the conceptual framework by 62.4%. However, 37.6% can be justified in key findings in qualitative data where respondents mentioned other factors touching on their informal businesses, including cultural and political factors where BWRs suffer from police harassment, sexual harassment, lack of legal documentations, including work permit, residence permit, KRA PIN. They also suffer from insecurity and discrimination by locals. Therefore, statistically, the independent variables influenced the dependent variable which the  $p$  value = 0.000 meaning it

is less than the ideal  $p$ - value of 0.05. This means that the human capital, social capital and financial capital influence the sustainability of informal businesses.

The research findings both qualitative and quantitative have shown that human capital, social and financial capital are key to the sustainability of informal business among BWRs in Kenya. This occurs when the host government and NGOs network to empower refugees for the sustainability of their livelihood.

#### **4.7. Conclusion**

This chapter dealt with data presentation and discussion which has shown that all variables such as human, social and financial capital influence the sustainability of informal businesses among BWRs. The next chapter focuses on the theological reflection.

## **CHAPTER FIVE**

### **THEOLOGICAL REFLECTION**

#### **5.0. Introduction**

This chapter presents the theological reflection of the study conducted among BWRs in Nairobi County, Kenya. Bromley & Mackie (2009) defined theological reflection as a discipline of discovering our individual and corporate experience in conversation with the wisdom of a spiritual heritage and dialogue in a truthful interchange. Paver (2016), argued that theological reflection helps to take into consideration spiritual insights in perceiving and interpreting experiences. According to Graham (2013), theological reflection is guided by four steps including, insertion, social analysis, and reflection and action plan. Therefore, this chapter will be guided by those four steps.

The first step was insertion or experience. BRW shared what happened in their lives, who made that event happen and what they did or said. The second step was social analysis, BWR explored the experience by expending their thinking about what happened to them and their families. The third step was reflection where they make faith connection by asking themselves what is God's role in their experience. The last step is an action plan where BWR sat together and came up with an action plan which will help them to overcome their challenges in the host country.

A theological reflection helps to act differently; it unblocks the spirit by punishing and releasing the habitual processes for making meaning out of the experience from the society. The faith of the society contains people's values, beliefs, rituals, and sacred writings. The researcher and BWRs were interested in sustainable informal businesses in relation to faith.

#### **5.1. Theological Reflections with BWRs**

The researcher carried out an FGD with ten BWRs in Kawangware, Nairobi County. In the course of the theological reflection, the researcher got numerous perceptions.

She intensely understood the experiences of the BWRs in Nairobi County, Kenya. This allowed the researcher to revisit these experiences with the social teaching of the Catholic Church and the Bible. She also drew responses suitable to address the circumstances drawn in the research discoveries. The researcher informed the respondents of the Catholic tradition teachings that human dignity needed to be protected. Likewise, a peaceful society can be attained only if responsibilities are met and human rights are secured. Hence, each person has a fundamental right to life and a right to those things compulsory for human well-being.

UNHCR Report (2017) notes that about 20 people in the world are compulsorily exiled every minute due to conflict or oppression. There are millions displaced people who are denied a nationality and access to basic rights such as education, healthcare, employment and freedom of movement. We read in part in Exodus 23:9, “Don’t oppress an immigrant. You know what it is like to be an immigrant, because you were immigrants in the land of Egypt”. BWRs should not face any injustices in the host country, from a theological perspective because God commands His people not to oppress immigrants in need of help.

One respondent noted that being a refugee was a bad experience; BWRs were treated unjustly by locals. She observed, “I wish people can see us as human beings; I tried to open a business and when it picked up, locals came in and stole all of my products; they told me to go back where I am from.” Another respondent commented that, “business can help me to feed my family fully when the locals and other organizations can support women refugees by being friendly and welcoming to the refugees”. According to the respondent, business was so helpful that she did not need any aid from any NGOs or local organizations unless it was on health or educational needs.

According to Leviticus 19:33-34, “when immigrants live in your land with you, you must not cheat them and any immigrant who lives with you must be treated as if they were one of your citizens.

You must love them as yourself, because you were immigrants in the land of Egypt; I am the LORD your God.” BWRs face difficulties mainly caused by locals, including police harassment, sexual harassment, and displacement from one place to another. Yet, the Bible requires us to protect one another as children of God.

The third respondent shared her experience. She acknowledged that when one especially decided to leave her homeland and go into another country, it would usually be as a last resort. One of the participants reported having left her country. This was in hope and search for a better life. She was ready to work hard for her family of two boys and three daughters. Nevertheless, her hopes were dashed; her anticipation of a good life became elusive. She added that even if she wanted to work as hard as she could, there was overt harassment.

She remained optimistic stating that, “no matter how hard and unjust life is, there is always hope for a better life to her and her family”.

Proverbs 19:21 has it that, “Many are the plans in the human heart, but it is the purpose of Yahweh that stands firm. What is desirable in a person is loyalty, and it is better to be poor than a liar”. BWRs could have chosen to steal, indulge in substance and drug abuse, for instance alcohol or be involved in prostitution as way to get money. However, such women refugees work hard to protect their loyalty as children of God by engaging in informal businesses. They preferred receiving little from doing noble and decent businesses to doing what God did not call them to do.

Ecclesiastes 11:4 exhorts that, “He who observes the wind will not sow, and he who regards the clouds will not reap”. As opposed to just sitting and waiting for aid, BWRs from different NGOs, BWRs were able to fend for themselves by starting informal businesses. BWRs were ready to work hard despite the challenges they faced; they made decisions on the type of informal businesses they could initiate.

They were worried about the start-up capital for their own businesses. This is because they could not be able to access credit; they had no stable places to put their goods, not to mention discrimination from locals. This made their informal businesses become unsustainable. Despite all these, their positivity continued to sustain them in a foreign land.

Act 16:14 reads: “A woman named Lydia, from the city of Thyatira, a seller of purple fabrics, a worshiper of God, was listening; and the Lord opened her heart to respond to the things spoken by Paul”. BWRs stated that in the Bible, there were women who were God-fearing; who engaged themselves in business. God is present with BWR and is going to open the doors of prosperity so that they can be able to be productive and access credit, be able to have peaceful places where they will be able to sell their products without interference from locals or the police. They are hopeful to get business permits and other legal papers.

The researcher continued to ask them questions on what they thought about their situation. In the epistle to the Philippians 4:13, Paul urges, “I can do all things through Christ who strengthens me”. BWRs had experienced hard struggles in different situations. They constantly asked, “Why are we being treated this way?”

The researcher explained to them that even in apparent and difficult moments, we need to stand up and encourage ourselves by believing in and acknowledging God’s power and hope. That means that we can accomplish much in life despite being refugees. Indeed, refugees are still part of God’s plan of salvation. BWR were happy and thankful for the scriptures, they realized that despite the challenges, with faith and hope in life, one could change for the betterment of his or her own circumstances. The Catholic Social Teaching focuses on principles that help people to care and do justice to the marginalized in the society. The teachings include human dignity, solidarity, option for the poor and vulnerable as well as rights and responsibilities.

## **5.2. Human dignity**

According to Guitian (2015), human dignity is one of the principles of the Catholic social teachings. It declares that the human life is sacred, hence the dignity of the person is the pillar for societal moral vision. People's trust in the blessedness of human life and the intrinsic dignity of the human person constitute the foundation of all the principles of our social teaching (Guitian, 2015).

Human beings reflect the purest image of God in the society. Every person has inalienable dignity and rights to life in the society. Like all other refugees, BWR have rights to a happy life in the host society. That is why the host community and various intervening organizations should take initiatives to empower them through informal businesses so that they can become financially stable and independent, catering at least for their basic needs.

Many BWRs can sustain their informal business if they are to access education or acquire skills such as vocational trainings.

Learning Kiswahili and English ought to equip the BWRs in networking while enhancing the implementation on their rights as refugees. This is to help them live peacefully in the host country without any discrimination.

## **5.3. Solidarity**

Solidarity as a principle of Catholic social teaching informs that humanity was created in the image and likeness of God. This revolves around the understanding that we are our brothers' and sisters' keepers. Human beings fill each other's gaps and weaknesses, so as to enhance and empower themselves. This creates some synergy. The wisdom of practicing the benefit of solidarity leads to loving neighbors equally. As John Paul II would put it, solidarity is not a feeling of unclear compassion or shallow distress at the bad luck of so many people who are near or preoccupied. Rather, it is one's commitment to achieve the common good to be shared by all and each individual, because we are all responsible (John Paul II, 2015).

Proverbs 14:1, states “The wise woman builds her house, but with her own hands the foolish one tears hers down”. This means that a wise woman should make a home not only by abundance but also by her good housewifery, judicious economy; guiding the affairs of her house with will and bringing up morally upright children. A woman is a house keeper and should show compassion and love by being committed to her house. Additionally, she should also be committed to the society she lives in.

BWRs are strong women who with a lot of dedication cater for their families, trusting God in all their ways for a better future. The scripture gives an alert that by “her own hands the foolish one tears hers down” (Proverbs 14:1). This implies what a woman does by her idleness and laziness; by her extravagant way of living; by her negligence; by her frequenting playhouses, and other distractions. So does her family and the affairs of it tragically crash and breakdown. BWRs are not achieving the sustainable lives in the host country because of the various obstacles the researcher has highlighted above in the host country.

That is why there is a need to empower them. This can be achieved through creating networks with local women, boosting their business skills, having access to education and vocational trainings, informing them of their rights in the host countries and giving them an opportunity to open bank accounts to access credit from banks. They should also be able to form groups for the sustainability of their informal businesses.

When a woman is not committed to her family, she is set for destruction. Some BWRs have left their families in their country and are struggling to make ends meet while dealing with family separation trauma and other economic struggles. They are preoccupied with worry; despite this, they are trying their best to earn a living in order to feed their families. Their love for their families is the reason why they chose to work hard and achieve their dreams.

#### **5.4. Options for the Poor and the Vulnerable**

The principled mark of a society is how it responds to most helpless people. Individuals are called upon to look at the prevailing policies in terms of how they affect the poor. When the marginalized succumb to the dependency syndrome, it bars them from achieving sustainable lives. Treatment of the underprivileged with dignity is an important part of society's effort to achieve the common good at local, national and international levels. A strong community can be achieved only if its members give exceptional care to those with special needs, to those who are poor and on the margins of society without discrimination (United States Catholic Bishops, 1986). This must be in the manner that is sustainable.

#### **5.5. Rights and Responsibilities**

Human dignity ought to be protected and a healthy community can be achieved only if human rights are protected and responsibilities met. Every person has a fundamental right to life and a right to basic needs. The basic needs include food, shelter and clothing, employment, health care, and education.

These rights are obligations and responsibilities to every person in the society (Paul John II, 2015). BWRs have rights to access basic needs through their hard work, meaning that their identity should not be a barrier to their success in the host community. It also means that the host country and other NGOs aiding refugees should help them acquire all the necessary legal documentation to work or do business in Kenya. According to BWRs during one-on-one interview on April 8<sup>th</sup>, 2018, they had no legal status in Kenya; which makes them more vulnerable to harassment and discrimination.

The host country, NGOs and local organizations are in a good position to empower BWR to be self-reliant by training them in different skills so that they can be self-employed and economically independent. In this way, they can fend for themselves and be responsible for their families.

During the FGD in Kawangware (April 10<sup>th</sup> 2018), BWRs acknowledged that as long as refugees' rights were not implemented by various bodies including the UNHCR, various host countries and churches, their vulnerability and dependence would only intensify.

## **5.6. Conclusion**

During the theological reflection, the researcher witnessed that BWRs were aware of some challenges that prevented them from achieving sustainable lives in Nairobi, Kenya. They highlighted some challenges that they faced, for instance, being unable to get education, vocational training, healthcare, capital and legal documentation in Kenya. Their socio-economic lives suffered set-backs which were principally due to discrimination from the locals and high levels of competition in their informal businesses.

According to the (xi) respondent, poverty was not a divine ordination for them. The diverse experiences shared by each woman touched and inspired their hearts, ultimately becoming therapeutic to them. Through sharing their experiences, they were able to form a strong bond. This inspired them to help one another improve their livelihoods irrespective of their ethnic, religious and other divides.

BWRs left their country because of poor leadership that mutated into a civil war. The Catholic Church emphasizes good leadership in all sectors, whether private or public sectors because that is the example that Jesus demonstrated in his lifetime on earth. With good leadership, civil wars and hardships would be put at bay; citizens would not leave the country of birth and seek asylum in another country.

Churches and organizations in Nairobi such as JRS are helping BWRs to access some facilities, including counseling and food supplies. The women refugees are being encouraged to stand firm no matter how hard their lives may become. Some of them have low self-esteem; and are afraid of the ongoing political instability in Burundi. The researcher talked to the participants who shared their stories.

This made more BRW to open up for the discussion, each one of them contributing to the conversation. In FGDs, the respondents agreed to help one another improve each one's informal businesses through forming *vyama*, a group of five women, then contribute some amount of money each day. After collecting that money, it would be given to each one in order to boost their businesses. That would be the way to improve each one's capital.

**CHAPTER SIX**  
**MINISTERIAL ORIENTATION AND STRATEGIES FOR**  
**SOCIAL TRANSFORMATION**

**6.0. Introduction**

The emphasis of this study sought to enhance the sustainability of informal businesses for BWRs in Nairobi County, Kenya. This chapter presents a general summary and the researcher's discussion, leading to an action plan and the general conclusion to the study. The action plan has the final process of the pastoral cycle. It involves deciding on what to do regarding the identified issues.

**6.1. Summary of the findings**

The main purpose of this study was to enhance the sustainability of informal businesses for BWRs in Nairobi County, Kenya through human capital, social capital and financial capital. According to the findings about human capital, the respondents agreed that vocational training was helpful in improving their lives in Nairobi. A mean of 4.56 of the respondents indicated that they could not get a job because their education was not valid. This was largely due to lack of prior experiences in running businesses. Indeed, a mean of 3.19 were struggling to run their informal businesses.

The findings showed that 63.5% of the BWRs had not been trained in any business skills, hence still struggling to manage their informal businesses. There is need to empower human capital through business training skills/workshops, education and vocational training in order to sustain businesses and ultimately families.

Respondents felt that social capital could influence the sustainability of informal businesses. Further, the researcher's findings showed that social capital influenced the sustainability of informal businesses.

A mean of 4.03 respondents mentioned that they did not network with other women, whether local or Burundian. A mean of 3.64 of them had been networking with other women; they acknowledged that this helped them to grow their businesses.

A mean of 4.66 stated that there was language barrier between them and their customers. Further, a mean of 4.77 concurred that the little knowledge in such areas as life skills helped them to connect and ably communicate with their customers. A mean of 4.02 argued that their businesses were insecure because of challenges such as police harassment, constant moving from one place to another and stealing of their merchandise as earlier stated. The respondents agreed that social collaboration between locals and BWRs could improve the relationship with customers with 50%. This was by building trust and acceptance of one another in the community. Therefore, it is clear that social capital influences the sustainability of informal businesses, through improvement of social capital such as networking, learning the local language and overcoming cultural barriers between BWRs and locals. They could network and interact with the host community efficiently, yielding a positive impact in their stay in Nairobi.

The study has showed that financial capital influences the sustainability of informal businesses. A mean of 4.56 mentioned that they were not able to save or access credit because they lacked bank accounts in Kenya. A mean of 3.7 mentioned that they got less income that was inadequate in catering for their basic needs. Therefore, BWRs urgently need access to credit facilities. This would help them get enough capital to start businesses. In this way, they could sustain their businesses and families, enhancing their economic stability and independence.

## **6.2. Conclusion**

The researcher was able to reflect on how to enhance the sustainability of informal businesses for BWRs in Nairobi County.

The research process explored human capital. It emerged that human capital could enhance the sustainability of informal businesses. This was achievable through educating BWRs, improving their business skills and accessing them to opportunities to participate in various vocational trainings. The research facilitated a theological reflection with one group of ten BWRs. The women felt that every challenge had a solution, hence the need to find answers to the problems they were facing as women refugees.

Respondents asked themselves various questions: why the situation existed, what the root causes were, how the situation could be addressed and effective approaches to reduce the extent of the problem. Such questions also helped the researcher to put herself in the context of BWRs, coming down to their level and reflecting on the situations, from their perspective.

Findings on social capital demonstrates that it does influence the sustainability of informal businesses. Need thus arises for BWRs to live harmoniously in the host country both among themselves and with the locals. They must strive to learn the local languages, that is, especially Kiswahili and English, in order to have a sense of belonging in the host country. BWRs should also improve their networks with others, particularly with the local women or BWRs themselves in the host society. This can happen in different gatherings such as vyama, sport or church activities with both locals and other Burundian women. This can help to put them together and discuss some challenges they face and how to improve their lives through each ones support as well as appreciating what they have.

Networking will enable them to get legal documents so that they can move freely as they open and transact their businesses. This could deflect undue injustices from locals or the police. This is feasible through organizing activities such as showcasing their various cultural practices and sports activities to be attended by both locals and BWRs. Moreover, they interact for the sake of understanding one another and to create a peaceful society.

Financial capital is indispensable for BWRs. They have challenges in accessing financial capital from various organizations due to lack of legal documents that can allow them to stay in the host country, open bank accounts, request for loans or process work/ business permits. Most of the BWRs use their income to cater for their basic needs.

That is why they needed to be involved in merry-go-rounds (MGRs) or *vyama* so that they could improve their businesses and lives while waiting for other more lucrative opportunities such as opening of bank accounts or getting some loans to boost their financial capital. This may help them save each day, leading to financial independence.

#### 6.4. Action plan

Table 6.22 Policy and Further Research Action Plan

Policy and further Research	Target/Action Step	Action by	Time Frame	Expected Results
<b>Mobilization</b>	The researcher to meet with local chiefs, BWRs' representatives, employees from various local NGOs targeting refugees. This is to resolve some misunderstandings among refugees, locals and diverse NGOs dealing with refugees in Nairobi. All the aforementioned actors will contribute in knowledge input on how BWRs can sustain their informal businesses.	Researcher	January–February 2019	Researcher to have a good understanding of leadership so that they can allow her to carry out trainings and workshops. This is to bring awareness on challenges that BWRs face and to enhance the sustainability of informal businesses in their host country.
<b>Trainings</b>	BWRs will be taught English and Kiswahili in order to enhance their communication skills.	Researcher in partnership With JRS & RDC.	January-October 2019	BWRs will overcome their language barriers by communicating efficiently with locals in their host country.
	Church leaders and members of other faiths such as Islam to be trained on the need to understand their contribution in detecting and giving insights. This will address challenges that BWRs face while enhancing the sustainability of informal businesses in Nairobi.	Researcher in partnership with JRS, UNHCR, CARITAS	March 2019	Injustices BWRs are facing can be solved by implementing refugees' rights. This would help BWRs to lead fulfilling lives in the host country while being successful in their businesses.

	<p>Refugee's rights allow BWRs to participate in trainings and workshops. This includes the refugees' ambassadors such as locals and NGOs working with refugees.</p>	<p>Researcher in partnership With UNHCR, JRS, RDC and well wishers</p>	<p>From January 2019 Long term project</p>	<p>BWRs should diverse trainings in languages, training skills, workshops and vocational trainings once they arrive in the host countries. This would help them to fit in the new system and become economically independent by catering at least for the basic needs in their homes or families.</p>
	<p>To educate them on vocational training, health care and social protection. Understanding refugees' policies and laws in their host country and the role they play in their lives.</p>		<p>January 2019 Long term project</p>	<p>BWRs who are involved in vocational trainings will be able to get well-paid jobs in the host country. Understanding refugees' laws and policies will help them to know their rights and responsibilities, leading them to successful lives in their host countries.</p>
<b>Lobbying and Advocacy</b>	<p><b>Government of Kenya</b></p> <p>The GoK should come up with reliable individuals who will implement and evaluate the existing laws and policies on refugees in Kenya at all levels.</p>	<p>Researcher in partnership with UNHCR, Human rights (HR) activists, religious leaders, community leaders, Transparency International (TI).</p>	<p>2019 -2027 Long term project</p>	<p>The refugees' representatives will question the system on the implementation of refugee's law and how it is improving the standards of living among BWRs.</p>
	<p>The advocates for refugees' law are needed to enforce the law and its implementation.</p>	<p>NGOs, GoK</p>	<p>Long term project</p>	<p>BWRs will be able to participate in decision making.</p>
	<p>The advocates will be chosen from the government, refugees' representatives, churches, and NGOs.</p> <p>This will tackle civic education in the police department on how to handle or interact with BWRs.</p>	<p>Environmentalists, CBOs, UNHCR</p>		<p>Government leaders and other officials from various organizations will implement refugees' law efficiently.</p>
	<p>The need for strong teams to monitor and evaluate refugees' projects in transparent and efficiently. Impulse for advancing accountability and transparency and information sharing with refugees.</p>	<p>Researcher, TI, UNHCR</p>		<p>BWR are able to move freely when information is shared and dialogue is involved. The BWR opinions should be valued and teamwork encouraged in the host country.</p>

<b>Networking</b>	Amnesty International (AI), UNHCR, CBOs, HR organizations, and churches, refugees' representatives, civil societies, women's groups - collaboration and networking will enable BWRs to feel welcome and safe in the host country. Implementation of policies to address poverty and injustices while improving standards of living among BWR in the host country.	Researcher in collaboration with churches, NGOs, CBOs, local leaders, refugee rights activists,	2019 -2026	The enumerated organizations will cooperate with civil societies. The GoK and other stakeholders will be more pressurized to implement refugees' laws and policies to improve living standards and sustainability of their stay in the host country.
<b>Visibility Campaign</b>	Contributing articles in newspapers, magazines, articles in journals and giving talks in conferences; social media discussions.	Researcher in collaboration with church leaders	Starting soon Long term project	Inform the host society on issues affecting refugees in their host countries. The implementation will help BWRs to improve standards of living and sustainability of their informal business. Issues affecting BWRs will lead to awareness creation of difficulties refugees face in their host countries.
<b>Research</b>	Kenyan universities should carry out more research in the area, to try and find out possible ways of addressing refugee issues in the host country. Find ways of implementing laws and policies of refugees to improve their livelihood in the host country.		Long term project	There is a need to invest in visibility campaigns. Inform the public and scholars on issues refugees face in the host country. Sensitize on challenges faced by refugees in host countries while coming up with solutions to those challenges. This will change the mentality on how the world views refugees; it will help the emphasis of refugees' policy implementation. This will lead to a safe and comfortable environment towards refugees in the host countries.

## 6.5 Discussion on the action plan

This action plan is motivated by the research findings. Research revealed some barriers to the sustainability of BWRs' informal businesses.

Such barriers include inaccessibility to credit, sexual harassment, and police harassment, lack of residence permit, lack of work or business permit and constant displacement.

Therefore, need arises to have an action plan which can advance the sustainability of informal businesses among BRWs through improvement of human, social and financial capital. Strengthening human capital through educating BRWs is important because it will equip them with necessary skills such as marketing, business skills and, for instance, in catering and hairdressing. This will enrich them and make their informal businesses sustainable.

It is also important that BRWs create networks with other women in the host community. Many activities such as *vyama*, can make BRWs and local women meet and learn from each other while celebrating their successes in their businesses. They can also network and help each other to tackle challenges they face together in the host country. This will give them room to improve their informal businesses, resulting in trust among locals and them.

## 6.6. Budget of the Action Plan

Table 6. 23 Budget of the action plan

Objectives	Activities	Who	Action by	When	Where	Budget
Acquire a good understanding of leadership	Training skills, Workshops	Local chiefs, BWRs, NGOs employees	Researcher	Jan-Feb.2019	Nairobi County	10,000\$
Overcome language barrier	English & Kiswahili training	BWRs	JRS, RDC, UNHCR and Researcher	Jan to oct.2019	Nairobi County	10,000\$
Solve injustices facing BRW	Awareness training on challenges facing BWR	Church leaders & members of other faiths	JRS, UNHCR, CARITAS & researcher	From March 2019 Long term project	Nairobi County	15,000\$
Find well paid jobs in the host country	Educate BWRs refugees on various vocational training and other training skills	BWRs	JRS, UNHCR & well wishers	January 2019-long term project	Nairobi County	20,000\$
	Trainings on health basics and social protection skills.	BWRs	JRS, UNHCR & well wishers	Jan.2019 – Long term project	Nairobi, County	15,000\$
Guide refugees' ambassadors on refugee law & improving their living standards for sustainability	Networking, lobbying & advocacy	UNHCR& GoK	JRS, UNHCR & well wishers	May 2019 – Long term project	Nairobi County	12,000\$
Empower BWRs to participate in decision making	Implementation of refugees law and projects in efficient manner	BWRs, refugee advocates, CBOs, UNHCR	Transparency International, Amnesty and GoK	April 2019- Long term project	Nairobi County	15,000\$
Explore on other issues BWRs face in the host country	Research	Kenyan universities	Kenyan universities, UNHCR	Jan 2019-long term	Nairobi County	20,000\$
<b>TOTAL</b>						<b>137,000\$</b>

## 6.7. Sustainability Strategy

To enhance the sustainability of informal businesses for the BRWs, the host country, various organizations and other well-wishers must help BWRs to improve on human capital, social capital and financial capital. This will lead sustain their informal businesses.

They would be educated, network with not only local women but also among themselves. Further, they would be able to save some of their income for the sustainability of their businesses.

## **6.8. Recommendations**

Most of the time, when a person leaves his motherland, it means that his/her life is in danger. Thus, the host country and the UNHCR should implement with serious considerations refugees' rights and give them a safe place. BWRs are not very safe in the host country. They face numerous challenges including cultural differences, language barriers, lack of networks and platforms, insecurity, sexual and police harassments and lack of decent housing as elaborated before. In addition, it is difficult for them to get legal documentation such as residence, work or business permits.

Further, BWRs are often discriminated against upon by locals. The UNHCR together with other organizations that aid refugees should provide safe housing for BWRs and their families, get them resident permits and other legal documents. BWRs should be protected from different abuses including sexual harassment, police harassment and other insecurities from the locals. It is up to the UNHCR in conjunction with the GoK to come up with policies to protect BWRs and their families. Such policies should be keenly evaluated and implemented in order to ensure that they make a positive impact. This will enhance the sustainability of the livelihood of BWRs in their host country.

## **6.9. General Conclusion**

The main purpose of this study was to evaluate the sustainability of informal businesses for BWRs in Nairobi County, Kenya. The study had three objectives: first, to explore how human capital enhances the sustainability of informal businesses. Secondly, it sought to explain the influence of the social capital on sustainability of informal businesses.

Thirdly, it aimed at identifying the extent to which financial capital influences the sustainability of informal businesses for BWRs in Nairobi County, Kenya.

Literature review revealed that BWRs live in difficult conditions in the host country because their informal businesses cannot be sustained. The review defined the knowledge gaps to be addressed by the present study.

In the research findings, numerous indicators have shown lack of sustainability of informal businesses among BWRs. Thus, the living standards among BWRs is low. The research also identified the need for education in order to improve informal businesses through vocational trainings, workshops and language skills in English and Kiswahili.

BWRs require legal documents, including residence and business permits as well as KRA pins in order to easily facilitate their confident engagement in trade. They will also be able to have freedom of movement, and be able to get jobs in the host country. This will result in them to pay taxes like any other normal Kenyan citizen while enjoying their stay in Kenya.

The researcher drew a possible action plan that was also guided by the research findings and theological reflection. The action plan seeks to utilize trainings, workshops, lobby and advocacy, networking, visibility campaigns and research to enhance the sustainability of the BWRs' informal businesses. The action plan has both short term and long term strategies to address identified obstacles surrounding unimplemented laws and policies related to the BWRs in the host country. Thus, the research recommended and proposed the sustainable strategy.

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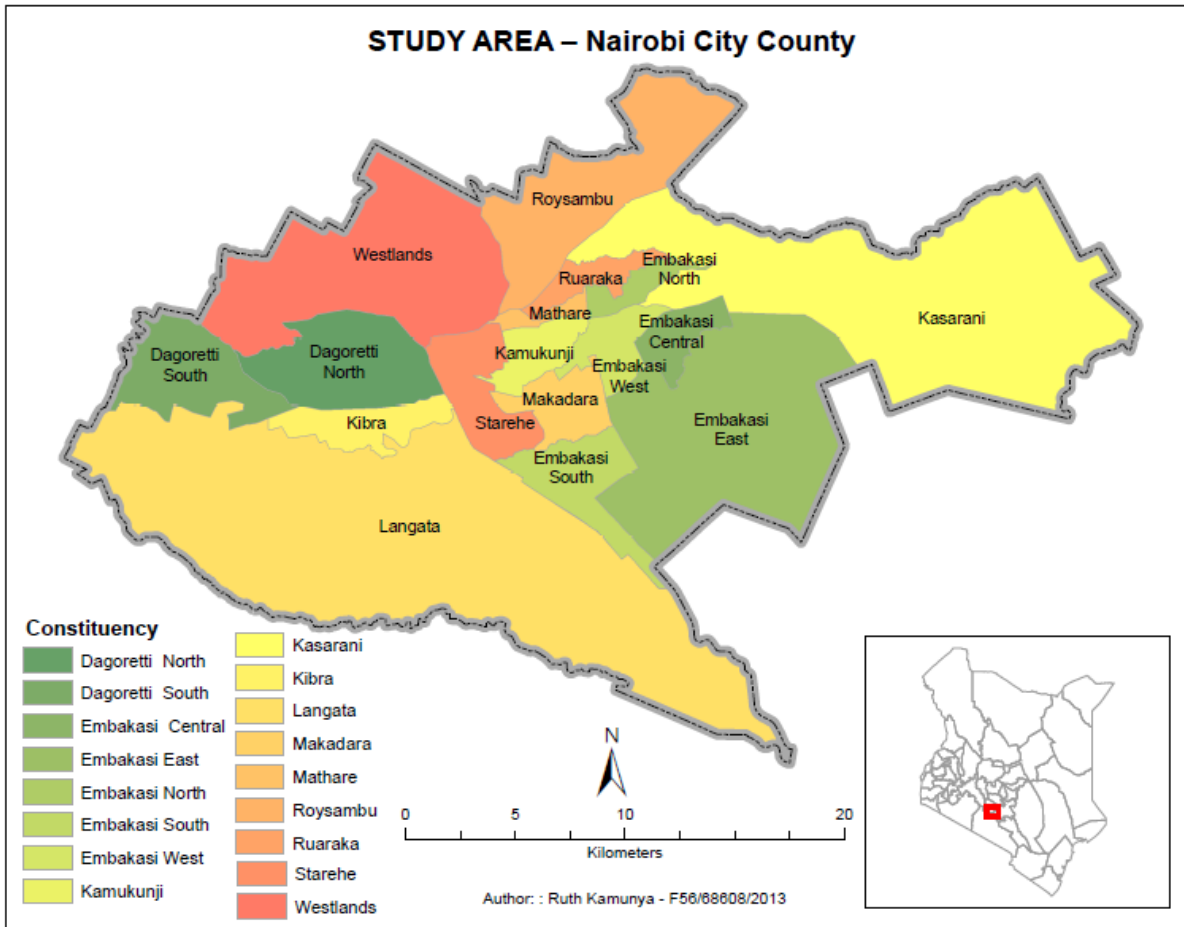
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## LIST OF APPENDICES

### APPENDIX I: NAIROBI COUNTY MAP



[https://www.google.com/search?q=nairobi+county+map+pdf&source=lnms&tbn=isch&sa=X&ved=0ahUKEwjM4\\_C5mcHgAhWk2eAKHReaDt8Q\\_AUIDigB&biw=1242&bih=553#imgrc=bIB-7D6TtKKZXM](https://www.google.com/search?q=nairobi+county+map+pdf&source=lnms&tbn=isch&sa=X&ved=0ahUKEwjM4_C5mcHgAhWk2eAKHReaDt8Q_AUIDigB&biw=1242&bih=553#imgrc=bIB-7D6TtKKZXM)

## **APPENDIX II: RESEARCH QUESTIONNAIRE**

### **QUESTIONNAIRE TO BE COMPLETED BY BURUNDIAN WOMEN REFUGEES**

My name is Bella Nininahazwe, a post- graduate student from the Institute of Social Ministry, Tangaza University College of the Catholic University of Eastern Africa, Nairobi, Kenya. I am conducting a research on *Enhancing the Sustainability of Informal Businesses for Burundian Women Refugees in Nairobi County, Kenya*. Kindly, assist me in this research by completing this questionnaire. This is in partial fulfillment of the course requirements for my postgraduate studies. I, therefore, request you to respond the following questions by ticking or writing the appropriate answer. The information you will share will be treated as confidential and will only be used for academic purposes. Your participation and cooperation will be highly appreciated.

#### **SECTION 1: PERSONAL INFORMATION**

1. Age: a) 15- 20 years [ ]      b) 21-25 years [ ]      c) 26-30 years [ ]      d) 31-35 years [ ]  
e) 35 above [ ]
2. Marital status:      a) Married [ ]      b) Single [ ]      c) Divorced [ ]      d) Widowed [ ]
3. Level of education:  
a) Primary [ ]    b) Secondary [ ]    c) Vocational training [ ]    d) Tertiary [ ]    e) University [ ]
4. Your employment status is:  
a) Employed [ ]      b) Self-employed [ ]      c) None [ ]
5. When did you come to Kenya?  
a) 1993 -1997 [ ]    b) 1998-2002 [ ]    c) 2003-2007 [ ]    d) 2008-2012 [ ]    e) 2013-2017 [ ]

## SECTION II: QUESTIONS FOR KEY INFORMANTS

1. a) Do you run a business? Yes [ ] No [ ]

b. Which one and for how long have you been running a business?

---

---

2. a) Have you ever been involved in business in Burundi? Yes [ ] No [ ]

b) Explain your answer above

---

---

3. What is your experience in running business here in Nairobi, Kenya?

---

---

4. a) Have you ever been involved in vocational training? Yes [ ] No [ ]

b) Explain your answer above:

---

---

5. a) Are you attending school? Yes [ ] No [ ]

b) Which course are you pursuing?

---

6. Do you network with other women who are involved in informal business?

Yes [ ] No [ ]

### Section 3. Human, Social and Financial capitals

**NB:** Please answer all thematic questions where,

1 Strongly Disagree (*SD*),

2 Disagree (*D*),

3 Neutral (*N*)

4. Agree (*A*)

5. Strongly Agree (*SA*)

	1	2	3	4	5
<b>HUMAN CAPITAL</b>					
1. Because I have participated in training skills, my business is growing.					
2. I lack business skills hence my business is not growing					
3. I am involved in business because I cannot get a job or school fees					
4. I am in school since school fees was provided by some NGOs/ institutions					
5. My education is not valid in Kenya, that is why I cannot get a decent job					
6. My business is improving because I have an experience in business					
7. I am struggling to improve my business because I have no experience					
8. I got vocational training, that is why I am successful in my business					
9. I have done a vocational training courses but I am not able to get a job					
10. Vocational training helped to improve my lifestyle					
<b>SOCIAL CAPITAL</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
11. I do not speak English and Kiswahili that is why I have language barriers between me and my customers.					
12. Knowing some Kiswahili has helped me communicate with my customers					
13. Because I am involved in informal business, I network with other women.					
14. Because, I am a foreigner, local women do not network with me					
15. Networking with other women has helped to grow my business.					
16. I have been experiencing cultural challenges.					
17. I have been rejected by the locals because of my different culture/nation					
18. I have been invited by locals to showcase our cultural differences					
19. I am stuck in my business because of my different cultural/nationality					
20. My business is not secure because of many disputes with locals					
<b>FINANCIAL CAPITAL</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
21. I have business experience due to involvement in business in Burundi					
22. I am in business since I was granted credit by NGOs or other organizations					

23. I have business because I have been granted credit by my friends/family					
24. I can't save a small amount of my income due to inadequate income/profit I get					
25. I can't grow my business because of inadequate finances to cater for my family					
26. I have small savings of my income, hence my business is growing slowly					
27. I cannot save or get bank because I cannot open a bank account					
28. My business has been improving because of my savings					
<b>INFORMAL BUSINESSES SUSTAINABILITY</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>
29. I use my income to grow and sustain my business.					
30. I use my income to cater for my basic needs.					
31. My business is growing constantly					
32. Income of my business is enough for my family expenses and for saving					
33. Every month, I increase my sales and saving					
34. I add different product because I have more demands					
35. I have different strategies for approaching my clients					
36. There is great difference between my starting point and my current situation in terms of my business					
37. I am satisfied with my business growth level and expecting more increase					
38. Burundian women refugees' businesses are doing well in Nairobi					

### **APPENDIX III: FACE TO FACE AND TELEPHONE INTERVIEW GUIDE**

#### **TO BE ANSWERED BY BURUNDIAN WOMEN REFUGEES**

1. What kind of business are you running? For how long?
2. What is your experience in running the business
3. Do you have any barrier in running your business on day to day basis?
4. If any, what are the possible solutions to address these barriers?
5. To what extent has your social interaction contributed to your business growth?
6. How much of your income do you save?
7. How do you plan to use the same income?
8. Share any other challenges you face.

## **APPENDIX IV: FOCUS GROUP DISCUSSION GUIDE**

### **TO BE ANSWERED BY BURUNDIAN WOMEN REFUGEES**

1. What kind of business are you running?
2. For how long have you been running the business?
3. What education skills do you have which help you in running the business?
4. What is your experience dealing with language barrier?
5. How do deal with such language barrier?
6. What challenges do you experience in accessing credit facilities?

**APPENDIX V      CONSENT FORM**

**TANGAZA UNIVERSITY COLLEGE**

**RESEARCH PARTICIPANT CONSENT FORM**

**Name of Participant:** .....

**Research Project Title:**.....

**Current Contacts of the Researcher:**.....

**Participant's Consent and Declaration:**

1. I accept to take part in the above research having read the participant's information sheet. I further declare that I understand my role and my rights fully in this research, and that all my concerns have been adequately addressed by the researcher.
2. It has been made clear to me that I can withdraw from the research at any time I choose to do so without giving any reasons.
3. I have been assured of utmost confidentiality and that the information I provide shall be safeguarded.
4. It is my right to ask any questions at any time before, during and even after the research.
5. I have been shown the research permit granted by the relevant government of the country in which the research is being conducted.
6. I have also been provided with a copy of this consent form and the participant information sheet.



**APPENDIX VI: RESEARCH PERMIT**


**THIS IS TO CERTIFY THAT:  
MISS. BELLA NININHAZWE  
of TANGAZA COLLEGE UNIVERSITY:  
CONSTITUENCY OF CUEA , 15055-509  
Nairobi,has been permitted to conduct  
research in Nairobi County**


**Permit No : NACOSTI/P/18/11235/21051  
Date Of Issue : 26th January,2018  
Fee Recieved :Ksh 1000**

**on the topic: ENHANCING THE  
SUSTAINABILITY OF INFORMAL  
BUSINESSES FOR BURUNDIAN WOMEN  
REFUGEES IN NAIROBI COUNTY , KENYA**

**for the period ending:  
26th January,2019**



  
.....  
**Applicant's  
Signature**

  
.....  
**Director General  
National Commission for Science,  
Technology & Innovation**

## APPENDIX VII. NACOSTI LETTER



### NATIONAL COMMISSION FOR SCIENCE, TECHNOLOGY AND INNOVATION

Telephone: +254-20-2213471,  
2241349,3310571,2219420  
Fax: +254-20-318245,318249  
Email: dg@nacosti.go.ke  
Website: www.nacosti.go.ke  
When replying please quote

NACOSTI, Upper Kabete  
Off Waiyaki Way  
P.O. Box 30623-00100  
NAIROBI-KENYA

Ref. No. **NACOSTI/P/18/11235/21051**

Date: **26<sup>th</sup> January, 2018**

Bella Nininahazwe  
Tangaza University College  
P.O.Box 15055-0509  
**NAIROBI.**

#### **RE: RESEARCH AUTHORIZATION**

Following your application for authority to carry out research on *“Enhancing the sustainability of informal businesses for Burundian Women Refugees in Nairobi County, Kenya”* I am pleased to inform you that you have been authorized to undertake research in **Nairobi County** for the period ending **26<sup>th</sup> January, 2019**.

You are advised to report to **the County Commissioner and the County Director of Education, Nairobi County** before embarking on the research project.

Kindly note that, as an applicant who has been licensed under the Science, Technology and Innovation Act, 2013 to conduct research in Kenya, you shall deposit **a copy** of the final research report to the Commission within **one year** of completion. The soft copy of the same should be submitted through the Online Research Information System.

*G.P. Kalerwa*

**GODFREY P. KALERWA MSc., MBA, MKIM  
FOR: DIRECTOR-GENERAL/CEO**

Copy to:

The County Commissioner  
Nairobi County.

The County Director of Education  
Nairobi County.