



Graduate School
of **BUSINESS**
UNIVERSITY OF CAPE TOWN

**Refugee Entrepreneurship in Malawi: The Nexus Between
Social Capital and Entrepreneurship Among Refugees in
Adversity**

**Thesis Presented for the Degree of Doctor of Philosophy in
Business Administration
in the faculty of
Commerce,
Graduate School of Business Studies at
The University of Cape Town**

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Inspiration to Future Doctoral Students

The road towards attainment of a PhD is not straightforward but full of optimism; it is winding, opaque while illuminating light in the tunnel. To see the illumination of light at the zenith of the subway, you must be patient, humble, intuitive, ingenious, accommodative yet constantly reflective. Allow yourself time to ponder using intuitive perception to infiltrate the realm of concepts, discarding non-essential fragments to arrive at the bottom of understanding while allowing yourself time to enjoy (“Eureka!” – “I have found it!”).

PhD studies are not envisioned to punish you but challenge your mind and graduate you to a doer. My journey towards a PhD has been exciting, challenging, and thought-provoking (sometimes exploding my brain). The most challenging moment was when I was developing my theory. On one Saturday morning, while I was immersed in data analysis and theory building, war broke out in Sudan. The previous month, I had just finished brainstorming my theory with my supervisor and was in the process of perfecting it when on 15th April 2023, I woke up to the blazing sound of gunfire, rocket-propelled grenades, anti-aircraft missiles, and aircraft missiles constantly hitting our compounds. I had to quickly lie low, backup my entire PhD thesis folder and brace for the worst. I and my colleagues were stuck for 15 days with limited supplies of food and water. We managed to escape to a relatively safer place where we spent an additional 15 days before we were evacuated out of the country. I had to take a break and rest to reboot my brain for a month. However, this did not stop my tenacity to continue with my journey and here I am: long story told short. Your gateway to success is determined by your steadfastness to succeed.

Declaration

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Abstract

The influx of refugees across the globe and largely confining refugees to refugee camps remains unresolved, complex, and uncertain. The quest for refugees to improve their livelihoods by engaging in entrepreneurship in host countries leads to harsh policies including encampment policies that restrict refugees to camps. Despite these restrictions and tough conditions in camps setups many refugees continue to thrive with entrepreneurship. Thus, the problem being addressed in this thesis is to explore how social capital develops to promote business entrepreneurship amongst refugees living in camps amid adversity in Dzaleka refugee camp in Malawi. The purpose is to comprehend how social capital develops among refugees in adversity to promote entrepreneurship within camps, between camps and host communities, between host countries and home countries despite various impediments imposed on refugees by host governments.

I conduct an inductive, qualitative study of 64 participants over a period of three years. Due to biopolitics of encampment (the use of “state and humanitarian power” to control and manage displaced populations with the pretext of creating order of management), I managed to find four entrepreneurship pathways that refugees’ entrepreneurs utilize, namely homophilic networks (connections, affiliations, bonds, or linkages developed among groups or individuals sharing similar characteristics, aspirations, purposes, or intentions), bricolage, diversification, and adapting supply chains around institutional rules.

My findings make four key contributions. Firstly, the study contributes towards research on the biopolitics of encampment, which has been under explored in extant literature. Secondly, the study provides insights on homophilic networks and how they promote business entrepreneurship ventures within the camp, and between the camp and host and home and third countries, and the role of social capital development amongst refugees in promoting business ventures. Thirdly, extant literature has not fully unpacked the interplay between intracamp, intercountry and international business entrepreneurship ventures among refugees living in camps, adding importance to the findings here. Finally, this study makes contributes to the literature by giving insights into the linkages refugee entrepreneurs develop to complex supply chains as they develop their business enterprises. My thesis concludes by providing practical contributions, strategies, and future research recommendations.

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Chapter One: Introduction

1.1 Refugee Crisis as a Grand Challenge

The refugees' influx or crisis across the globe and the situation that largely confines refugees to refugee camps remain unresolved, complex, and uncertain. The refugees' situation is controversial and developing sustainable solutions remain a challenge among hosting countries, nationals and policy makers because of various perceptions developed against the group (Górska et al., 2022; Kayaoglu, 2022). It is difficult to forecast policy dynamics by countries that accommodate refugees because there are often hostilities demonstrated by host nationals. Despite leaving their home countries for varied reasons, some refugees are easily integrated into host countries (Donato & Ferris, 2020; Fossati & Liechti, 2020) while others live in adversity (De la Chaux & Haugh, 2020; Heilbrunn, 2019; Raju & Ayeb-Karlsson, 2020; Shepherd & Williams, 2020) by being confined to camps because countries provide context specific legal environments to refugees (De Bruin & Becker, 2019; Milton et al., 2017). The UNHCR Report (2022) indicates that 117 million people experienced forced displacement globally with 32.5 million comprising refugees' population and 74% were hosted in developing countries (Murakami & Akilova, 2023). The number of refugees increased globally by 24 percent from 25.7million in 2021 to 32.5million in 2022 representing a 78 percent rise in Europe alone. The origins of 86 percent of refugees spring from just 10 countries and 56 percent of the total are Syrians (Syria tops the list), Venezuelans, and Ukrainians.

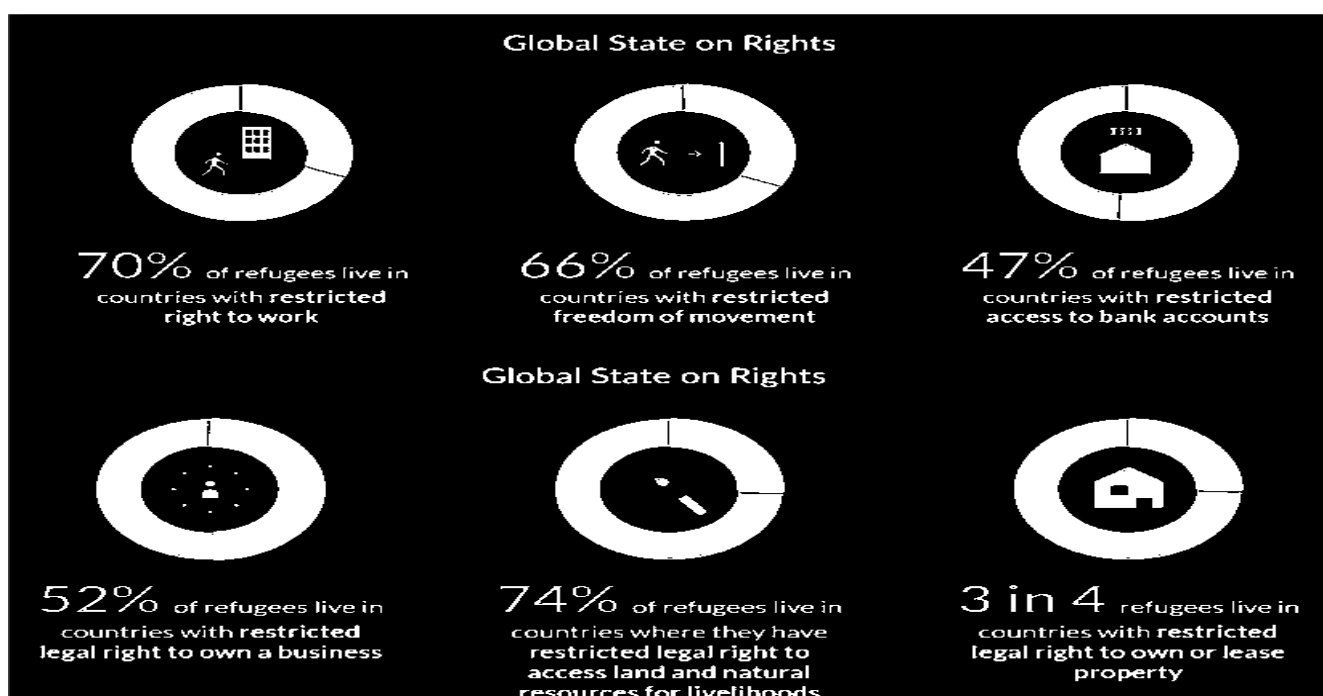


Figure 1: 2022 Global Refugees statistics at a glance: Source; UNHCR Report (2022)

The war in Ukraine in 2022 alone contributed to 7.7million internally displaced persons and 5.4 million refugees (UNHCR Report, 2022). In response to these large displacements, refugee camps are developed to offer temporal shelter and basic needs assistance to displaced populations but end up becoming permanent settlements for protracted caseloads (Wardeh & Marques, 2021). This makes the refugee situation a grand challenge as refugees continue to flee their home countries (Maluwa & Katz, 2020) and participate in entrepreneurship activities in host countries to address their economic detours and improve their livelihoods.

The need to address grand challenges related to refugees subjected to camps across the globe is receiving increased attention from management scholars, and scholarship conversations related to refugees' entrepreneurship is gaining momentum, recognition, and validation. For example, studies have recognised the role of refugees' business entrepreneurship in host country socioeconomic development (Betts et al., 2017; Chowdhury et al., 2021; Haugh, 2015). Researchers recognise that refugees' businesses can have multiplier effects that can socially and economically transform the micro economy at host community level and macro economy at national level (Alexandre et al., 2019b; Baktir & Watson, 2021; Bizri, 2017a; Desai et al., 2021; Embiricos, 2020; Heilbrunn, 2019).

However, the quest for refugees to improve their livelihoods by engaging in entrepreneurship leads to prejudice, and friction or competition with the host populations who fear that refugees will grab away their jobs and business opportunities thereby creating animosity as well as attracting harsh policies towards refugees by host governments. Chowdhury (2021) contends that some of these harsh measures include restricted freedom of movement, downgrading mobile phone services and confining refugees to camps with the justification that refugees engage in felonious activities. This subjects refugees to restrictive, disadvantageous, and harmful environments which leave them with no capacity to utilise their potential and skills perceived pertinent in contemporary entrepreneurship theory (Chowdhury, 2021; Chowdhury et al., 2021; de Bruin & Becker, 2019). The distinctive features that differentiate the welfare and income patterns of refugees living in camps from the host populations and migrants are tied to laws and institutions. Refugees meet a different set of constraints often in terms of the regulations for pursuing livelihoods, be jobs or businesses.

Despite these restrictions and tough conditions in camp setups (extreme poverty, overcrowding, unsanitary living conditions, low literacy rates, and mental health problems), many refugees continue to thrive through entrepreneurship. Entrepreneurship for refugees

include business trading activities conducted in host countries (within and outside camps) as well as transnational trading activities with home countries amid legal restrictions.

Since developing countries struggle to pursue various fiscal measures aimed at boosting their economies, the expectation is that hosting countries facing these challenges are anticipated to promote refugee entrepreneurship through pairing with hosts to exchange entrepreneurship knowledge, skills and market opportunities translating them into wealth creation including host and home countries economic gains (Betts et al., 2017). To the contrary, what we see are further legal constraints in terms of access to markets, restricted freedom of movement, and hostile and volatile attitudes towards refugees engaged in entrepreneurship, depending on public opinion (Becker, 2022).

For example, the Government of Sudan maintains a strict encampment policy which limits refugees' freedom of movement, integration into nearby host communities and subsequent economic opportunities. Eastern Sudan features stricter application of the encampment policy by the Government of Sudan. Kassala State hosts a total population of 112,728 refugees in 7 camps. Gedaref state hosts 69,205 refugees across 5 camps. Gezira state hosts 17,473. This happens despite nine policy commitments made by the Government at the Global Refugee Forum in December 2019. The policy commitments covered areas such as formal integration of refugees into national health and education systems, access to employment and business opportunities to enhance independence, and continued access to territory and asylum. Further structural challenges at national level include limited right to work, obstacles for refugees to open bank accounts, access SIM cards, obtain driving licences, among others. However, most refugees continue to run successful business ventures such as restaurants and boutiques.

In Kenya, the Government of Kenya reinforced tough provisions on refugees' human rights and choices due to its struggle with economic challenges, high unemployment rates, unstable political conditions and extremists' attacks in Garissa and Nairobi in 2013 and 2015 respectively. Despite these restrictions, Dadaab refugee camp, vaunts a vibrant informal economy with a projected annual revenue of over \$25 million (De la Chaux & Haugh, 2020). The Dadaab refugee camp has given rise to an increased number of small entrepreneurs plying their entrepreneurship ventures in markets established along the roads, Dadaab amongst the most attractive business place in Kenya (Heilbrunn et al., 2019). Chowdhury (2021) finds an emergence of markets in strict Rohingya refugee camps in Bangladesh and studies by Shepherd and Williams (2020) found that entrepreneurs facing persistent adversity thrive in their social and economic well-being.

In Malawi where this study took place, Dzaleka Refugee Camp is in the central region of Malawi, approximately 40km from Lilongwe, the capital city of Malawi (Chima & Horner, 2023; Damiano et al., 2022). The camp was originally a prison detention centre hosting political dissidents of the then one-party regime under the leadership of the late Dr Hastings Kamuzu Banda, the first president of Malawi. The name Dzaleka means “I will stop”. This is attributed to the repressive and harsh treatment directed to political dissidents of Dr Banda, whom he wanted to be subjected to the most cruel and inhumane treatment for them never to enter the prison corridors again. However, most political dissidents disappeared mysteriously after testing the corridors of the prison. After attainment of multiparty democracy and transitioning to new democratic dispensation in 1994, all prisons that were built to punish political adversaries were abolished, including Dzaleka which was turned into a refugee camp. It was initially established to host 10, 000 individuals and by 2023, Dzaleka hosted more than 70, 000 individuals on the same piece of land (200 hectares). The most common nationalities are from Democratic Republic of Congo (62%), Burundi (19%), and Rwanda (7%). The vast majority of individuals are living with less than 1 dollar a day in precarious situations of hygiene, work, food, and housing (Chima & Horner, 2023).

The Government of Malawi passed a decree in April 2021, to relocate all refugees plying their businesses across its country’s cities and towns back to the refugee camp. The Government apparatus argued that the law did not provide opportunities for refugees to freely conduct business across the country but must be circumscribed to camps due to the encampment policy. The Government machinery also maintained that the decision was virtuously for security reasons. On the other hand, host business competitors accused refugees of taking up their limited economic opportunities available for the locals. The host competitors accused refugees’ entrepreneurs of unfair trade practices through low price wars for services, products, and commodities.

The decision trickled down negative economic effects towards poor and vulnerable host communities’ members that benefitted from low pricing of services, products, and commodities. The Malawian Government made reservations to the 1951 convention restricting refugees’ freedom of movement and naturalisation, access to public education, access to wage-earning employment, access to transferrable and fixed assets, access to rights of association, labour legislation, liberal professionals, and social security. Despite the decree and various challenges facing refugees, Dzaleka refugee catchment area has recently fast tracked its growth to be amongst the largest producer of agricultural produce in the central region of

Malawi with traders from all surrounding districts, Lilongwe, the capital city and Chipata, a border district in Zambia flocking to the area to buy this produce.

1.2 Statement of the Problem

The problem being addressed in the study is to explore how social capital develops to promote business entrepreneurship amongst refugees living in camps amid adversity. The purpose is to comprehend how social capital develops among refugees in adversity to promote entrepreneurship within camps, between camps and host communities, between host countries and home countries despite various impediments imposed on refugees by host governments.

Several scholars attest to the key role social capital plays in how and where entrepreneurship develops (Afandi et al., 2017; Bizri, 2017a; Casson & Giusta, 2007; Cope et al., 2007; McKeever et al., 2014a; Williams & Krasniqi, 2018b). The study adopts the definition of Woolcock and Narayan that define social capital as “the values and connections that allow individuals to act mutually” (Woolcock & Narayan, 2000:226). Despite several impediments encountered by entrepreneurs, social capital has been attested to have the promise to enable individuals to become industrious (Williams et al., 2017, 2020). This is achieved through investments made in strong ties with homologous groups such as friends, business acquaintances and families who start informal activities that grow into formal entrepreneurship ventures. Existing studies show that disadvantaged settings are deficient of effective social capital and extreme environments such as refugee camps are even worse (Almohamed & Vyas, 2019; De la Chaux & Haugh, 2020; Heilbrunn, 2019; Uekusa, 2020). Extant literature for migrants emphasises the critical role of social capital in drawing resources such as material, economic, informational, educational, professional, cultural, psychosocial, and political support (Adedeji, 2019; Nannestad et al., 2008).

In contrast to refugees integrated in host countries, those living in camps have less extensive social capital to effectively conduct their entrepreneurship activities because they may suffer disfranchisement and discrimination. Due to forced migration or displacement, refugees can make lasting behavioural changes (Becker, 2022), and lack connections in their host country leaving them with no options than to develop new ones gradually (Harima, 2022; Shepherd et al., 2022; Shepherd & Williams, 2020). This implies that less extensive network connections, limited resource endowments, limited cross-country mobility, hurdles in markets, language barriers, psychological and emotional instability, socio-cultural differences, being located in suboptimal locations, and leaving valuable assets and resources in their home countries place refugees in a state of disadvantage compared to other migrants (Harima, 2022;

Huq & Miraftab, 2020; Sanyal, 2016; Wardeh & Marques, 2021). Additionally, refugees encounter institutional restrictions and voids (Au et al., 2022; De la Chaux, 2022) that impede their skills' capacity to meaningfully participate and contribute towards economic development and transform their well-being (Heilbrunn, 2019; Heilbrunn & Iannone, 2020; Lyon et al., 2007). Restricted refugees' rights with no access to marketplaces make it difficult for entrepreneurs to interact with hosts. The context in which refugees living in camps develop their social capital to engage in business trading activities amid adversity is underexplored in extant literature; specifically, this phenomenon remains relatively unexamined in management scholarship. Extant literature does not unpack how refugees socially connect within the camp, between the camps and hosts and between host and home countries to undertake various business entrepreneurship ventures. This area remains unexplored in extant literature. Despite several notable scholarship contributions to refugee entrepreneurship, studies that comprehensively consider the nuances related to the discreteness of refugees as entrepreneurs in terms of how they develop their social capital to promote business entrepreneurship between host and home countries are underdeveloped (Harima, 2022). Other scholars attribute that technology is an important component in the overall socio-connection environment required for business entrepreneurship to flourish within the refugee camp but findings by Brown et al., (2020) in Dzaleka refugee camp where the study will take place suggest otherwise further complicating the puzzle. Notwithstanding, prior research on entrepreneurship for refugees subjected to camp settings is limited, primarily and fundamentally draws upon academic literature from the arena of migrants, diaspora, and ethnic entrepreneurship including resettled and integrated refugees.

As such, the gap in understanding how refugees amid adversity (Shepherd et al., 2022) develop their social capital to promote entrepreneurship in refugee camps, between camps and host communities, between host and home countries, is even more pronounced where there is astonishingly little research. Further studies and insights in this area will contribute towards the development of better concepts and theories that might foster improvements in policies, and practices (Heilbrunn, 2019; Heilbrunn et al., 2019; Heilbrunn & Iannone, 2020).

1.3 Research Questions

The study addresses the following key questions and their sub-questions:

Key question: How does social capital promote business entrepreneurship within refugee camps, between refugee camps and host communities, between host and home countries among refugees living in camps amid adversity?

Sub-questions:

- i. How do refugees living in adversity (confined to camps) develop their social capital in host countries?
- ii. How do refugees connect with the host communities to engage in business trading activities within and outside camps?
- iii. How do refugees living in camps connect to facilitate entrepreneurship between host and home countries?
- iv. How are the supply chains and distribution networks between host and home country connected?
- v. How do social networks evolve among refugee entrepreneurs?

1.4 Significance of The Study

This study is motivated by the absence of a comprehensive theory on the avenue of social capital and entrepreneurship (Atsız, 2021) among refugees living in camps. With reservations in place, refugees' restraints on freedom of movement mean they are only able to access the outside world after getting exit permits that are restricted to a shorter period and unpredictable in terms of being granted. Currently undertheorized, this is an ideal setting that presents a greater opportunity to trigger deeper insights or intuitions on how social capital is created without connections amidst major antagonistic barriers, how entrepreneurship is promoted among refugees living in camps amid adversity (De la Chaux & Haugh, 2015; Shepherd et al., 2020, 2022), how refugees' entrepreneurs facilitate business between host, home countries and beyond despite barriers imposed on them (Heilbrunn, 2019) as this information remains unclear under extant literature. For social capital to develop and successful entrepreneurship to occur, several players must be engaged such as producers, buyers, suppliers, and distributors. Comprehending this area requires revelation of insights beyond extant literature to unpack further intuitions. This might disclose hidden puzzles on facets of social capital and entrepreneurship theory among refugees living in camps amidst adversity including how to tackle the refugee grand challenge that has stubbornly remained unresolved for decades despite positive efforts made by various stakeholders including the United Nations. Without freedom of movement, rights to education, wage employment, legal opportunities, proper identification, and integration, fundamental rights are severely curtailed.

Extant literature confirms that entrepreneurship taking place in concrete lifespan is contingent on societies and is positioned inside a social setting where entrepreneurs and groups are ingrained (Meredith, 1993; Shane & Venkataraman, 2000; Wiklund et al., 2020). Based on such theory, we can imply that how entrepreneurs grasp, cease, and apprehend opportunities is

prejudiced by social interactions through relations or network connections developed and environments which surround them. This must apply to refugees, migrants, and ethnic entrepreneurs. The networks of relationships in which entrepreneurs are rooted are perceived to be central since they offer opportunities to generate, utilise and preserve social capital (McKeever et al., 2014b).

In unravelling this complex grand challenge, there is need for a deeper and abstract comprehension of the nexus between social capital, and entrepreneurship among refugees living in camps amidst adversity. Resolving the refugees' situation requires robust strategies and strenuous efforts by many stakeholders including, governments, development actors, human rights actors, warlords in countries of origin, the host communities, citizens, the private sector, and NGOs, amongst others, to participate in specific spaces to solve the humanitarian conundrum. Currently, there is no clear-cut consensus to solve this jigsaw refugee paradox as demonstrated in the plethora of daily refugees' displacements across the globe.

1.5 Theoretical Contribution

My findings make four key contributions that provide a more nuanced conceptualisation of social capital development through homophilic networks among refugees living in adversity, entangled in biopolitics of encampment to promote entrepreneurship ventures within camps, between camps and host communities, between host, home and third countries.

First, my findings reveal that biopolitics of encampment confines refugees to institutional rules that cause them to become passive recipients of any form of support from government and humanitarian agencies on the pretext of legal mandates and global protection. Hence, refugees subjugated to camp life are propelled by camp conditions to develop three forms of homophilic social networks (symbiotic intra-camp, symbiotic inter-country, and symbiotic international networks) as a coping strategy to improve their well-being. My findings bring biopolitics of encampment with focus on refugees' entrepreneurs to the fore, which has been less explored in extant business entrepreneurship literature. This study reveals that constraints created by biopolitics of encampment facilitate the unblocking of barriers (through compliance and defiance) that deter the promotion of interbeing, interconnectedness, and interdependence (through collaborative, synergistic relations, and dynamic businesses) among refugees and hosts to promulgate business entrepreneurship and co-prosperity. This area has been less explored in extant literature making the findings of this study unique by extending findings of existing studies.

Secondly, this study provides deeper insights on how refugees develop homophilic connections (symbiotic intra-camp, symbiotic inter-country, and symbiotic international networks) to promote the proliferation of business entrepreneurship ventures within the camp, between camp and host including home and third countries. This study converges new unitive narratives and contributes towards unlocking homophilic connection by bringing to light how refugees subjected to biopolitics of encampment manage to develop network connections between host, home and third countries. While other studies explicate about biopolitics in general, none explains the connection between biopolitics of encampment and how this influences the development of social capital through homophilic networks within the camp, between the camp and host and between the host country and home countries. Hence, this study challenges existing studies by addressing the gap in literature between biopolitics of encampment, and social capital development between host and home countries among refugees subjected to camps.

Thirdly, this study contributes to emergent understanding of refugees' entrepreneurship by unravelling deeper insights on how refugees living in camps subjected to all forms of legal restrictions navigate their way out to connect within the camp, with host communities, across the host country, and internationally to engage in various business entrepreneurship ventures. Accordingly, my study suggests that homophilic networks play a vital role in promoting the mushrooming of business ventures and bricolage among refugees in adversity and restricted to camps. The study significantly contributes new insights in refugee entrepreneurship by delving deep and bringing to light on how encamped refugees utilise homophilic networks as one form of bricolage to undertake in intra-camp, inter-country, and transnational business entrepreneurship ventures. This addresses the gap existing in extant literature by providing a deepened and nuanced understanding in business entrepreneurship circles. No study in extant literature unpacks the interplay between intracamp, intercountry and international business Entrepreneurship ventures among refugees living in camps with linkages to various supply chains thereby making this study more exceptional.

Finally, this study makes significant contribution to literature by giving special insights to supply chains around refugees' entrepreneurs and specifically those restricted to camps amidst adversity which is less explored in the academic circles. The study reveals that biopolitics of encampment and homophilic networks are precursors to refugee entrepreneurs adapting supply chains around institutional rules. The rules make refugees adapt to various supply chain systems to pursue diversified business entrepreneurship ventures within the camp,

between camp and hosts, between the camp, home and third countries. Success in entrepreneurship for refugees, is therefore, accomplished by either complying with the institutional rules around supply chain systems or ultimately defying them. Refugees' entrepreneurs' specific business supply chains, especially those subjected to camp life have not been explored in extant literature making the study exclusive. Such studies are more focused on logistics and supply chain of humanitarian actors.

In summary, this thesis brings biopolitics of encampment and homophilic networks to the fore as precursors to refugee entrepreneurship bricolage alleyways in adapting supply chains around institutional rules. In my study, biopolitics of encampment and homophilic networks were predominantly significant because refugees' entrepreneurs relied heavily on connections or networks as a form of social capital to identify or execute supply chains, distribution networks and business entrepreneurship ventures that defy the odds of encampment. The study reveals that despite such stringent constraints, refugees navigate their way out to engage in various business entrepreneurship activities while defying the odds of encampment biopolitics.

1.6 Practical Contribution

The study contributes to three realms of practice namely, political will and policy, implementation, and markets by recommending best approaches to address grand challenges of this nature.

Political will-The commitment and determination of governments at national and local levels, plays a pivotal role in providing refugees with both de jure and de facto access to their rights. Political will to ensure de facto access is crucial in translating legal provisions into practical measures that allow refugees to enjoy their rights by allocating resources, establishing appropriate administrative mechanisms, addressing practical barriers, and ensuring effective coordination among government entities responsible for delivering services to refugees.

Policy-With respect to policy, this study provides a better understanding of constraints through legal constraints and decrees that prevent governments, refugees, and host communities from commonly tackling grand challenges to improve the socioeconomic well-being of society in a comprehensive manner. The need for policymakers to use gaps and challenges explicated in this thesis as conduits to address the refugees grand challenge and design policies that promote inclusion of refugees and host communities in interventions cannot be overemphasized. The challenges encamped refugees face and opportunities they create through successful business ventures can be converted to opportunities for governments

to promote business entrepreneurship policies or strategies that benefit both refugees and hosts to improve their well-being.

For example, refugees' inclusion in national systems is critical through actions and processes that ensure that refugees have access to national services and opportunities, in accordance with international law and practice. National systems must include formal and informal structures, functions, and capacities through which a country manages its affairs, including laws, regulations, policies, and plans; data systems; institutional structures and mechanisms for decision making, participation, representation, oversight, and accountability. National systems must also include different actors – communities, public, private, and civil society actors.

Establishing favorable legal and policy frameworks is crucial for refugee protection and inclusion. By aligning national laws with the Refugee Convention and other International Humanitarian and Refugee Laws (IHRL) instruments, governments recognize the rights and protection afforded to refugees under international law. It is important to acknowledge many countries have laws, policies, and practices that exclude refugees' access to fundamental rights. These are countries not party to either the Refugee Convention or other relevant international instruments or have reservations or restrictions in place that limit the rights provided to refugees. These challenges highlight the need for comprehensive legal and policy frameworks that adhere to principles, standards, and recommendations of such legal instruments.

Secondly, on implementation, the study deepens understanding of practitioners involved in the implementation of policies and programmes regarding challenges encamped refugees face and entrepreneurship opportunities created by refugees living in camps amid adversity to address the poverty grand challenge equally faced by host communities. A deepened understanding will reinforce insights on how practitioners can design programmes that promote business partnerships between refugees and hosts while advocating for removal of barriers to promote inclusion.

For example, Humanitarian actors must make deeper engagements with host governments, civil society, private sector institutions, development actors, international financial institutions, and diverse other stakeholders to drive the inclusion of refugees within national systems for reciprocal benefits. International law allows the host States to place conditions and restrictions on the rights of refugees as they would do to other non-nationals in the country. However, for certain rights, refugees should be treated the same as nationals. Humanitarian actors such as UNHCR have supervisory and support role in relation to States'

compliance in law, policy and practice with 1951 Convention relating to the Status of Refugees and its 1967 Protocol (Refugee Convention), International Human Rights Law (IHRL) and other international obligations towards refugees. These obligations provide refugees to have access to civil, political, economic, and cultural rights on equal footing with nationals, or at least equal footing with foreigners legally residing in the host country. They also uphold States' primary responsibility to protect, respect, and fulfill these rights. The Global compact on refugees underscores a global consensus that the responsibility to protect rights of refugees does not only lie on the hosting State, but on the international community as a whole.

Humanitarian actors and State Governments must work to foster and strengthen these collaborations in order to yield significant progress in addressing forced displacement issues by establishing dedicated financing instruments and integrating forced displacement into development strategies, response plans, socio-economic data collection, and policy dialogues with Governments. There is also growing recognition of the role that the private sector can play in supporting displaced and host communities to become self-reliant and access essential social and economic services. This stronger collaborative approach to support inclusion efforts has been reinforced by the 2030 Agenda for Sustainable Development which includes a commitment to a central, transformative principle to leave no-one behind. Inclusion must be supported by a much larger coalition of partners to pragmatically address today's complex displacement challenges in a way which proactively foster improved human development outcomes for both refugees and host populations.

Institutional capacity-National governments need to develop comprehensive policies, allocate resources, and create an enabling environment for refugee inclusion by setting national priorities, coordinating intergovernmental efforts, and engaging with international partners. A whole-of-government approach can be used to facilitate policy alignment across and between sectors, ensuring policies are coherent and consistent. Local governance structures must have the capacity to coordinate and deliver services, include refugees in local planning and budgeting processes, and engage with structures for services which are not devolved or decentralized.

Public attitude and social cohesion are vital to refugee inclusion. Governments often have concerns about inclusive policies leading to tensions with their citizens, diminished social cohesion, and political backlash. Restrictive policies can hinder social and economic exchange and growth opportunities for both refugees and host communities. Media narratives around migration influence host governments' decisions to adopt or not inclusive policies around

asylum and shape public attitude about refugee inclusion. The media community could be brought on board at the start of a crisis to promote inclusion. Empirical evidence shows inclusive policies foster acceptance, understanding, and shared responsibility without having a detrimental impact on host community. By conducting an analysis of the political and economic landscape, policymakers and advocates can develop evidence-based strategies promoting refugee inclusion. This approach not only enhances the effectiveness of advocacy efforts but also strengthens the argument for inclusive policies by highlighting their potential benefits for both the refugee population and broader society.

Commitment to responsibility sharing- Enhancing development cooperation and predictable financing are crucial to supporting host governments. Shouldering increased costs associated with inclusion is needed in mid- to long-term until gains made through inclusion offset initial costs. Responsibility sharing involves financial support, technical assistance, capacity building, and policy coordination with a variety of actors, including development actors, International Financial Institutions (IFIs), regional organizations, civil society, governments, local authorities, and local communities. Partnerships which enable host countries to access external financing and aid form a basis for refugee inclusion efforts, paving the way for policy investment, infrastructure enhancement, systems building and financing. Moreover, partnerships can build the capacity of host country institutions to effectively manage refugee situations and implement inclusive policies, through economic impact assessments, data collection and management, evidence-based programming, and improving accountability to affected populations.

Plans and budgets at national, local, and sector level- Inclusive planning and budgeting are crucial for a country's development as they address the diverse needs of the population. It is important to explicitly include refugees in these processes. By incorporating refugees into national, local, and sectoral plans and budgets, they can access essential resources and services, enabling enhanced self-reliance and protection.

Aligning inclusion with national development priorities can foster sustainable approaches and minimize long-term dependence on humanitarian assistance. By addressing the specific challenges faced by refugees, such as limited access to education and employment opportunities, governments can enhance their self-reliance, empowering them to contribute to the local economy. Comparable socio-economic data across refugees and hosts are necessary to include refugees into national systems and approaches.

Effective monitoring and oversight mechanisms are central to ensuring the delivery of quality services to refugees and upholding their rights. This involves regular monitoring of service delivery systems, policies, and programs related to refugee inclusion. Through systematic data collection, analysis, and evaluation, governments can identify gaps, assess the effectiveness of interventions, and make evidence-based adjustments to improve outcomes. Providing services to both refugees and host communities has the added potential to foster social cohesion. As part of the workforce or business players, refugees can contribute to tax revenues, strengthening fiscal sustainability of national systems. Through employment, entrepreneurship, and skills development, refugees can attain economic self-reliance and reduce their dependence on aid. Economic modeling that projects both the costs and potential revenues of allowing refugees to work, do business and contribute to taxes can be used to inform policy.

Finally, this thesis provides clear insights to policymakers and practitioners on how to apply a pragmatic social capital lens in understanding how to eradicate poverty using homophilic networks among refugees and host communities by addressing macro- and micro-level barriers affecting refugees and host communities. Government actors, refugees and host communities can benefit by commonly exploiting transnational market niches created by refugees' entrepreneurs between host, home, and third countries. These market niches can be promoted and maximised for market exposure of hosts if barriers are removed thereby increasing profit margins and socio-economic welfare of hosts and refugees. This can promulgate business entrepreneurship and co-prosperity between refugees and host communities.

1.7 Study Limitations

In comparison to many studies, my study is not without limitations since it was conducted in a single location, comprising multiple cases, in Dzaleka refugee camp in Malawi. Nevertheless, cross-referencing other scholarly articles demonstrates that refugee camp settings are likely to emerge and yield similar results in other parts of the world as demonstrated by studies conducted in Lebanon, Kenya and Europe—though not bearing the same results (Almohammad et al., 2021; Baktir & Watson, 2021). These settings are not essentially limited to emergent economies but also found in advanced economies. However, further studies are required to verify disparities among refugees restricted to camps undertaking business entrepreneurship activities while adapting to various supply chain mechanisms as stipulated in the study.

Besides, while I unpack three key theoretical concepts in my study, there is high likelihood of unearthing more concepts by diving deeper into each theoretical notion as a single area of focus to comprehend how refugees navigate their way out despite strict legal constraints. Hence, future research could explore additional concepts and players around supply chain management that describe refugees' entrepreneurship ventures. Future research in the study should also examine relationships between game power plays of biopolitical players, entrepreneurs and relocation decrees reinforced against refugees' entrepreneurs plying business in various parts of the country. Comparative analysis between participants' accounts and formal compliance reports issued by governments could be further undertaken. Exploring avenues for refugees to seamlessly integrate into host communities, transitioning into tax-paying citizens, is another promising avenue. Additionally, comparing success rates among refugee entrepreneurs presents a valuable research avenue. Finally, the exploration of alternative methodologies stands out as a potential enhancement to the current study.

My study also has some limitations in that all relocation decrees affected the participation of participants as any enquiries during such periods were perceived as information-gathering sessions for government intelligence mechanisms. However, this was avoided by constantly engaging trusted refugee research participants who were also trusted within the community and respected by most members of the refugee camp. These research assistants were trained and engaged by various reputable agencies working in the camp. Hence, this in the view of participants, formed their daily routine work. Future research needs to consider undertaking similar studies when no decrees are enforced to refugees and compare any variation of results.

1.8 Definitions of Terms

This study uses various terminologies and concepts suited to the topic under discussion and these key concepts will be defined as applied to the study.

A refugee: is defined as someone who is hosted in another country due to threats to his or her life, external aggression, threat to freedom due to generalised violence, internal conflicts, colossal breaches of human rights or other serious conditions disturbing public order in the home country (UNHCR, 2007)

An asylum seeker is someone who has applied for a refugee status and has not yet received a final decision on his or her claim (UNHCR, 2007).

A migrant: is an individual who decides to move from home country to another to find better economic opportunities, family reunion, education among other motives (Anderson et al., 2011; Fitzpatrick, 2000; Goodwin-Gill, 2019; Wettergren & Wikström, 2014).

Social capital: This study will adopt it as a shared asset in the form of shared customs, ideals, beliefs, trust, links, social relationships, and institutions that allow collaboration and collective action for reciprocated benefits (Bhandari & Yasunobu, 2009).

Entrepreneurship: is the pursuit of opportunities beyond resources controlled (Gedeon, 2010; Ireland et al., 2005; Shane & Venkataraman, 2000; Shane & Venkataraman, 2001; Zahra & Dess, 2001). This definition implies that individuals and opportunities are the first-order forces for engaging in business entrepreneurship activities while ecological factors are second order (Davidsson, 2015; Eckhardt & Shane, 2003).

Signing: By signing a treaty, Governments expresses consent to be obliged by the treaty later. Although signing does not bind Governments to the terms of the treaty, they generate some commitments in the time span between signing and ratification (Bem, 2004; Marshall, 2011). A treaty only binds Governments that assent to be bound by it.

Ratification: Most treaties specifically offer Governments opportunities to communicate their approval to be bound by signing subject to ratification (Bem, 2004; Marshall, 2011). This gives Governments chances to request for domestic approval and enact any legislation needed before implementing international legal obligations. Once Governments have ratified treaties, they are accountable for executing its obligations including legal domestication of the treaty (Bem, 2004; Reyhani, 2021). Usually, Governments have no timeframes for ratification of signed treaties.

Acceptance or approval: Acceptance or approval of treaties by Governments after signing has similar legal implications as ratification as the same rules apply. If treaties provide room for acceptance or approval before signing, then the approval is treated as an accession. Hence, it implies that the rules of accession apply (Bem, 2004; Marshall, 2011; The 1951 Convention and Its 1967 Protocol, 1951).

Accession: Accession occurs when, prior to signing, Governments communicate agreement to be part of the treaty through depositing an instrument of accession. Accession carries equivalent legal repercussions as ratification. Nonetheless, accession requires only one step that requires Governments to deposit an instrument of accession and occurs prior or after a treaty has become effective (The 1951 Convention and Its 1967 Protocol, 1951).

1.9 The Structure of The Thesis

This PhD thesis is structured as follows: Chapter 2 presents the theoretical fundamentals of the scholarly work, expounding on contemporary scholarship conversations on refugees' entrepreneurship debates and schools of thought on how social capital is developed among refugees to promote the proliferation and growth of successful business entrepreneurship activities. Various types of social capital for entrepreneurs undertaking their entrepreneurship activities under normal circumstances is analysed in the contexts of refugees circumscribed to camps amid harsh legal constraints. Literature further unfolds how social capital is developed from social networks among various entrepreneurs, how this recount to refugees and contrasts with refugees' entrepreneurs living in camps. Entrepreneurship scholarship conversations are further analysed to provide grounded foundation on refugee entrepreneurship and laying down the conceptual framework as generated by theoretical questions. International legal instruments that apply to refugees are also evaluated in context and application. It then presents the conceptual framework for the study based on refugees' entrepreneurs subjected to camp settings highlighting perspectives, observations, discrepancies, and voids in literature. The chapter concludes by elucidation of how these gaps are addressed by this study to enhance our understanding on how social capital is developed to promote success business entrepreneurship ventures among refugees living in camps amid adversity. Chapter 3 commences with the study context; research paradigm is explained followed by study methodology. The chapter explicates the research positioning, the strategy of inquiry employed, data collection tools, data analysis procedures, as well as the reliability and quality issues related to the research approach. The chapter unpacks the risks and mitigation measures in the study. Ethical considerations are explained in detail before concluding the with the research timeline. Chapter 4 presents the findings of the study through the data structure developed explaining the development of social capital through homophilic networks in details. Chapter 5 unpacks how business entrepreneurship is undertaken by refugees within camps, between camps and hosts, and between hosts, home and third countries. Through participants accounts, it also details how refugees adapt business supply chains around institutional rules as they undertake various entrepreneurship ventures amid adversity and legal restrictions. Chapter 6 presents some detailed case examples of entrepreneurs undertaking intracamp, intercountry and transnational business entrepreneurship activities. Chapter 7 deliberates the research results, integrating pragmatic outcomes with theoretical underpinnings on social capital and refugees' entrepreneurship. Finally, Chapter 8 outlines conclusions of the study with recommendations for future scholarships in areas found relevant but were beyond the scope of the existing study.

Chapter Two: Literature Review

2.1 Introduction

In this chapter, I begin by unpacking theoretical frameworks on social capital, social networks, and entrepreneurship to provide encumbered insights from various scholarship conversations in the topics before I introduce the context of refugees. The scholarship conversations offer discrete clarifications by distinguishing between migrants and refugees in terms of how they leave their home countries to later wind up in hosting countries. Studies in this area subsequently zero in on making further distinctions among refugees based on legal conditions applied by various host countries. For example, scholarship conversations highlight that based on the legal frameworks, some countries integrate refugees in urban, rural areas, settlements and alongside host communities while other countries maintain harsh policies of designating refugees to camps and concurrently subjecting them to punitive treatment or horrible conditions. This makes the distinction between migrants and refugees visible as migrants freely move across cities of host countries compared to refugees.

The chapter provides insights on how scholarship conversations unfold and engage on social capital, entrepreneurship, and how social capital supports burgeoning entrepreneurship activities to unprecedented levels of success in the camp settings where refugees reside. The scholarship conversations also investigate how social capital is developed among refugees' entrepreneurs to promote successful business entrepreneurship activities beyond borders.

Questions abound on how refugees living in camps thrive in their entrepreneurship endeavours despite the numerous impediments to their freedom of movement, access to markets, access to host community members including restrictions to cross borders of host countries. Despite some scholars making efforts to unearth how social capital and budding entrepreneurship intertwine for refugees, analysis of prior research conversations on entrepreneurship for refugees subjected to camp environments is scant, principally, and essentially draws upon academic models from the arena of migrant, diaspora, ethnic entrepreneurship (Heilbrunn, 2019) including resettled and integrated refugees. Hence, the gap in understanding how refugees amid adversity develop their social capital to promote burgeoning entrepreneurship in refugee camps, between camps and host communities, between host and home countries is more pronounced where there is little research. Further studies and insights in this area will contribute towards the development of better concepts and theories that might foster improvements in policies, and practices (Heilbrunn, 2019; Heilbrunn et al., 2019; Heilbrunn & Iannone, 2020).

A conceptual framework has been developed to explore questions in the scholarship gap, to provide theoretical reflections that are explicit to refugees living in camps amidst adversity and comprehend on how social capital promotes business entrepreneurship within camps, between camps and host communities, between host and home countries among refugees living in camps amid adversity.

2.2 Theoretical Framework: Social Capital

The literature review in this study focuses on how social capital develops to promote thriving entrepreneurship for the enormous avalanche of refugees living in camps amid adversity. The purpose is to comprehend how social capital develops among refugees in adversity to promote successful business entrepreneurship within camps, between camps and host communities, between host countries and home countries despite various impediments imposed on refugees by host governments.

Social capital theory is preferred as a theoretical framework for this study since it is a progeny of social networks or connections for entrepreneurs as the structural dimension of social capital includes relationships that offer entrepreneurs as well as refugees with current and acquainted connections (Levin et al., 2016). Consequently, social capital relationship attributes comprise common norms and identity, trust, and obligations for each another, augmenting refugees' connections in hosting country (Bizri, 2017; Woolcock & Narayan, 2000). This implies that for relational dimension of social capital to be sustained, reinforcement of trust is an essential component with resource providers. From analysis, this entails constant trading of reciprocal favours, and frequent interaction in relationships. Lack of this constant engagement might result in changes in the way relationships operate among actors. These observations from extant literature affirm the need to adopt social capital theory to understand how social capital results in successful business entrepreneurship ventures beyond borders among refugees restricted to camps amid adversity. Extant literature exhibits minimum opportunities for refugees restricted to camps to socially interact and engage in productive relationships, let alone extending outside camps and beyond borders despite displaying successes in undertaking entrepreneurship ventures (Shepherd & Williams, 2020).

Social capital theory is linked to orthodox economists such as Adam Smith, John Stuart Mill, and sociologist Max Weber, who presented social enlightenment to economic phenomena (Bhandari & Yasunobu, 2009a; Dollie, 2021). Despite the academic research of social capital being comparatively fresh, the development of literature on the subject is colossal (Bhandari & Yasunobu, 2009a). The theory of social capital is predominantly ingrained on the concept

of trusts, norms, and informal networks and it believes that social relations are valuable resources (Bhandari & Yasunobu, 2009b; Pickering, 2006; Portes, 1998). If social capital is ingrained in such features, how do we qualify to refugees who have undergone traumatic events, have less trust in some individuals within the camp who are perceived to be threats (intelligence personnel, and home government mercenaries who beat systems and spy on refugees?). How do refugees build social capital with individuals perceived to be rebels who terrorised their villages, raped their families, were purged out of their home country by government forces and joined refugees as asylum seekers in camps? These are complex questions demanding lucidity through unfathomable enquiry for a distinct group of refugees subjected to camps.

2.2.1 Bourdieu

Bourdieu and Coleman are the social capital founders who explored and presented the term meticulously for the first time. However, the two introduced the term independent of each other (Hauberer, 2010). The work of Bourdieu reveals that the existence of a network of connections is not transferrable but earned through endless efforts that create and replicate long-term and valuable connections that can acquire material or emblematic profits (Hauberer, 2010). Bourdieu's theory classifies three dimensions of capital each with its own correlation to class: economic, cultural, and social capital (Siisiäinen, 2003). Extant literature seems to suggest that the amount of social capital an individual or group owns, and profits gained are contingent upon the magnitude of linkages that can be successfully mobilised, and the amount of wealth or assets controlled by each one linked to the group or individual. Based on scholarship conversations, one may argue that transactions involving social capital in Bourdieu's elucidation tend to be characterised by indefinite commitments, undefined times, and the possible violation of reciprocity expectations.

2.2.2 James Coleman

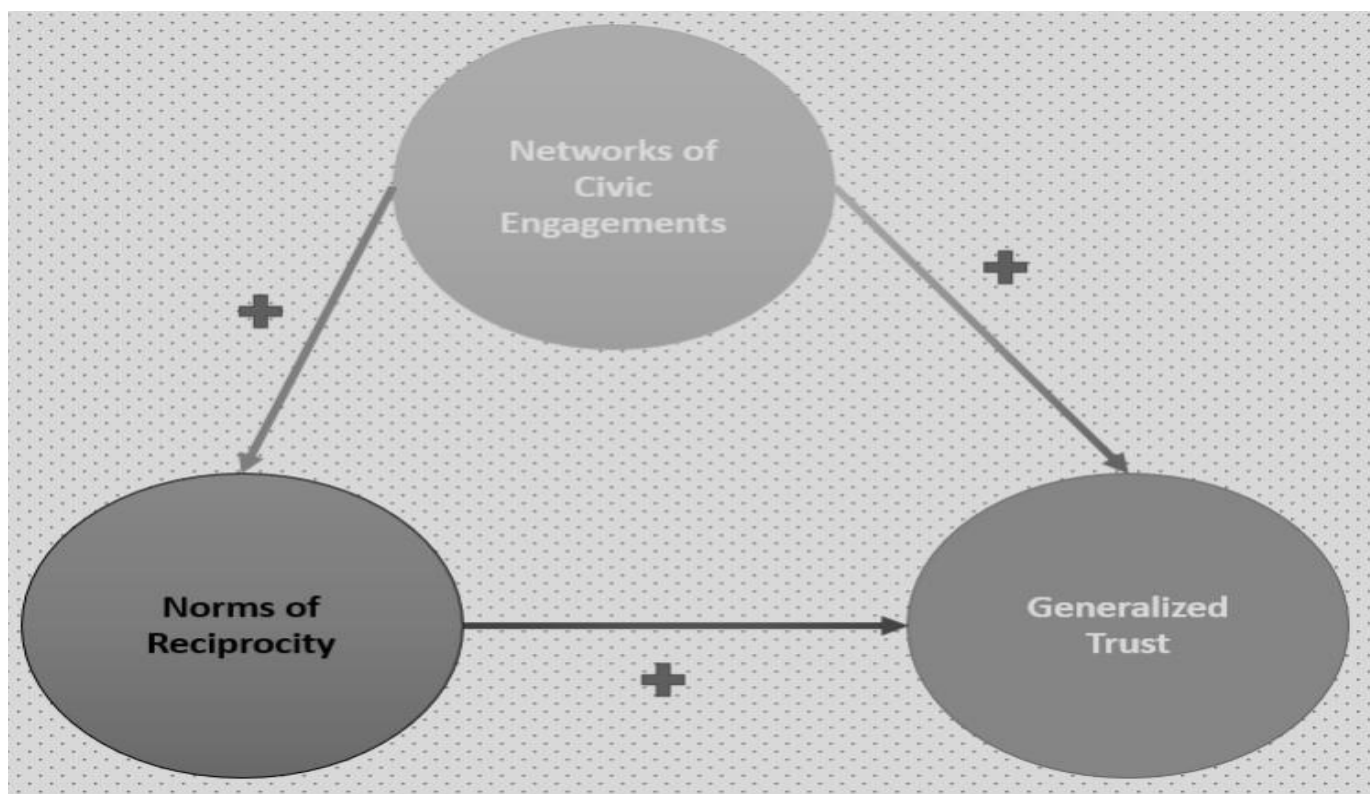
Scholars link the functionalist view of Coleman's social structures in social capital to cognition and mental images. For example, holders of social capital are viewed to be members of the community who can lend and share financial and other resources without fear of non-payment and send their children to play in the street without concern (Adam & Ronc, 2003; Hauberer, 2010; Tzanakis, 2013). Using the perspective of the rational choice theory, Coleman engrains his notion of social capital to social connections that develop among players who are attracted in exploiting resources controlled by others to maximise their benefits (Hauberer, 2010). Unlike physical and human capital, we note that social capital in Coleman's notion still

indicates a public good. This proposes that all investing and other actors gain benefits from being part of the social structure.

However, Coleman has come under extensive criticism for oversight to differentiate between resources and the capability of network affiliates to acquire them. Coleman is also faulted for paying little attention to “structural inequalities and relationships of power” (Edwards, Franklin, and Holland, 2003: 9-11). In their view, Coleman’s transverse understanding of social capital commingles the divergent positions of individuals in terms of their gender, stature, ethnicity, and ability.

2.2.3 Robert Putnam

Putnam divided the theory of social capital into three key components, namely, moral obligations and norms, social values, and social networks (Allard, 2005; Manning, 2017a). Putnam proclaims that social capital resides in relations between individuals thereby creating connections, mutuality relationships and trust. These features of social capital permit members to efficiently act collectively to attain their goals. In Putnam’s view, social capital is comparable to public asset and is inseparable to political participation (Hauberer, 2010; Putnam, 1994; Putnam1, 2001; Siisiäinen, 2003; Tzanakis, 2013). Elements of social capital in Putnam’s view include trust, networks of civic engagement, and norms of reciprocity (See figure 9).



Trust: Putnam attributes the persistence of social capital on existence of trust in relationships developed by individuals or groups and that trust is shaped through networks developed from public assets (referred to as “civic engagement”) and mutual exchange. This suggests that there is high likelihood of strong collaboration amongst community members or groups if the level of mutual trust is greater, and the opposite is true. Collaboration or teamwork nurtures trust among members (Hauberer, 2010; Putnam, 1994).

Networks of Civic Engagement: In this concept, Putnam suggests that social networks can either be formal (comprising official members, i.e., an organisation) or informal (based on mutual sympathy such as friendship). Besides, social networks can be horizontal (bringing homogenous groups together) or vertical (comprising heterogeneous groups) in nature (Bhandari & Yasunobu, 2009b; Hauberer, 2010; Portes, 1998; Putnam, 1994). Putnam claims that homogenous groups freely exchange information, and quickly build trust as opposed to heterogeneous groups. For Putnam, the denser networks are intertwined, the more groups exhibit strong collaboration and mutual gains (Putnam, 1994).

Norms of Reciprocity: According to Putnam, norms of reciprocity or mutual support rely on social networks or connections (Putnam, 1994). For example, Putnam illustrates that individuals in bonding capital connect with a homogenous group that enjoys special reciprocity. In contrast, individuals within the bridging network connect with heterogeneous groups with diverse interests and sustain generalised reciprocity. This implies that norms are shaped and reinforced by socialisation and sanctions. Based on this understanding, scholars confirm that norms generating social trust lessen the costs of transactions and ease collaboration (Coleman, 1988; Putnam, 1994). The utmost significant attribute of norms is mutuality or reciprocity (Hauberer, 2010; Putnam, 1994; Putnam, 2001). Generalised reciprocity implies that individuals will support or uplift each other unconditionally, leading to trusting and long-lasting relationships in the process.

As examined from extant literature conversations, all the theoretical principles proposed by Coleman have provided the main foundation for Putnam's social capital theoretical conceptualisation. Nevertheless, the bulk of Coleman's chastisements have also been voiced against Putnam's theory. This comes as no surprise since Coleman's concept is the basic tenet of Putnam's theoretical foundation. Scholars contend that Putnam disregards that networks vary both horizontally and vertically through types and value of resource

available (horizontal), depending on the location of the actor and according to the level of aggregation (Tzanakis, 2013).

2.2.4 The Network Concept of Ronald Burt

Burt implants the notion of social capital in the structural theory of action (Häuberer, 2011; Lin, 2005). The networks are intense or dense if players are connected by strong relations including multiplex relations where contacts occur beyond a given actor (Burt & Turner, 1985). The actor becomes central, valuable and holds stature if he or she is the architect of sturdy relationships that are interconnected.

Burt (1985) asserts that given even settings, information exploits are the uppermost in big and segregated webs of networks. Do these big and diversified networks exist in refugees confined to camps? This implies that despite restrictions to camp settings for refugees, the size of networks among entrepreneurs' matter to engage in businesses beyond the scope of the camp setting. This kind of networking doesn't only apply to redundant contacts (same people), but also non-redundant networks (structural holes) to obtain rich information within the networks (Turner & Burt, 1985). In the context of refugees confined to camps, this implies connections between refugees with the camp, connections with host community including networks established between host and home countries. Based on Burt's (1985) argument, in the context likened to refugees, networks can only be effective if they are non-redundant as many actors are involved. The question remains, how do these connections occur within the camp settings and beyond (host and home country) despite tough restrictions in terms of movement? The homogenisation of social capital despite geographical diversity in establishing network linkages sounds critical in this zone.

Critics contend that Burt theorises that social capital paybacks are accessible to players and disregards the public good appeal of social capital (Hauberer, 2010; Lee, 2009; Tzanakis, 2013). Burt neither limits the inclusion of recognised and casual relations nor elaborates on them at length (Adler & Kwon, 2002; Hauberer, 2010).

2.3 Adopted Definition of Social Capital

From the numerous scholarship conversations, I note that definitions of social capital ascend from orthodox and emerging scholars who define it as resources embedded in networks (Lin, 1999, 2001; Woolcock & Narayan, 2000), an aggregate of the potential or actual resources possessed in a network (Bourdieu, 1986), features of a social entity that facilitate coordinated action (Putnam, 1994), and connections among individuals (Fukuyama, 1995)

among other scholars. As distinguished from the various definitions by scholars, their uniformities are grounded on their emphasis on social structures that have fecund benefits.

Grounded on the numerous definitions and applications by various theorists, social capital remains a contentious theory (Fedderke et al., 1999) and investigations on its worthiness as a diagnostic tool has been upraised across the academic spectrum, from neoclassical (Storberg-Walker, 2009) to Marxist (Adler & Kwon, 2009). Sceptics have branded the social capital concept as an elastic term with various meanings to several scholars based on the field of study and application. Hence, the definition of social capital remains abstract and disputed (Fitts & McClure, 2015; Fuglerud & Engebrigtsen, 2006; Kyle, 1999; Manning, 2017b; Wu, 2008).

Despite variations, contentions, and lack of standard definition for social capital from both orthodox and emerging scholars, the study adopts the definition of Woolcock and Narayan that define social capital as “the values and connections that allow individuals to act mutually” (Woolcock & Narayan, 2000:226). These social relations through networks or connections generate returns to individuals and groups in a community (homogenous or heterogenous). The returns might exhibit in the form of business support, financial resources, information, influence flow and other forms of connections that result in mutual benefits by individuals or groups (Lin & Erickson, 2008). Pragmatically, the fundamental proposition in the adopted definition of social capital is that networks or connections are valuable resources for individuals or groups in a community. Woolcock (2000) demarcated and summed up social capital theory into three key categories:

Bonding social capital: This is horizontal or inward looking as it occurs among people who are homogeneous. Relationships or connections on this continuum are basically based on individuals that have close relations (family, friends, neighbours, etc.), know one another, and interrelate regularly. This form of capital is common among individuals with common backgrounds, cultures, interests often suggesting closed links. For refugees, who are in larger groups in camps, its significance for collective solidity can be compromised.

Bridging social capital: This is vertical or outward looking as it occurs between socially heterogeneous groups (Kopren & Westlund, 2021; Pickering, 2006). It is experienced among individuals or groups with shared interests despite possessing divergent features such as age, culture among others. In contrast to bonding social capital, connections created from bridging capital are based on weaker network connections (i.e., distant groups, acquaintances, etc.). The motivating aspect of bridging capital is that it permits and compromises the flow of information

among members in the network despite divergences in opinions and pursuits. This form of capital suggests that it tends to increase tolerance with weaker links thereby making it predominantly pertinent for analysis of refugees' social connections as articulated in this study.

Linking social capital: This refers to contrasting groups of people in unrelated situations (Hamza Mo et al., 2023; Woolcock & Narayan, 2000). For example, linking social capital is assumed to connect to people with authority or power socially, politically, or economically and develops over time. This may include the creation of links with agents of recognised establishments such as law enforcers, community workers, NGO representatives, politicians, and public health providers who have a significant impact on a community's well-being (Guribye, 2013; Szreter, 2004). Scholars assert that linking social capital is very vital for refugees in offering vital resources; power; and channelling of resources, but more difficult to establish especially for groups subjected to camps amid (Szreter, 2004; Woolcock & Narayan, 2000). The key advantage of linking social capital to refugees living in camps may be the provision of information and access to opportunities inaccessible inside the camp (Guribye, 2013). For example, studies by (Boateng, 2010) exhibited that Liberian women staying in refugee camps developed extensive bonding capital and were deficient of bridging and linking social capital. By inference, they developed robust networks inside their groups but were deficient of accessing opportunities beyond. Extant literature on linking social capital suggests that this form of capital can be abused to promote nepotism, corruption, suppression, and political favouritism.

As noted from the numerous elements of social capital, "all forms of social capital are not equal and that some forms of social capital are more suitable for the purposes of economic development than others" (Fedderke et al., 1999:739). This suggests that the proclamation might also call for deeper understanding for refugees subjected to camp settings in terms of the relevance of some forms of social capital towards the promotion of burgeoning business entrepreneurship activities within, outside camps and beyond host country borders.

2.4 Social Capital Amongst Refugees

A flourishing body of scholarly discussions denote the promising role of social capital as a vital asset to refugees through connections (Villalonga-Olives et al., 2022). Literature suggests that people feel more secure in individuals perceived to be homogenous to them and lower the amount of trust when relating with people of contrasting ethnic backgrounds. However, such tendencies can put refugees at a disadvantage as exclusions from bridging networks due to trust issues in social links produce barricades to access prospects and resources

(Shin, 2022). Since refugees are a complex category of individuals, one may question how bonding or bridging may occur among some refugees whose entire village was ransacked, who have been subjected to mistrust and the camp in which they are hosted has no contacts to relations viewed as being homogenous to them. In addition, camps restrict refugees to freedom of movement thereby equating their environment to prison life, restricting their opportunities for creating a livelihood outside the camp. Access to social services and complex layers of application processes to obtain movement permits exacerbate the situation.

However, the development of social capital seems more complex when discussing refugees who have been forcibly displaced, confined to camps, suffer social isolation, are not exposed to family or ethnic relations, and have difficulties accessing or interacting with host community members, markets, and opportunities due to legal constraints. For example, studies by Quinn (2014) demonstrate that secluded refugees lacked knowledge to access various support services, markets, lacked trust in services offered including lack of trust in members of the refugee community. Refugees' capacities to build effective social connections and build trust in individuals are undermined even before fleeing their home countries. Their agonising journeys and fatal situations they endure boost the level of mistrust in other individuals (McGovern, 1998). Extant scholarship has revealed that violence and war can influence social inclinations and opinions about the trustworthiness of other individuals. Similarly, the trust and attitudes of the receiving community may also be impacted by the shock of being subjected to a large and sudden inflow of refugees (Hager & Valasek, 2022). For refugees, it is critical to engage in social connections – even if trust is not available – to survive (Shin, 2022).

Much as trust is a critical tool in social relations, it must not act as an essential quality of social connections to dictate resource exchanges between refugees and host communities. Social capital among refugees is the key asset to access livelihood opportunities, increase resilience and boost the level of opportunities to survive despite exposure to stressful conditions (Villalonga-Olives et al., 2022). Studies have shown that displacement survivors including refugees utilise social capital to restore their lives (Shin, 2022).

Nevertheless, scholars proclaim that trust converts social relationships into sources of social capital (Hanley et al., 2018; Hauser et al., 2016; Woolcock & Narayan, 2000). For entrepreneurs, particularly refugees living in camps, social capital is indispensable for marketplace exchanges to promote entrepreneurship beyond hosting countries and camp settings. This can contribute to the success of host and refugees' entrepreneurs who have restricted economic resources and circumscribed movements imposed on them due to

variations in legal restrictions imposed by hosting countries. Entrepreneurship ventures leveraging social networks can offer disadvantaged groups such as refugees numerous livelihood prospects. For example, literature propositions that social capital can promote vibrant economic growth, and profit refugees and hosts if entrepreneurship is promoted and allowed to thrive without restrictions in developing country contexts (Baktir & Watson, 2021; Bebbington et al., 2004; Rydin & Holman, 2004; Sabatini, 2008). However, harsh restrictions make it challenging for encamped refugees to interact with the host communities let alone plying their businesses across borders, to the detriment of success of such entrepreneurship ventures.

2.5 Social Networks

Social networks are defined as ‘structures composed of sets of actors, some of whose members are connected by a set of one or more relations’ (Mishra & Müller, 2022:1668). Social networks are considered treasured resources which offer access to a variety of opportunities including knowledge, power, capital, information, values, aspirations including access to other networks (Bizri, 2017; Breiger, 2020; Puelz, Snow, 1994; Tubaro et al., 2020). Several case studies have confirmed that ethnologically concentrated settings constitute tangible loci for social connections thus providing both information on market opportunities, access to finance and understanding of customer demands among others (Atasü-Topcuoğlu, 2019; Bagwell, 2015; Chand & Ghorbani, 2011; Fuglerud & Engebriksen, 2006; Indarti et al., 2020; Koning & Verver, 2013; Parker & Song, 2006; Wang, 2018). Wang (2018) contends that cultural groups are not uniform but exhibit inordinate disparities in attitudes, motivations, and conduct around business entrepreneurship because of their diversity in social networks. Through attachments to social connections, people increase access to a multiplicity of resources (Ryan, 2011, 2023; Wijers, 2014).

Scholarship conversations indicate that social capital offers refugees with simple access to business connections, entrepreneurship knowledge, market access, and funding for business ventures (Atsız, 2021; Chang, 2023). These scholarship conversations seem to make propositions for refugees who are hosted in countries where the legal environment does not restrict them to camp settings but allows them to integrate in rural and urban settings. This contrasts with conditions for refugees living in camps with strict legal constraints. How social capital through networks develops to attain successful business entrepreneurship remains indistinct from the time refugees arrive in camps, set up businesses and successfully engage in blossoming entrepreneurship activities between home and host countries. “Forced

displacement radically disrupts the nature of refugees' connection to their home countries and necessitates them to build new networks in host countries" (Harima, 2022:269). How do refugees confined to camps with tough restrictions and mistrusting ties access networks beyond the camp settings let alone across borders?

Scholars agree that entrepreneurs develop on their individual social capital and transfer that over to their entrepreneurship ventures by converting friends into customers (Burg et al., 2021) and families and colleagues into financiers and partners (Knoke & Yang, 2020). Although extremely disadvantaged populations such as refugees depend on strong ties when responding to economic burdens, studies by (Sue et al., 2019) show that weak ties connect the underprivileged populations to new information and opportunities. Does this trend apply to refugees living in refugee camps plying their business entrepreneurship amidst adversity? Extant literature on social networks or connections for refugees living in camps amid adversity is scant and unclear on how refugees develop their social capital to engage in business entrepreneurship that goes beyond host country borders amidst strict barriers imposed on them.

2.6 Entrepreneurship

Thornton (2020) unearthed the history of the term "entrepreneur" and the development of its numerous meanings (Bull & Willard, 1993). The definition is compressed to a process and characteristics approach where today an entrepreneur is considered as an inventor who identifies and grasps prospects (Luiz & Mariotti, 2011), translates into marketable concepts, adds value, grit, money, skills, and shoulders risks (Collinson & Shaw, 2001; Germain et al., 2019; Kruger & Steyn, 2021). Scholars agree that enterprising individuals have mottled and exploited smart opportunities (Gupta, 2020).

Entrepreneurship over the years has commanded increased attention from scholars, practitioners, and policymakers. Scholarship conversations are awash with literature on entrepreneurship for theoretical development and practice, simplified to engaged scholarship. This is evident with an escalating number of publications in the field. Besides, policymakers have recently exhibited great attention in supporting the field area with the intention of trickling benefits to a larger mass of the population that languishes in extreme poverty especially in the developing world. Entrepreneurship is regarded as a significant springboard for economic development and a major source of job creation (Brandstetter et al., 2021). We can imply that the mushrooming literature in the field with tremendous and diverse areas of research has made it difficult to agree on a valid definition of entrepreneurship.

Given these definitional complications, a shift in emphasis from the entrepreneur to the entrepreneurial process or what entrepreneurs do (Barreto, 2012; Spigel & Harrison, 2018), has been advocated. Within this framework of understanding, scholars still argue that this focus simply transfers theoretical complications to determining what embodies any specific business activity as entrepreneurial. Scholars agree that uncertainty and risks are likely to be present in most entrepreneurship ventures, even if only to a small degree or briefly. Based on analysis of various arguments on the definition of entrepreneurship, this study adopts a summarised definition of entrepreneurship as “a proactive, opportunity driven, customer orientated process of identifying market opportunities, developing business ideas and implementing them, usually accompanied by uncertainty, resource constraints and individual influences” (Brandstetter et al., 2021:279).

2.6.1 Is Entrepreneurship Inherent or A function of the Environment?

Scholarship conversations substantiate that everyone is an entrepreneur (Ryan, 1999) only when he seizes new opportunities and loses that charisma after establishing his business venture and gets into a comfort zone (Luiz & Mariotti, 2011). This implies that those entrepreneurs are individuals that must recognise and grasp opportunities where others see anarchy or confusion. This attribute is strongly supported by capacity for innovation, investment and aggressiveness for change, and expansion within existing and new marketplaces. This art of individual entrepreneurs kicks out old players in comfort zones out of the markets thus making them lose wealth to new entrepreneurs. Some scholars categorize entrepreneurship into a “a fourth factor of production together with land, labour, and capital” (Luiz & Mariotti, 2011:71). Can we conclude that entrepreneurship is inherent in individuals using the above arguments?

For disenfranchised refugees confined to camps, institutional arrangements prospects are gloomy in terms of promoting any form of entrepreneurship with all the legal institutional barriers mounted on them. This makes the refugee camp entrepreneurship context more complex and interesting compared to refugees who are successfully integrated in a host country. Much as scholarship conversations articulate that those institutional arrangements that encourage individuals’ ability are best placed to promote individual entrepreneurship, how do refugees in adversity manage to successfully undertake entrepreneurship activities beyond the camp environments with stringent legal barriers?

Table 1: Some effects of institutional environments on opportunity exploitation: Source: Shane 2003:146

Economic Environment • Economic growth increases the level of entrepreneurship opportunity exploitation. • Low rates of inflation and stable economic conditions increases the level of entrepreneurship opportunity exploitation.
Political environment • Freedom increases the level of entrepreneurship opportunity exploitation. • Strong rule of law and property rights increases the level of entrepreneurship opportunity exploitation
Sociocultural environment • Social desirability of entrepreneurship increases the level of entrepreneurship opportunity exploitation. • Presence of entrepreneurship models increases the level of entrepreneurship opportunity exploitation

Empirical literature shows that the institutional environment affects the exploitation of entrepreneurial opportunities (Urban Boris, 2010). This is also true to entrepreneurs such as refugees restricted to camps. “Entrepreneurs must have the rights to the factors of production to successfully pursue their endeavours” (Luiz & Mariotti, 2011:13). Shane (2003) confirms that refugees are highly affected by the political environment which restricts them from freedom of movement, registering their businesses and reduces their property rights to fully exploit entrepreneurship opportunities.

Surprisingly, such adversity (encampment policies, language barriers, strict business registration regulations, xenophobic attitudes, and restricted freedom of movement) seem to affect refugees’ entrepreneurs less as they continue to thrive in business entrepreneurship activities beyond camp settings. One may argue that all individuals have entrepreneurial potential but to harness this prospect must mean that they are provided with a favourable environment or rules of the game. Scholars agree that entrepreneurs, either as individuals or with support from institutions, create economic growth (Almodóvar-González et al., 2020; Mohamed Salah Zouita, 2021).

In countries with volatile political environments where most of the host population face increasing socioeconomic hardship considering hyperinflations, currency devaluations, and continued decline of the economies, refugees’ entrepreneurs can be easily scapegoated as responsible for economic adversities. The poor economic situations by countries hosting refugees exacerbate competition over scarce resources resulting in conflicts between refugees and host communities. This provides a fertile ground to question the refugee context on how

some refugees' entrepreneurs develop social capital to successfully engage in host and home country business entrepreneurship ventures amid adversity.

2.7 Refugees' Entrepreneurship

Refugee entrepreneurship is an emergent area of study and scholarly comprehension remains narrow, and methodical evidence in the zone is beginning to emerge (Zalkat et al., 2023) (Embiricos, 2020). The lack of pragmatic research on refugee entrepreneurship implies that decision-makers look for advice from general immigrant entrepreneurship research (Khademi et al., 2024a; Soliman et al., 2023; Zalkat et al., 2023). Contemporary studies have not yet reached a common understanding of refugee entrepreneurship, either as a phenomenon or as an area of academic research (Heilbrunn, Freiling, & Harima, 2018). Currently, the research area is described by a slackly connected pattern of studies (Abebe, 2023; Khademi et al., 2024b; Lee et al., 2023; Refai et al., 2024; Salmon & Singleton, 2023).

From a theoretical position, refugee entrepreneurship studies have principally followed what Keupp and Gassmann (2009) designate as a "phenomenon-driven approach". This implies that various academics have been primarily motivated by applied and policy-oriented concerns and, to a much lesser degree, by scientific drives (Ayadurai, 2011; Chliova, Farny, & Salmivaara, 2018; Crush, Skinner, & Stulgaitis, 2017a,b; Latowsky & Grierson, 1992; Lyon, Sepulveda, & Syrett, 2007). As a result, a substantial fraction of this investigation has focused on analytically mapping and illustrating the phenomenon. Nonetheless, this body of literature often lacks rigorous academic analysis, which leads to the conceptual framework underlying the conclusions being either marginal or non-existent (Abebe, 2023; Mousa & Abdelgaffar, 2024; Soliman et al., 2023; Zalkat et al., 2023). This infers that a substantial fraction of the refugee entrepreneurship literature lacks adequate amounts of theorization (Abebe, 2023).

Refugee entrepreneurship reflects a deep attempt made by refugees to safeguard themselves and their families and sustain their access to basic needs in a dignified manner (Mousa & Abdelgaffar, 2024). Refugees are always required to strengthen their resilience, creativity, and many other individual characteristics to develop a meaningful existence in their new homes (James et al., 2021; McMullen et al., 2021). It is worth highlighting that the difference between a refugee and an immigrant entrepreneur is that the latter enjoys complete freedom to choose a new host country for starting self-employment (Bizri, 2017). As deprived entrepreneurs, refugees undergo from physical, mental, emotional, socio-cultural, and financial challenges (Miller & Le Breton-Miller, 2017; Wauters & Lambrecht, 2008). Their main

concern upon arrival in a host country is to secure financial independence and sustain their needs.

The subject of refugee entrepreneurship remains a contentious one amongst policymakers and politicians across the globe because countries hosting refugees are entangled in a web of poverty and other challenges with the host communities that welcome refugees. As such, scholarship conversations are gradually focusing on refugee entrepreneurship separately.

Based on various scholarship conversations, the study adopts the definition of a refugee entrepreneur as a forcibly displaced individual starting, owning, and managing a business enterprise in a hosting country with legal refugee status. (Caroline Essers, 2017; Freiling & Harima, 2019; Parker, 2018; Spigel & Harrison, 2018). Recent scholarships demonstrate that refugee entrepreneurs commence entrepreneurship by picking sectors with low entry barriers, craving to be self-reliant and inevitability as entering the labour market in host countries remains an uphill task.



Figure 3: Refugees undertaking businesses in sectors with low entry barriers; Dzaleka Market: Source: Author

Scholars contend that entrepreneurship amongst refugees is not only considered as a livelihood opportunity but also an architect for integration into the hosting country (Shneikat & Alrawadieh, 2019a). For refugees without strict legal constraints in terms of freedom of movement, well established entrepreneurship activities improve their livelihoods, provide them with recognition and promote linkages with host communities. Additionally, their booming entrepreneurship activities have multiplier effects in contributing to the host domestic economy at community and national levels (Vries et al, 2021).

Academic interest in refugees' entrepreneurship potential has been growing although scholarship conversations on refugees' entrepreneurship is fragmented(Abebe, 2023). The

fragmentation arises because scholars have context specific focal areas that make it problematic to capture all aspects of refugees' entrepreneurship theories (Heilbrunn, 2019; Heilbrunn & Iannone, 2020).

Among the scholarly articles, refugees are not secluded as a diversified or solitary category but treated as a monolithic and integral group within the migrant population, and their distinction is largely based on nationality and ethnic backgrounds (Ahrens et al., 2023; Fasani et al., 2021; Heilbrunn, 2019). In addition, there has been a proliferation of scholarly literature on refugees' employment with nascent scientific evidence in refugees' entrepreneurship (Fasani et al., 2021; Newman et al., 2018). There are interesting discussions emerging within the academic community on the rationale of creating a dichotomy that distinguishes with a distinct analysis for refugees when some observations, phenomena, challenges are similar for migrants and refugees. However, some results from migrant entrepreneurs can be pragmatically applied to the refugee community if they emerge from homogenous backgrounds, such as refugees integrated into the country with no legal constraints (Harima et al., 2021; Wauters & Lambrecht, 2008). Though thought-provoking, several schools of thought contend that refugees flee their countries because of fear of persecution, wars, and other threats to their lives (Luseno & Kolade, 2022). This is contrary to migrants whose pursuit is more economic in nature (Shneikat & Alrawadieh, 2019). This distinction forms the basis for variations in starting up, managing, and expanding entrepreneurship ventures in host countries.

Despite distressing experiences in their home countries and antagonistic conditions in hosting countries, scholarly evidence shows that refugees exhibit resilience and success amidst adversity when conducting entrepreneurship activities (Shepherd et al., 2020, 2022). They achieve this by setting up risky (Senthanar et al., 2021), unregulated, and unbounded businesses or entrepreneurship ventures in resource-scarce host environments (Shepherd et al., 2021; Shepherd & Williams, 2020).



Figure 4: Refugees Business Thriving in Adversity: Source: Author

The success factors identified by scholars for refugees to succeed in their entrepreneurship endeavours include social capital or networks. Nevertheless, there is no clarity among these scholars in elucidating how these networks or social capital is developed to manifest burgeoning entrepreneurship activities among refugees tied to stringent legal barriers through encampment policies (Barth & Zalkat, 2021). According to Alexandre et al.(2019a), resilience is an individual skill that characterises refugees’ business entrepreneurs’ endurance due to negative personal experiences. These negative multifaceted life experiences are perceived to comprise diverse intellectual, emotional, behavioural, and social features (Santamaria-Velasco et al., 2021a).

For example, scholars assert that refugees reveal eccentric social connections compared to immigrants. Despite exhibiting lesser networks in hosting countries, they pragmatically display ingenious mobilisation of entrepreneurship connections and actions in a style analogous to network bricolage (Bizri, 2017; Kannampuzha & Suoranta, 2016; McKague & Oliver, 2016). Although observation by scholars do not dive deep into the context of this study, they provide a fundamental basis to profoundly explore these connections.

As noted from these thought-provoking conversations, there is a need to dive deep into the link between social capital, camp settings and successful business entrepreneurship among refugees to gain better clarity or understanding on how social capital promotes budding entrepreneurship activities amid adversity. Harima (2022: 3) agrees with the motivation of this study when highlighting that “the literature on refugees entrepreneurship calls for an investigation of the role of refugees’ social relations with both their home and host countries as fragments of their entrepreneurial actions and the ways in which prospects and impediments

are shaped through the interface between entrepreneurial refugees and the manifold settings in which they are positioned”. Questions in numerous scholarship conversation circles remain unanswered on how refugees living in camps develop exceptional entrepreneurial strategies to succeed in their entrepreneurship activities despite grappling with hostile legal environments, disconnection from their former relations and resource constraints in host countries.

For refugees living in camps amidst adversity, the expectation is that their social connections are fractured and compounded by legal restrictions, language barriers, confinement to camps, financial exclusion, social-cultural and lack of access to markets compared to other entrepreneurs (Jiang et al., 2021a).

The findings by Jiang et al. (2021) confirm that refugees confined to camps use less structured approaches in conceptualising and growing their entrepreneurship businesses as their social capital development to promote entrepreneurship is unclear. The study illustrates that pre-existing links elucidate the continuity and success of entrepreneurship by various entrepreneurs. But the question still arises on how refugees living in camps thrive in their entrepreneurship endeavours despite the numerous impediments to their freedom of movement, access to markets, access to host community members including restrictions to cross borders of host countries. For refugees living in camps, this is exacerbated by legal restrictions which make it difficult to form new network connections, lack of access to resources, confrontations with host communities regarding seizing opportunities and highly relying on family and friends for support to be fully developed in a new host country. Scholars confirm that refugees living in camps are the most marginalised group of migrants (Heilbrunn, 2019; Heilbrunn et al., 2019; Heilbrunn & Iannone, 2020).

Recent studies underscore how entrepreneurship moves from conception and growth through the two processes of cognitive elements: recognising opportunities, creating new businesses and social elements: engaging key stakeholders to grow their businesses (Jiang et al., 2021b). For any entrepreneur, social elements are crucial for connections with stakeholders in social settings. All things being equal, an entrepreneur needs to obtain information, resources, and legality after conceptualisation of an idea to venture into entrepreneurship. This implies that this key feature must apply to refugees living in camps amidst adversity because interaction of this nature entails reiterative process of engagement with financiers, customers, exploring potential markets and other pre-existing links. “Without a well-developed network structure, the entrepreneur may have difficulty extending her influence into the environment to convince potential stakeholders to support the opportunity. Therefore, the larger the

entrepreneur's network and the more interactions she has with these social ties, the more likely she is to enact the opportunity" (Jiang et al., 2021:3).

Scholarly conversations have also discussed the various motivational factors driving refugees to be engrossed in entrepreneurship activities. Forced displacement disconnects refugees from their home countries persuading them to rebuild their lives from scratch in host countries where enclosure to camps and other barriers exacerbate their efforts to build better connections and promote entrepreneurship (Harima, 2022). However, there is great societal discord about refugees which manifests in the discriminatory treatment of refugees in their daily life (Schaubroeck et al., 2022).

2.8 Social Capital and Refugees Entrepreneurship

Recently, unfolding scholarship conversation has assented that entrepreneurship is instituted in local communities within the social context where individuals or groups are engrained (McKeever et al., 2014a; Meredith, 1993; Shane & Venkataraman, 2000; Wiklund et al., 2020). We can infer that how entrepreneurs see, cease, and grasp opportunities is prejudiced by social interactions through connections or networks developed and environments which surround them. Connections developed by refugees living in camps must be able to provide these opportunities to create, use and maintain social capital. Nonetheless, McKeever et al., (2014) proclaim that there are insufficient exhaustive accounts of how the method of generating social capital functions, and the practices in which entrepreneurs contribute to its development. This is a critical and insightful observation that forms the very basis and context of this study.

This study seeks to comprehend how social capital develops among refugees living in camps to promote business entrepreneurship activities between host and home countries. This puzzle remains unpacked while refugee entrepreneurship continues to flourish amidst adversity imposed by government policies applied to those subjected to encampment policies. More surprises emerge when the same refugees confined to camps extend business trading activities not only within and outside camps but also between host and home countries.

The refugee situation has recently attracted increasing attention from scholars in various fields as the refugee situation remains a grand challenge with no permanent solution. Social capital and business entrepreneurship specific literature among refugees' communities has been narrowly focused and generically applied to other specific contexts when referring to the refugee population. For example, labour markets researchers explicate that social capital is vital in improving labour market outcomes for migrants and that it has profound effects on refugee integration into host countries (Cheung & Phillimore, 2014; Fossati & Liechti, 2020; Gericke

et al., 2018b; Khan-Gökkaya & Mösko, 2021; Piracha et al., 2016; Saksela-Bergholm, 2020; Tegegne, 2015). Similarly, social capital is cited as a vital antecedent for refugees during resettlement and the categories of social capital such as bridging, and bonding are key elements (Interiano-Shiverdecker et al., 2020; Lamba, 2003; Pittaway et al., 2016). Discussions are also growing on support services refugee provide to each other when resettled to a third country such as financial, employment, personal and health support. Regarding social capital and culture, academics explicate the role of social capital and culture (Alexandre et al., 2019a; Bizri, 2017a; Interiano-Shiverdecker et al., 2020) on entrepreneurship attitudes and that learning the host language exposes refugees to social and economic opportunities in host countries. Grounded insights are further provided on refugee entrepreneurship attributes from the perspective of employment trajectories, spatial planning, gender, and return movements (Bizri, 2017; Heilbrunn et al., 2019; Van Kooy, 2016).

Recent reviews of secondary literature by Shepherd and Williams (2020) reveal rich insights that entrepreneurs in general and precisely those facing persistent adversity are resilient, thrive in their social and economic well-being. Nevertheless, scholars have provided recommendations that future research must explore how refugees connect with families and individuals across home and host economies to get insights on transnational relationships, social ties, and resources that might be relevant to economic decision-making (De la Chaux & Haugh, 2020). These insights, debates, and recommendations provide a strong basis for undertaking this study to deeply understand the nexus between social capital and entrepreneurship for refugees living inside camps amidst adversity.

These interesting debates from a diverse range of researchers show that extant literature has consistently not sufficiently elucidated on how social capital is developed among refugees living in camps to promote entrepreneurship between home and host countries amid adversity. Scholarship conversations on migrant entrepreneurship are scant and that of refugees sparser despite its relevance to theory and practice in addressing refugee challenges and the general migration situation across the globe. For example, Sinkovics's et al. (2021) thematic analysis of 373 articles on migrants' entrepreneurship scholarship affirms this scarcity and notes that most articles on migrants and refugees' entrepreneurship discussed the topic under study ephemerally and highlights that refugee entrepreneurs particularly those living in extreme conditions such as camps warrant distinct attention in scholarly literature (Sinkovics & Reuber, 2021).

In reviewing various scholarship conversations in entrepreneurship, Sinkovics et al. (2021) proclaims that a lot of questions that are pertinent to this study were noted and remained unanswered. The study recommended that future researchers must further explore these scant areas. Should we classify refugees living in camps as unconventional entrepreneurs who distance themselves from the mythical figure of the Schumpeterian entrepreneur? (Guercini & Cova, 2018). If they are classified in that context, how unconventional is their unconventionality while operating under tough restrictions in camp settings?

2.9 Transnational Entrepreneurship

There is thriving scholarly research on transnational entrepreneurship in the last two decades (Duan et al., 2021; Nkongolo-Bakenda & Chrysostome, 2020). Transnational entrepreneurship is transacted beyond national borders, which are strongly ingrained in the individual countries, without classifying with a single nation as point of origin (Brandstetter et al., 2021). Scholars argue that transnational entrepreneurs generate superior value and act more efficiently than their counterparts operating in a single country (Bagwell, 2015; Moghaddam et al., 2018; Portes et al., 2002; Santamaria-Alvarez et al., 2019).

Transnational networks are known to offer opportunities to access emergent and profitable markets and facilitate international business (Bagwell, 2015). The affiliation and scope of TE offers connections desired for the proliferation of business ventures (Drori et al., 2009; Duan et al., 2021; Jacobsen & Landau, 2003).

2.10 Refugees' Transnational Entrepreneurship

Scholarship conversations confirm that TE stimulates global business by amplifying on globalisation, budding technology, global diversity, supplemented by inexpensive modes of transport, allowing for more expedient attainment commodities required for business enterprises (Drori et al., 2009). For TE undertaken by refugees, host countries' economies are known to profit from the high rate of entrepreneurship as business enterprises generate extensive numbers of job opportunities, introduce innovative ideas, products to the market and increase tax revenues (Vandor, 2021).

Under normal conditions with no restrictions, it is inevitable that refugees' entrepreneurs with adequate resources must undertake business ventures within the camp, outside the camp and across borders while contributing positively to economic development. For example, Vancluysen (2022) delineate the degree in which refugees' manoeuvre between

northern Uganda and southern Sudan, contributing to growth of transnational networks, improved livelihoods, and development of survival strategies for refugees.

However, with extreme restrictions through encampment policies, legal constraints on freedom of movement, limited access to markets, language limitations, limited knowledge, cultural diversity, discrimination by host communities, contrary social norms, lack of capital including complex policies on refugees, it is very complex for refugees' entrepreneurs to undertake successful business ventures let alone crossing borders for the same purpose.

Much as literature on transnational migrant entrepreneurship elucidates how migrant entrepreneurs thrive in local and international markets, it remains a conundrum on how refugees living in camps and subjected to punitive legal constraints manage to beat systems to promote thriving entrepreneurship activities between host and home countries including penetration to other transnational boundaries.

For example, Kakuma refugee camp has seen thriving entrepreneurship activities among refugees despite tough restrictions with travel restrictions in place, limiting refugees' mobility and ability to move and seek work and business opportunities. The camp coupled with the neighbouring town is a home to 250, 000 people making it Kenya's seventh largest city. Despite limitations, around 2, 500 refugee owned businesses exist and contrary to expectations, small refugees' entrepreneurs earn approximately USD54/month and the Kakuma area consumption is around USD56 million annually (Klau-Panhans, Daniela, Henrike & Shara Luba, 2018). Nevertheless, refugees intending to own a business are constrained by high rental fees, legal restrictions, lack of trading space for rent, inadequate support from the camp administration, long delays in issuing travel passes and restricted movement (Alix-Garcia et al., 2018; Klau-Panhans, Daniela, Henrike & Shara Luba, 2018). Furthermore, banks are hesitant to offer credit facilities to refugees' entrepreneurs because their businesses are not legally registered, and lack of authorised registration and ownership means lack of collateral.

In Malawi, thriving entrepreneurship is vibrant and visible in Dzaleka refugee camp in Dowa district as Dzaleka catchment area is now among the largest producers of agricultural produce in Malawi, dominating the central region with traders coming from surrounding districts including Chipata in Zambia. Besides, refugees' entrepreneurs (all nicknamed "Burundis" despite being Rwandese, Congolese, or Somalis) manoeuvre to buy and sell products from within Malawi and beyond borders and these products can be seen across all cities, districts and within the camp markets (UNHCR Report, 2020).

Despite budding entrepreneurship activities, refugees have come into conflict with either host business competitors or the Government of Malawi. For example, in April 2021, the Ministry of Homeland Security through its then Minister, Richard Chimwendo Banda, issued a public decree that all refugees plying their businesses outside the camp had 14 days to stop undertaking such businesses ventures and return to Dzaleka refugee camp. The decree was made at a news conference in the capital city Lilongwe, citing dangers to national security and encampment policy as key motivations.

But some observers attributed the government's decision to complaints from host business competitors against stiff competition from refugees' entrepreneurs who attracted more customers by offering lower prices. Consequently, Malawian customers preferred engaging in business with refugees because of their flexibility with price negotiations, good business etiquette, and good customer relationship management which contrasts host competitors who are hostile and non-negotiable. The decree also followed sporadic incidences of conflicts between local communities and refugees operating business in cities despite the encampment policy. For example, in August 2021, a refugee entrepreneur's body was found dumped in a pit in Kasungu district where the refugee was plying his business. This happened because of conflicts with the local business community. This was followed by another incident in March 2022 when a refugee mobile money agent was murdered in Lilongwe city and the suspect was found to be a Malawian. However, on 28th April 2022, refugees, through the Malawi high court, obtained an injunction pending the relocation order for a judicial review. This never stopped the government machinery from silently pushing and restricting refugees' entrepreneurs to the camp.

The key question is how do refugees living in adversity develop social capital to beat systems while they endure restrictions forced on them by host governments, and how they are compelled to expand and thrive in the local, national, and cross-border markets over time? Scholarship conversation in this area is scant on how adversity is translated into building successful social capital to promote successful business enterprises among refugees, host communities, nationals and across borders for refugees' entrepreneurs subjected to restricted settings in camps to succeed in both local and international businesses enterprises. For instance, studies by Shepherd et al. (2020:17) exhibit that "refugee entrepreneurs living and working in the camps generate some but not all of the resilience outcomes generated by those living and or working outside the camps".

Under normal circumstances and based on scholarship conversations for integrated refugees, social networks are anticipated key ingredients of social capital for engagement

between refugees, host country citizens and connections created across borders by entrepreneurship counterparts, friends, ethnic groups, or other connected individuals. However, there is no clarity on the type of social capital generated by refugees living in camps to successfully engage in entrepreneurship activities. How do refugees' entrepreneurs in camp adversity beat constraints and complex systems to penetrate host countries and international markets?

Should we assume that refugees restricted to camp conditions still gain the entrepreneurship stamina? If so, how does that happen in relation to social capital? If they lose, how do we see mushrooming and successful business entrepreneurship activities among these groups?(Shepherd et al., 2020). It is evident from Santamaria-Velasco et al. (2021) findings that favourable environments towards entrepreneurship by hosting countries are likely to promote affluent entrepreneurship ventures opposed to countries with tough restrictions imposed in refugees.

2.11 Refugees and Asylum Seekers.

2.11.1 Refugees

The notion of refugees precedes the early theological times when the Jews were in Egypt under Pharaoh in 740 BC (McBrien, 2017). The League of Nations became more involved with legal and political problems (Giladi et al., 2020; Marshall, 2011) associated with refugees and established the Office of the High Commissioner for Refugees in 1921 (Goodwin-Gill, 2020; Marshall, 2011; McBrien, 2017). Subsequently, the 1951 refugees' Convention and 1967 Protocol defined a refugee as "someone, owing to well-founded fear of being persecuted for reasons of race, religion, nationality, membership of a specific social group, is outside the home country and, owing to such fear, is unwilling to return" (Lister*, 2013: 649). The 1951 Convention endeavoured to codify a definition and create protection for refugees.

2.11.2 Asylum Seekers

This group of migrants escape from their home countries for the same reasons as refugees. Nevertheless, the asylum seeker is an individual who has applied for a refugee status and has not been conferred with a final decision on the request from the host country (UNHCR, 2007). In several countries, asylum seekers are placed in custody while awaiting a final decision of their status from the host government and they only become refugees upon approval.

2.12 The 1951 Convention, Protocols, Instrument and Reservations

Several global and regional international instruments create and outline standard guidelines for handling refugees related issues. For example, the Universal Declaration of Human Rights 1948, Article 14, spells out the rights of individuals to pursue asylum if faced with persecution in their home countries and this is supported by the 1951 convention alongside the 1967 Protocol relating to the Status of Refugees (Benhabib, 2020; Gammeltoft-Hansen, 2021; Holzer, 2015). UNHCR is mandated to offer protection for refugees, administer the 1951 Convention, the 1967 Protocol, and other related instruments.

2.12.1 Regional Instrument

The Organisation of African Unity (OAU-now The African Union-AU) Convention: The OAU Convention developed for specific rights of refugees was adopted in 1969 by Member States supplements the 1951 Convention. The convention summarises a refugee as each single individual who, owing to external aggression, occupation, foreign domination, or events seriously disturbing public order in either part or the whole of the home country is bound to leave the home country to seek protection in another country (Palacios-Arapiles, 2021; UNHCR, 2006).

2.12.2 Reservations and Challenges Facing Refugees

The 1951 Convention is intended to work based on international cooperation and the willingness and pledges of contracting Governments to share the burdens imposed by the world's refugee problems. However, the Convention and the Protocol make provisions to make reservations. According to Article 42 of the Convention, any State may make reservations to Articles of the Convention other than Articles 1, 3, 4, 16 (1), 33, 36-46 inclusive during signing, and ratification (Bem, 2004; Reyhani, 2021). The rationale of allowing reservations in a treaty is to inspire the involvement of Governments which may reject the convention if they find some fragments of the agreement undesirable (Luca, 1991). The challenge is that reservations allow a Contracting Governments to become a party to a treaty without essentially being bound by all the original terms of the treaty.

2.12.3 Recent United Nations Resolutions on Refugees

The New York Declaration: There has been continued complexity in managing the refugee crisis across the globe, constant upsurge in the refugees' influx, and continued failure by states in the implementation of the 1951 Convention including other protocols. Hence, on September 19, 2016, the United Nations General Assembly (UNGA) adopted "The New York

Declaration” containing a compendium of pledges to uphold the safety and security of refugees and migrants (Schweiger, 2023).

Global Compact on Refugees: Two years later, The New York Declaration culminated into the adoption of the Global Compact on Refugees (GCR) at the United Nations General Assembly. This was after wide consultations led by UNHCR with Member States, refugees, international organisations, civil society, the private sector, research institutions, academia, and other experts (Betts, 2019; Chimni, 2019; Micinski, 2021; Türk, 2019; Türk & Garlick, 2016). The United Nations passed a resolution through the Office of the United Nations High Commissioner for Refugees to affirm the global compact on refugees (Biorklund Belliveau & Ferguson, 2023).

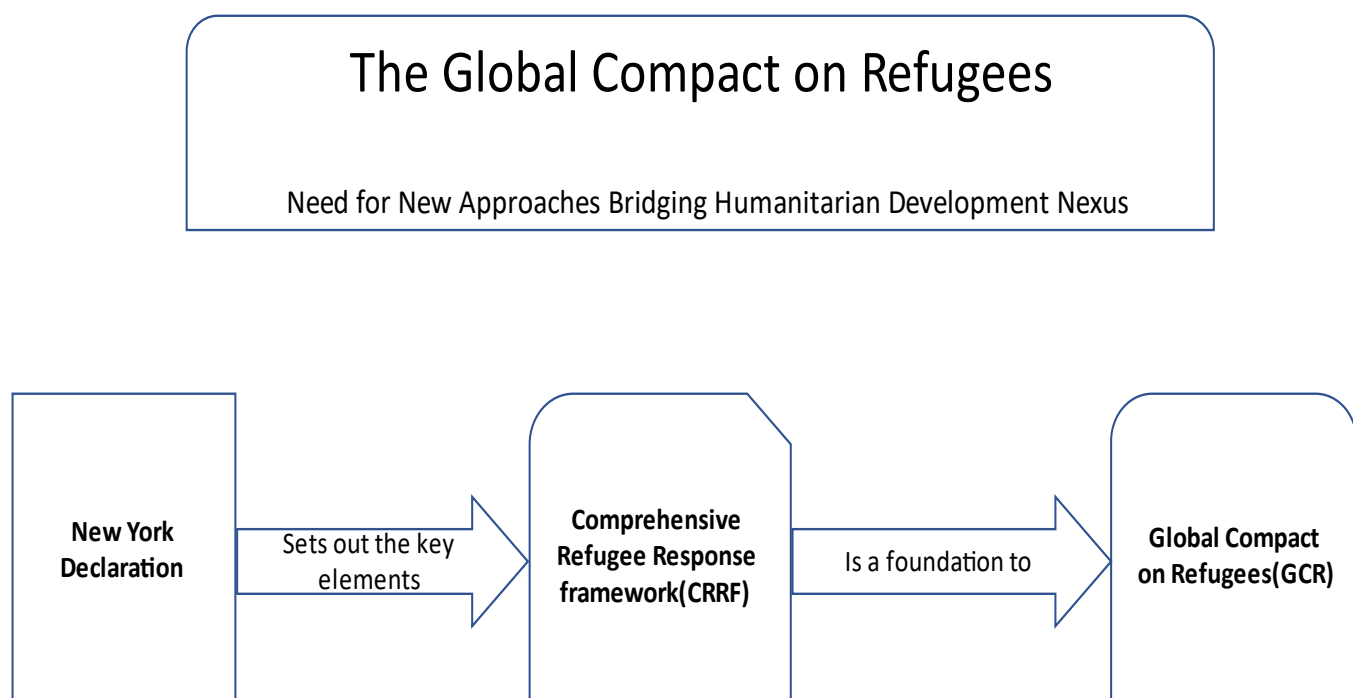


Figure 5: The Global Compact on Refugees (GCR): Source: Author

The GCR is a non-binding working instrument which intends to widen the base of support accessible to refugees and the host communities which host them (Sarcar Tania, 2018). It does not generate new legal obligations, nor does it change the obligation of UNHCR but translates the idea of responsibility sharing into pragmatic, tangible measures (Türk & Garlick, 2016). It is a blueprint that guides the refugees to ensure that they are included into national planning systems so that they are granted access to social and economic services such as health, education, and livelihood opportunities. The GCR is an outline for more predictable and unbiased responsibility-sharing, recognising that sustainable solutions to refugee predicament cannot be attained without international cooperation (Micinski, 2021).



Figure 6: GCR advocates for a more predictable model for solving refugee problems-humanitarian-development nexus.

Consequently, the GCR led towards the development of a Comprehensive Refugee Response Framework—CRRF (Türk & Garlick, 2016). The resolution underlines the critical role of global compact on refugees as a depiction of political will and the determination to activate the principle of burden and responsibility sharing to mobilise the international community, and to spur action for an enhanced response to refugee circumstances. The GCR urges Governments and other significant actors that have not yet contributed to burden and responsibility sharing to do so prudently to broadening the support base in a spirit of global solidarity and collaboration (Chimni, 2019; Micinski, 2021; Türk & Garlick, 2016).

Comprehensive Refugees Response Framework: The framework visualises more probable and feasible support to reduce burdens on refugees’ hosting countries, provide access for refugees’ resettlement and other options (Luseno, 2022), augment opportunities for refugees to become independent, expand and support conditions in refugees’ home countries so that they can return in safety and dignity (UN, 2018).

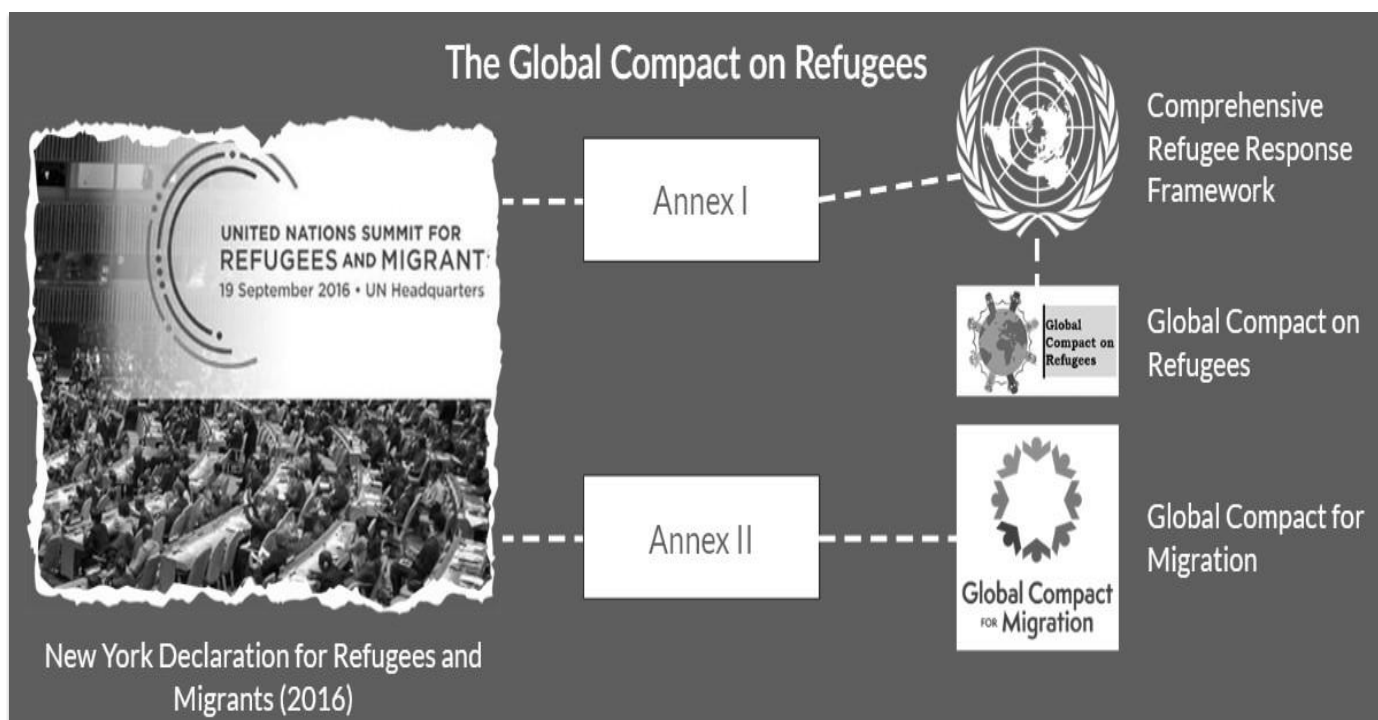


Figure 7: UN New Approaches in Management of Refugees and Migrants: Source: Author

The Global Refugees Forum (GRF): The Global Refugee Forum is an opportunity for UN Member States and other participants to declare concrete contributions and pledges towards the attainment of the Global Compact objectives to achieve concrete benefits for refugees and host communities (Africa Research Bulletin, 2020; Triggs & Wall, 2020). On self-reliance, the GRF engrossed on championing economic opportunities for refugees to allow them to restore their lives and become productive members of communities. These efforts, in turn, can assist by generating jobs, stimulating international trade and investment, and boosting innovation, business enterprises and development in host communities.

For refugees living in camps amid adversity, the New York Declaration, GCR, CRRF and GRF presented a fundamental opportunity to change the way the world responds to refugee situations, benefitting both refugees and host communities (Africa Research Bulletin, 2020; Betts, 2019; Türk, 2019). Despite commitments by all countries signing at the United Nations General Assembly and pledges countries made at the Global Refugee Forum (GRF) to roll out specific activities to support the agenda, little progress has been attained to free refugees subjected to strict legal environments in various camps.

UNHCR as a facilitating agency has inordinate and vital role in using the *whole society approach* (convening and engaging various partners) through engagement of traditional and potential partners in the application of comprehensive responses alongside advocating with governments for the inclusion of refugees into national planning and systems.

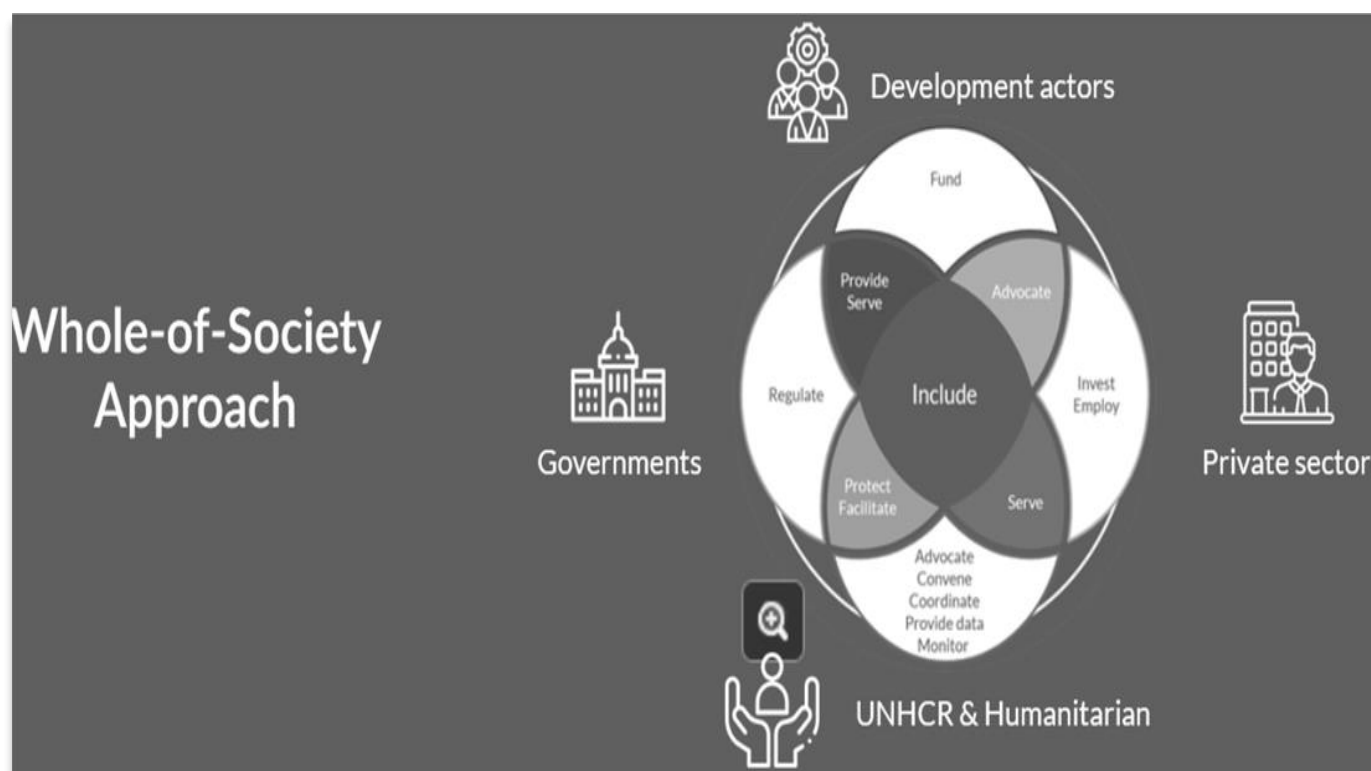


Figure 8: Whole society approach advocated by UN to manage the refugee situation; Source: Author

The slow progress for some countries has been attributed to the need for a significant shift in policies and practices including mindset change by the general population to perceive refugees not as burdens but contributors to their economies (Fellelsson, 2021). In 2019, Governments across the world made over 280 pledges at the GRF related to law and policy reforms including the need for inclusion into national planning systems. However, only slight development has been made into the realisation of such pledges leaving refugees who were excited in total confusion. More efforts need to be executed to monitor the implementation of these pledges through a coordinated multi-stakeholder approach (NRC et al., 2021).

The Malawi Legal Framework Application on Refugee Laws.

The human rights guaranteed in the Constitution of the Republic of Malawi apply to all refugees and asylum seekers generally, although there are restrictions or limitations of certain rights for specific groups. The Constitution recognizes the inherent dignity and worth of each human being and requires the State and all persons to recognize and protect fundamental human rights of all individuals, groups, and minorities. For refugees and asylum seekers, Malawi entered reservations to the United Nations Convention Relating to the Status of Refugees that implicate the extent to which some rights may be enjoyed (MALUWA, 1991).

Malawi laws guarantee civil and political rights (Kapindu, 2020; Maluwa, 1999), however, the Government of Malawi made nine reservations to the 1951 Convention that include the right to freedom of movement, and residence (article 26). Malawi adopted an encampment policy where refugees and asylum seekers have a designated place of residence and movement in the country is restricted. On social and economic rights, which include housing, land, and property rights, right to work and rights at work and social security, Malawi Government made reservation to articles 13, 14, 15, 17, 19, 22,23, and 24 (Mutema, 2023). The right to work entails freedom to engage in livelihood of one's choice to earn a living. This right also entails access to the labour market, as well as the ability to participate in self-employment and the liberal professions. Rights at work include right to form and join trade unions, the right to equal pay for equal value work, set national minimum wage, health, and safety among others.

Malawi laws overall, are consistent with international law on refugees specifically and human rights generally. This provides a strong domestic legal environment for enforcing various rights. However, rights for refugees and asylum seekers are limited or restricted in line with reservations that Malawi made to the 1951 Convention on the rights of refugees. These restrictions at the domestic level are more in practice at policy level and not necessary reflected in domestic laws (Maluwa, 1999). The domestic law does expressly provide for limitations to enjoyment of the right to land, residence, and political participation for non-citizens in several Acts. The general perception is the fear that pursuing political rights might not go down well with Malawian citizenry. In conclusion, the laws that restrict movement and livelihood opportunities force refugees to be dependent on humanitarian aid for provision of basic necessities.

2.13 Camps and Settlements

2.13.1 Camps

Scholars agree that that the establishment of camps for refugees including stripping of rights and value is not new to our times. Through the most brutal form of 'state racism' (Wardeh & Marques, 2021) in Nazi Germany to protect the Germanic race, concentration camps were used to systematically segregate and eliminate individuals that were considered inappropriate for assimilation (Martin, 2015a). Camps have become 'hidden matrixes' (Martin, 2015a) of modern political spaces and the methods of Governments to segregate including rejection of certain groups of individuals in the pretext of reinforcing security for the country.

A refugee camp is defined as ‘a plot of land temporarily made available to host refugees fleeing from armed conflict in temporary homes’ (Wardeh & Marques, 2021: 2741). UNHCR defines refugee camps as provisional facilities built to provide immediate protection and assistance to people forced to flee due to conflict, violence, or persecution. Camps are often developed in isolated localities. This is the ultimate reason the study would like to explore how refugees living under such conditions develop their social capital to promote booming business entrepreneurship activities not only within the host countries but even across borders.

Many refugee camps are highly congested and lack space for outside amenities such as water sources, latrines, bathrooms, waste disposal and cooking areas (Jahre et al., 2018; Wardeh & Marques, 2021). Camps are places that provide precarious shelter (spaces that detach aliens from the host country communities) to refugees’ populations, emerge differently and serve diverse purposes (Alix-Garcia et al., 2018; Martin, 2015b; Smith, 2013).



Figure 9: Umrakuba, Kakuma, and Dzaleka Refugee Camps: Source: Author and Locations: Sudan, Kenya, and Malawi.

Unlike in urban settlements, camps demonstrate the different demographics, treatment and living conditions refugees are exposed to. Those living in urban settlements are exposed to various economic opportunities including businesses, integration and employment compared to those living in camps. Scholars agree that refugee camps are meant to be temporary, merely intended to address emergency responses but in practice, owing to the protracted nature of conflicts, evolve into permanent establishments (Nsababera, 2020). Refugees in camps find themselves in dual paradoxical circumstances (Turner, 2016a) as they cannot permanently stay in designated places and at the same time not destined to go somewhere sooner.

Despite being in urban areas, refugee camps dominantly expose the discrepancy of livelihood between refugees and urban hosts. Conventionally, camps are in remote regions, far

from cities and other active commercial centres with clear demarcations and fences, defining a variation between the inside and outside world like prison setups (Turner, 2016a).

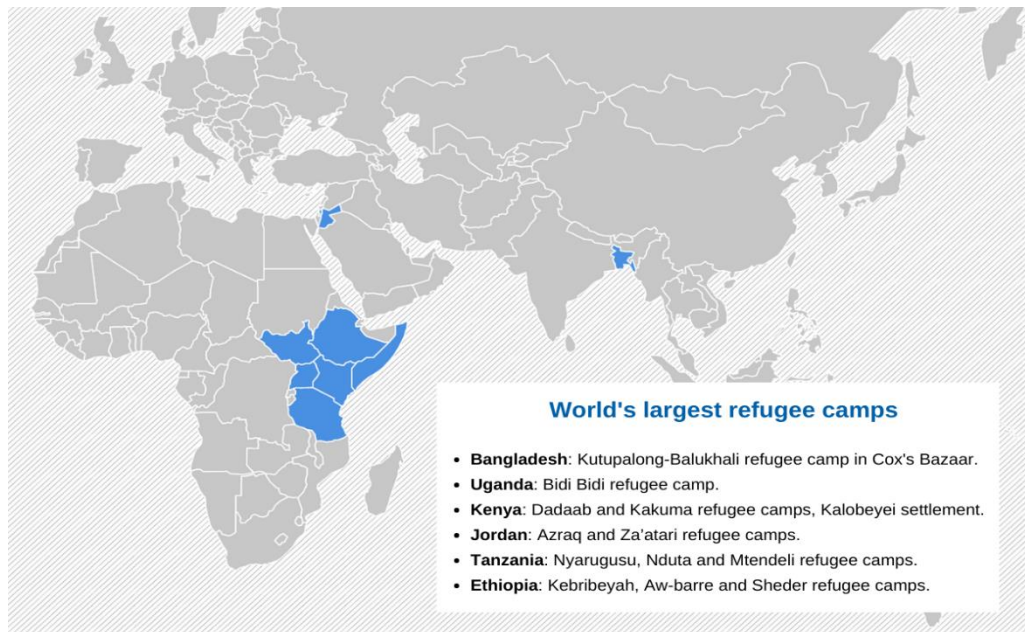


Figure 10: Word's largest refugee camps: Source: UNHCR Report 2020

Consistently, the camps hosting refugee are visible in numerous developing countries bordering war regions. Nonetheless, it is evident that commodities, individuals, information, and ideas continue to flow in and outside established camps. Despite these contraventions of the limits of camps, the perimeter remains an imperative defining characteristic and shapes the lives of refugees within (Nawyn, 2012).

The environment and life in the camp slums largely put people at a higher risk of developing health problems as people live in overcrowded houses, lack access to good sanitation, clean water and access to public health services leading to stress among the refugee population (Emmelkamp, 2023; Raju & Ayeb-Karlsson, 2020; Vince, 2020). The utmost indispensable feature of camps is the authoritarian atmosphere of management comparative to that of prisons and mental hospital environments. This has made refugee camps become noticeable symbols of disastrous human rights campaigns (Gericke et al., 2018a).

Scholars recommend that governments hosting refugees in camp setups must view host communities as significant stakeholders for refugees' networking, entrepreneurship engagements, market linkages, and exploiting other livelihood opportunities such as extraction of natural resources (Jahre et al., 2018). Illegality, lack of access to regular employment, education, arbitrary arrests, lack of access to land, restricted freedom of movement, harassment by police are key ingredients that exacerbate the bleeding wounds of challenges refugees living

in camps persistently face. These antagonistic environments have the potential to turn refugee camps into breeding grounds for social tensions either among refugees or with the host communities (Nawyn, 2012).

2.13.2 Settlements

Informal settlements are often housing areas where dwellers reside without any legal claim to the land.



Figure 11: Example of refugee settlements in Uganda: Source: Author

UNHCR has repeatedly maintained that Governments abuse the privilege of reservations by imposing encampment policies, constraining refugees to camps, and restricting their movements despite their constitutions spelling out the right to freedom of movement for every person. Some countries make provisions to provide opportunities for refugees to apply for work permits as any other alien, but this has proven a nonstarter compared to other migrants (Alix-Garcia et al., 2018; Nawyn, 2012).

Scholars contend that the preference of host Governments to develop camps is principally based on the pretext of security when the key motivation is voluntary or forced return, blocking local integration, and drawing the interest of donors to fund the interventions (Agier, 2002; Bulley, 2014; Martin, 2015b; Nawyn, 2012; Turner, 2016b; Wardeh & Marques, 2021). It is based on such justifications that some scholars question the motivations of policymakers for setting up refugee camps when prospects for self-settlement and local integration clearly exist despite being created as responses to emergencies. This debate is beyond the scope of this study.

2.14 Theoretical Gap and Conceptual Framework

The need for compelling conceptualisations and theoretical reflections that are explicit to refugees living in camps amidst adversity cannot be underestimated. Existing scholarly conversation exhibits limited theorisation and strong reliance on migrants and ethnic minority entrepreneurship theories and lack of coherent knowledge about refugee social capital, and entrepreneurship success amidst adversity due to exposure to camp settings (Ratten & Dana, 2019). The research field is presently embryonic with existing knowledge distributed across diverse and often disengaged academic spectrums, which adopt dissimilar concepts, sample features and methodologies. This makes it multifaceted for interested scholars to find guidance in identifying compelling and definite research interrelated to refugees and worse for those living in camps (Ratten & Dana, 2019). Figure 12 provides a conceptual framework on how refugees leave their home countries under adverse circumstances and enter host countries. Evidently, the frameworks commence with refugees experiencing adverse events before leaving their home countries in the form of violence, internal wars or conflicts, colossal abuse of human rights, including serious conditions disturbing public order, among others. Based on country context, host countries provide diverse conditions for refugees grounded on the adopted legal frameworks. Hence, depending on host countries regulatory frameworks, two possible options exist for refugees. Some refugees are positively integrated into host rural and urban communities while exercising all their rights and access to livelihood opportunities while other countries restrict refugees to camp settings with restricted rights and access to livelihood prospects. Inevitably, these two streams of integration lead to development of social capital for the two groups of refugees in diverse ways. For example, a less restraining regime that allows room for refugees' integration provides greater mobility, which is highly valued as refugees have greater access to supply chains including markets and jobs. This provides room for more social connections with diverse actors at different levels. To the contrary, refugees confined to camps are hampered by restrictive laws that hinder them from accessing various supply chains including markets and jobs. This limits their connections with actors outside the camp milieu thereby restricting their social capital to some extent.

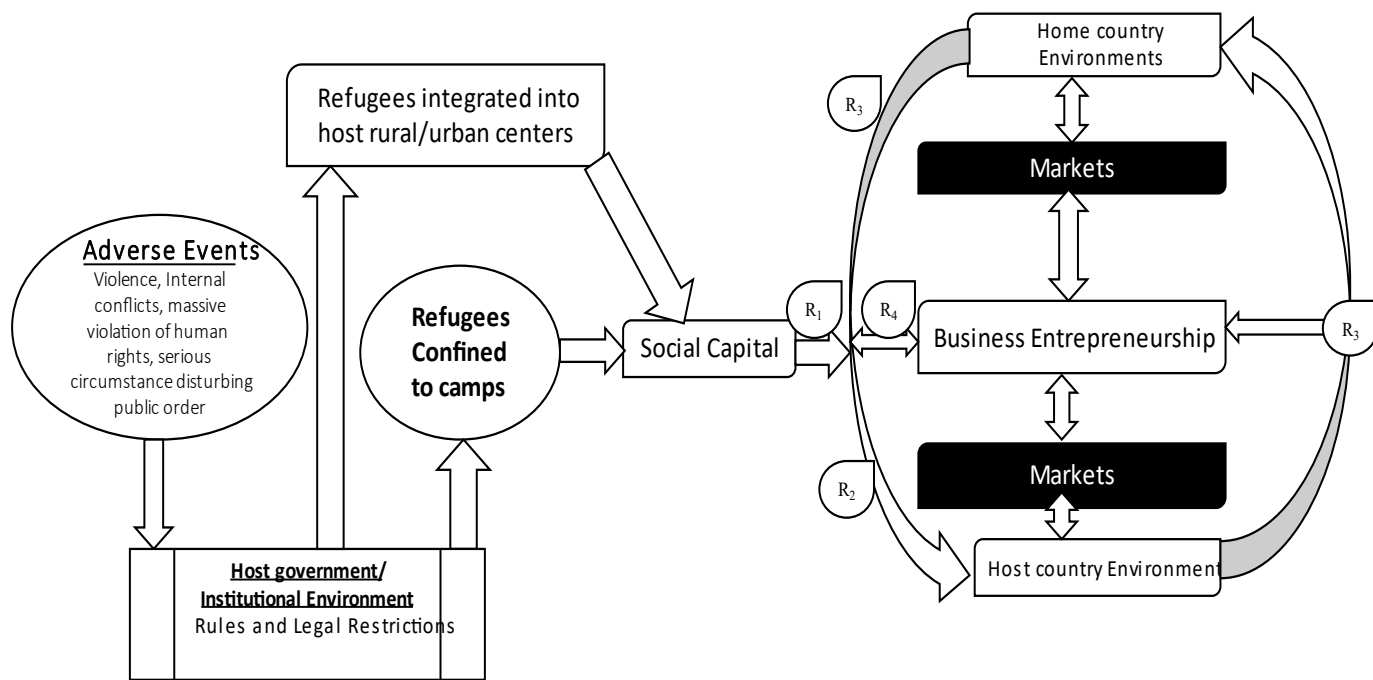
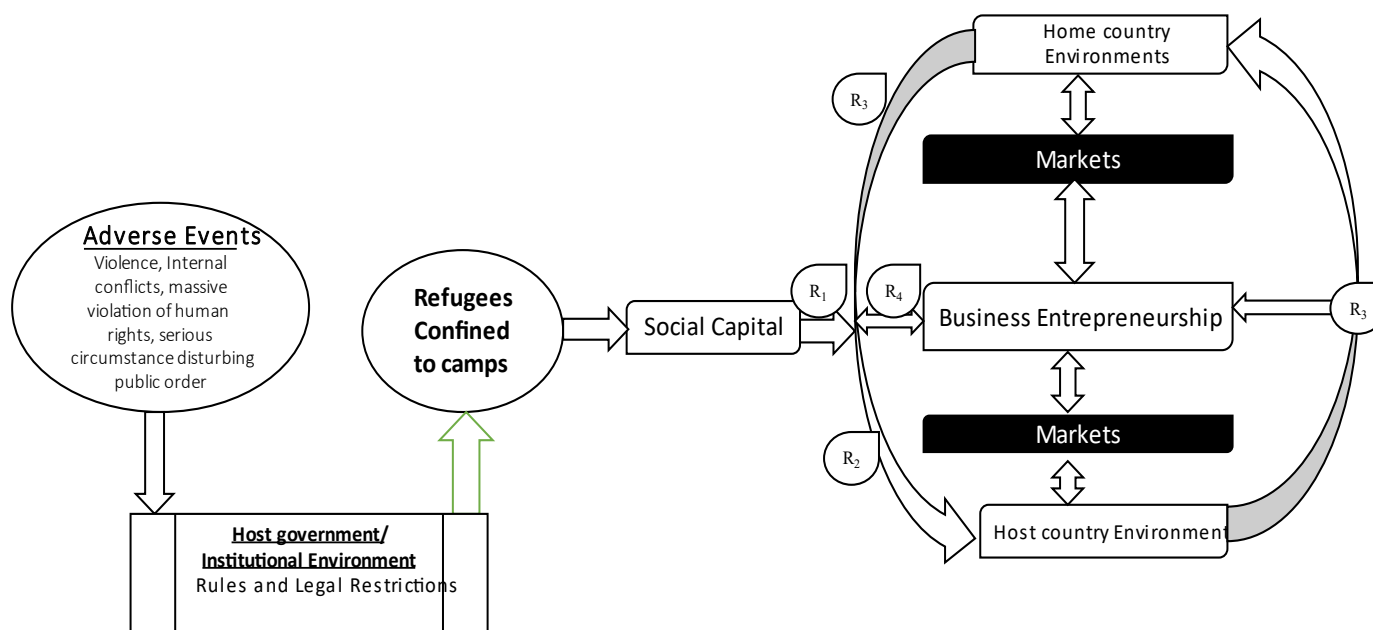


Figure 12: Conceptual framework of refugees' vs host countries' regulatory environments: Source: Author.

As depicted in Figure 13, which evolves from Figure 12, for refugees confined to camps, and hindered by restrictive laws with limited connections to actors outside the camp, the study investigates how social capital is attained by refugees to venture into successful business entrepreneurship activities amid adversity. The conceptual framework exhibits research questions that capture the nexus between social capital and entrepreneurship among refugees subjected to camps amidst adversity.



In R₁, the study explores how refugees living in adversity (confined to camps) develop their social capital in host countries with restrictive legal constraints. This leads to R₂ where the researcher explores how refugees manage to connect with the host communities in the host country environment to engage in business entrepreneurship within and outside camps. Some refugees confined to camps within restrictive legal frameworks break barriers by further engaging into successful entrepreneurship endeavours between host and home country environments. R₃ examines how refugees living in camps connect to facilitate business ventures between home, and host countries amid punitive restrictions. The study further dives into getting deeper intuitions on how markets, supply chains and distribution networks between host and home countries are connected to work for refugees along R₁ to R₄. This web of links provokes the researcher to further understand how social networks evolve among refugee entrepreneurs over time.

The rationale is for the researcher to comprehend how social capital is developed among refugees living in camps amidst adversity to promote business entrepreneurship between host and home countries. The study findings will provide an exposition to the process in which social capital and business entrepreneurship are developed among refugees to stimulate the propagation of business enterprises between host countries and home countries despite being subjected to strict regulatory conditions in camps.

Chapter Three: Methodology

3.1 Introduction

This chapter sets out the study framework, explaining the setting in which the study unpacked the research question, research paradigm and why it was pertinent for this study. In addition, research questions developed in this study were more open ended to allow room for development of new or refined questions to shape subsequent data collection. The chapter outlines the study design, data collection, analysis procedures, consideration of bias, and risks. The thesis adopted a qualitative approach to data analysis which is consistent with nascent theory development. This provided room for imminent data analysis to flexibly follow up on promising leads and abandon lines of inquiry that proved fruitless or less insightful. Data collection methods adopted provided openness to input from the field to identify and investigate key variables over the course of the study.

3.2 Study Context

Malawi is historically known for hosting refugees. The first influx was from Mozambique displaced because of the civil war (fought from 1977 to 1992) that erupted between the leading Liberation Front of Mozambique (FRELIMO) and Mozambican National Resistance (RENAMO). The war contributed to an influx of more than 1.2 million refugees' population in Malawi mostly living in settlements in the southern districts of Nsanje, Chikwawa and Mwanza (Boydell & Brewer, 2018; Onslow, 2016; Robert, 1992). When civil strife ended, many Mozambicans were efficaciously repatriated over the years. Nonetheless, Malawi continued hosting refugees from other countries in the Eastern Horn of Africa and the Great Lakes (EHAGL) region such as the Democratic Republic of Congo (DRC), Rwanda, Burundi, Somalia, and Ethiopia among others. The Government of Malawi (GoM) hosts these refugees at Dzaleka refugee camp with the core support provided by the United Nations High Commissioner for Refugees (UNHCR, 2021).

This study was conducted in Dzaleka (see Figure 14) refugee camp in Dowa district in Malawi, the central region with a total population of 772,569 hosts (MHS, 2018) around the camp where numerous entrepreneurship activities are undertaken by refugees. The camp, which was planned for a displaced population of 10 000 over a 200-hectares piece of land now accommodates over 86,000 refugees and asylum seekers.

Dzaleka refugee camp was at one time a notorious prison designed to chastise political dissidents of the then one-party dictatorship regime. All individuals who were vehemently or frivolously opposed to the tyrannical rule of the then life president, Dr Hastings Kamuzu

Banda, were subjected to a humiliating treatment, and unprecedented torture at the prison. Tales abound that those subjected to such types of prisons were forced to walk barefoot, crawl on bare hands and knees and run barefoot on the floors filled with sharp-edged broken glass bottles. The deep cuts they endured from broken bottles exposed them to infections and they suffered excruciating pain on their bodies that ate away their souls. The daily anguish of political prisoners unveiled high levels of stress that left them to die in prison silently and buried without the consent of family members in unknown geographical localities.

However, during the single party regime, refugees enjoyed freedom of movement, freedom to freely conduct their business anywhere, integrated with Malawians across diverse geographical localities and sometimes accessed employment despite reservations made to the 1951 convention existing on paper. These reservations were not strictly applied until after the dawn of the democratic dispensation. The emergence of democracy persuaded the first democratic president of Malawi, Dr Bakili Muluzi, to declare that all prisons that were built with the sole purpose of punishing political dissidents of the one-party regime be closed. The declaration resulted into Dzaleka prison converted into a refugee camp. The prison was turned into a camp in 1994. Much as the emergence of democracy brought celebrations to all Malawian citizens, it turned out to be the beginning of dusk for refugees as a decree was issued by the first and newly elected democratic president to send all refugees residing in various parts of the country to the camp, reinforcing the encampment policy.

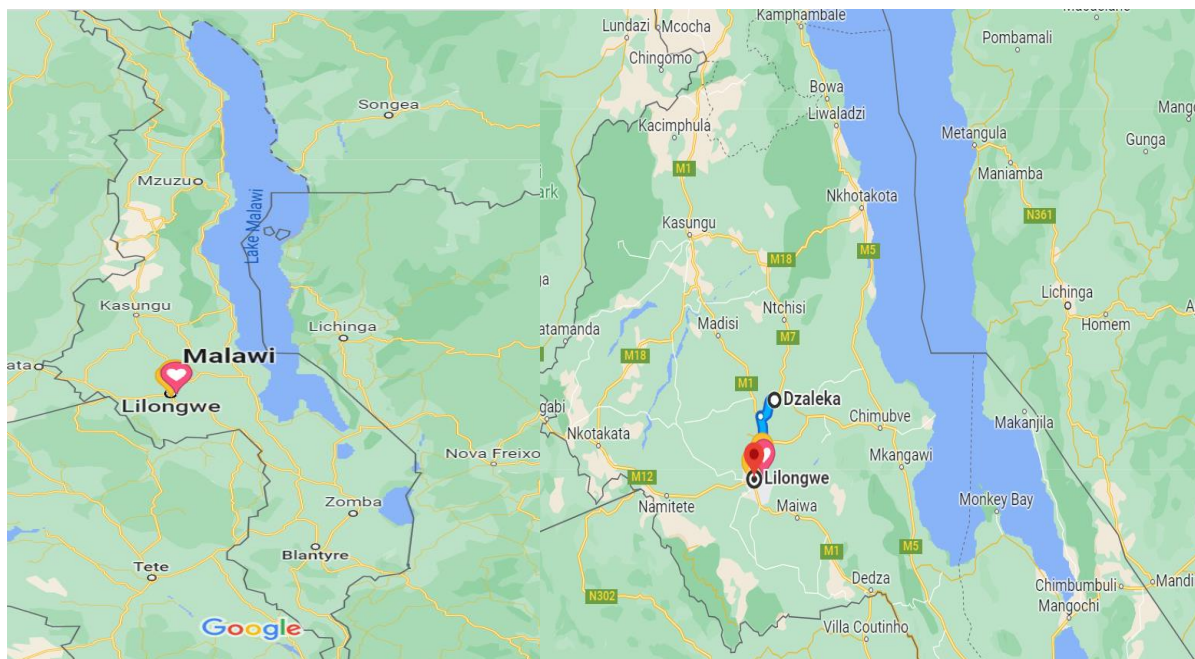


Figure 14: Map of Malawi and Dzaleka refugee camp: Source: Google Maps

3.3 Research Paradigm

Paradigms offer opportunities to translate thoughts or perspectives into realities that proposition different viewpoints (Burrell & Morgan, 2008). Burrell and Morgan (2008) proclaim that for someone to adopt a particular paradigm assumes viewing the world in a specific way and different paradigms offer different ways of seeing.

My paradigm of choice is pragmatic functionalist approach (Burrell & Morgan, 1979) which follows a problem-orientated approach to understanding society and solving practical problems. The paradigm facilitated deeper comprehension of the study in a way that generated knowledge. My research study aimed to unpack the grand challenge of the refugee situation by exploring how social capital is developed among refugees living in camps to promote entrepreneurship between home, third and host countries amidst adversity. Grand challenges are multifaceted problems with significant consequences, unfamiliar explanations, interlinked with evolving technical and social interactions (Eisenhardt et al., 2016; Gehman et al., 2018). My paradigm of choice assisted in examining and contributed to solving grand challenges by generating novel ideas, revealing processes, coping with complexity such as emergence, and equifinality, unpacking subtle constructs. In contrast with deductive research, my choice of research begins with research questions but without predefined constructs and theoretical relationships. This lack of a priori theory explores unusual settings and unexpected perspectives from the refugee situation being studied (Eisenhardt et al., 2016). This allowed me to dive deep into varied types of rich data and facilitating novel insights and enabling contextual comprehension of abstracts, unusual and emerging phenomena (Eisenhardt et al., 2016).

During the study period, I used the interview time to set the foundation in unpacking meanings behind contexts, follow-up on some questions and unload or comprehend deeper insights behind individual experiences expressed. This led the me to go deep into conversations with participants to comprehend, unpack meanings, develop intuition, and analyse the outcome of the conversation. I ensured that interesting cases unveiling revealing experiences were followed up with follow-up interviews. This corresponds to the pragmatic functionalist paradigm which are focused on comprehending society by delving into the depths of human awareness in the pursuit for essential meanings which underlie social phenomena. During the study, the knowledge was used to assist me to comprehend basis and source of social realism by delving into the depths of refugees' experiences especially those constrained to camps while undertaking entrepreneurship activities in the quest to grasp the fundamental meanings which underlie their social life.

3.4 Study Methodology

“In deciding the type of qualitative method to adopt, it is vital to have a clear theoretical goal and objective for any research study. This theoretical purpose rouses the choices made about research design” (Gehman et al., 2018:297). The methodological choice which is suited to this research study is an inductive qualitative case study methodology. This choice is indispensable because it creates a theory method package fit (Gehman et al., 2018) that culminates in a well-packaged theoretical contribution. It is the researcher’s understanding that study circumstances are divergent and necessitate the use of tools and strategies in different ways, but the development of good theory is inherently the result of rigorous methodology and relative, multiple-case logic (Gehman et al., 2018).

Qualitative research is a holistic approach that involves discovery as it challenges what is known by doing it creatively (Aspers & Corte, 2019; Corley et al., 2021). The study adopted open-ended questions to collect qualitative data from participants thereby providing opportunities for the researcher to unearth metaphysical ideas to life, making the study more compelling and trustworthy. Using qualitative data enabled participants to freely communicate their feelings and opinions using their own terminologies, permitting the investigator to collect data based on participants’ own personal experiences and expositions more closely. Through this methodology, the researcher envisioned understanding participants without targeting to find specific answers but instead anticipated to explore new enquiries and responses based on the topic to comprehend the meanings that participants give to their life (Najda-Janoszka & Daba-Buzoianu, 2018). The ultimate advantage of this approach is its wealth, which enables researchers to unload multi-layered, temporally unravelling circumstances and causative procedures in a comprehensive and sophisticated way (Graebner et al., 2012).

The methodological approach allowed the researcher to inductively build theory, in close interface with perspectives, meanings, and processes (Van Burg et al., 2022). As suggested, the scholar believes that four traits of entrepreneurship correspond well with the selected study methods, namely the inimitability, heterogeneity, unpredictability, and mundanity of entrepreneurial phenomena (Van Burg et al., 2022). In developing theories, qualitative research is known for its aptitude to cover relatively unexplored phenomena and extract novel theoretical categorisation in the form of concepts, process models and propositions (van Burg et al., 2022).

The researcher was persuaded that there was high prospect of developing a valid theory because the theory building process (Welch et al., 2013) was meticulously tied with evidence

from (Eisenhardt, 1989) the data collected from the beginning of the study to the end. The strength of this study technique is its ability to discover an extensive diversity of refugees' problems theoretically correlated to the phenomenon of interest that may not be known beforehand (Bhattacharjee, 2012). The emphasis of the study was on individual refugees living in camps amid adversity and their experiences towards the development of social capital that emanated into successful entrepreneurship. During the study, the qualitative methodology assisted the author by deeply understanding and discovering issues through synthesis of multifaceted issues (social capital, entrepreneurship, supply chain, and distribution networks) and developing a holistic picture of the topic under study (Creswell, 2012). A single case study was deliberately chosen to avoid temptations by the researcher to be engrossed in voluminously rich data that lacked simplicity of overall viewpoints resulting in losing a sense of proportion. This study design comprised one overall case study with multiple participants, with the individual refugee entrepreneur and other participants as the unit of analysis (Yin, 2014). The study relied on insights unpacked and comparative analysis made from study participants of different categories (refugee entrepreneurs, representatives of different stakeholders, hosts, refugees' communities, suppliers, and distributors).

The case study methodology adopted focused on comprehending the dynamics extant within single settings (Eisenhardt & Graebner, 2007) and one of its strengths noted during the process was its probability of generating novel theory as creative insights or intuitions arose from the juxtaposition of contrary evidence (Eisenhardt, 1989). The scholar observed that the strength of this research method was its capacity to unearth sprawling heterogeneity of social, cultural, and political factors theoretically linked to the phenomenon of interest that is often not known beforehand (Bhattacharjee, 2012). The scholar noted during analysis of scholarship conversations that the topic under study was a grand challenge that worked better with qualitative methods as the refugee situation remains a complex phenomenon with considerable implications, unknown solutions, and evolving while involving technical and social interactions (Eisenhardt et al., 2016).

This study explored deep insights from various participants and looked for patterns among variables that can be generalised to broader populations of interest. Hence, the study explored unfamiliar settings and unpredicted perspectives. Through induction, the scholar exercised flexibility by allowing for new, unanticipated, context-rich empirical observations to occur during the entire period of the study (Corley et al., 2021). The emphasis of the study was on individual refugees living in camps and their experiences towards the development of social capital that emanate into successful business entrepreneurship activities. The methodology

assisted the scholar by deeply embedding into understanding and discovering issues through synthesis of complex issues and developing a holistic picture of the topic under study (Creswell, 2012). As proclaimed in scholarship conversations, the scholar agrees that “deep” or “classic” single case studies are capable of developing paradigms or challenging paradigms if they are rich in contextual insights of the dynamics of phenomena (Piekkari et al., 2009).

3.5 Sampling

The study adopted purposive and snowball sampling methods because these approaches have been shown to be efficient strategies for sampling due to particularity and sensitivity of the topic and have been extensively used in qualitative research (Browne, 2005; Cohen & Arieli, 2011a; Goodman, 2011; Perez et al., 2013).

Purposive sampling was employed in the study with the aim of increasing the depth of understanding and maintaining rigor (Valerio et al., 2016). The researcher purposively selected participants who were engaged in business entrepreneurship within the camp, outside the camp and those trading between host and home countries to participate in the study. Purposive sampling selected participants that were most likely going to provide suitable and useful information (Campbell et al., 2020a; Palinkas et al., 2015; Suri, 2011). The reason for adopting a purposive strategy assumed that, given the aims and objectives of the study, individuals may hold diverse and significant views about the concepts and issues in question and therefore needed to be included in the sample (Campbell et al., 2020a; Pornparnomchai & Rajchamaha, 2021; Valerio et al., 2016). Stratified purposive sampling technique was adopted to recruit or select specific groups of participants to be part of the final sample. The sample was stratified by the characteristics of the participant (refugee entrepreneurs operating in the camp, refugee entrepreneurs operating in the camp and host community, refugee entrepreneurs operating between host, third and home countries, customers, suppliers, stakeholders, and distributors) with each strata bearing a number (Campbell et al., 2020b).

Snowball sampling refers to an enrollment technique where existing study members are encouraged in turn to refer acquaintances of their social network to the study (Perez et al., 2013). Snowball sampling is a distinct method of convenience sampling which has been confirmed to be exclusively convenient in conducting research in marginalised societies (Cohen & Arieli, 2011b).

The selection of refugees’ entrepreneurs in this study was guided through referrals to any refugee engaged in entrepreneurship, who is officially registered with UNHCR and the Malawi Government, resides in a refugee camp, and does not hold any passport or Malawian

citizenship. While administering questionnaires to participants, the researcher deliberately made further enquiries to specifically map out various refugees who ply various forms of entrepreneurships in Dzaleka camp, other regions in Malawi and across borders through referrals. To triangulate information from the refugee entrepreneurs (see Table 1), the study also interviewed customers (host and refugees), stakeholders from government, UN agencies and NGOs working in the refugee camp, suppliers or distributors, and host business competitors (entrepreneurs working in the camp market, host community and in cities). The researcher ensured that trusting relationships with participants were developed before and during continuous engagements to gain in-depth and revelatory accounts of issues through constant communication through phone calls, WhatsApp, Facebook, virtual meeting apps, among others.

In determining the sample size, for this qualitative study, there was no consensus and “hard rules” adopted with respect to the exact size of a proper sample including saturation (Bauer & Gaskell, 2000; Boddy, 2016; Hennink & Kaiser, 2022; O’Reilly & Parker, 2013; van Rijnsoever, 2017). I focused on quality insights the study unraveled by matching participants characteristics with the relevant entrepreneurship ventures tied to the objective of the study. I aimed at a sample that supported evaluation patterns in data sets categorized in various thematic areas exploring the how and why rather than what until no new surprises unfolded.

Key to the sample and saturation points were the scope of the study, research questions, heterogeneity, or special groups (refugees) of the studied population (refugee entrepreneurs operating in the camp, refugee entrepreneurs operating in the camp and host community, refugee entrepreneurs operating between host, third and home countries, customers, suppliers, stakeholders, and distributors) to describe the phenomenon under study using the methodology adopted. I also scrutinized the appropriateness and adequacy of the data collected from the sampled participants among others thereby spawning more creating thinking and analysis. This was achieved through the depth and breadth of information collected for data analysis and development of conceptual frameworks until no more data was required due to repetitiveness or indications of new data not shedding any further light on the issue under investigation. I explored how many themes and concepts were identified based on the population sampled until adding more participants to the study did not yield in obtaining additional perspectives or information or reached a point of diminishing return. Similarly, repetitive interviews with the ten final participants did not necessarily add anything to the theory or framework developed despite coining the same research questions using different angles including unpacking questions using business entrepreneurship stories. Hence, data collection stopped by using

personal judgement that fewer surprises may emerge if any and no more emergent patterns will be established outside the data collected (Bauer & Gaskell, 2000) despite the fact that guidelines for judging the sample size are often implicit. Pragmatically, I was convinced that qualitative research is largely an interpretivist endeavor that requires flexible creative thinking, experience, and tacit knowledge while exercising all transparency required in the process of data collection and analysis.

3.6 The Interview Process

Before data collection, the scholar was aware that recruiting study participants might prove challenging as the study focused on refugees restricted to camps while illegally engaging in business entrepreneurship activities outside the camp and across borders. For refugees plying their businesses beyond the camp setting (camp, host and across borders), the sensitivity of such business ventures deemed illegal by the host government required the scholar to use tactical strategies in recruiting participants to respond to key interview questions. Hence, the scholar ensured that apart from purposively selecting the initial sample to kickstart the interview process, snowballing that utilised business social networks was critical to access those engaged in business entrepreneurship activities through referrals to either groups or individual networks. This was a very decisive and complex time as the Government had issued a first decree during the study period to relocate all refugees unlawfully operating their businesses outside the camp. The first decree which was issued in April 2021 was challenged with a court injunction (see Figure 15) by a community of refugees who sought a judicial review on the government decision. Nevertheless, the high court ruled in favour of the Government decision making the Government issue a second decree and giving timelines for relocation of all refugees operating outside the camp (30th November 2022 for refugees living in rural areas and 1st February 2023 for those living in urban areas) to go back to the camp or face tough measures including arrest, detention, and deportation. This brought more complexity during data collection exercise making the researcher devise tactical strategies that did not associate the author with the orders made by government.

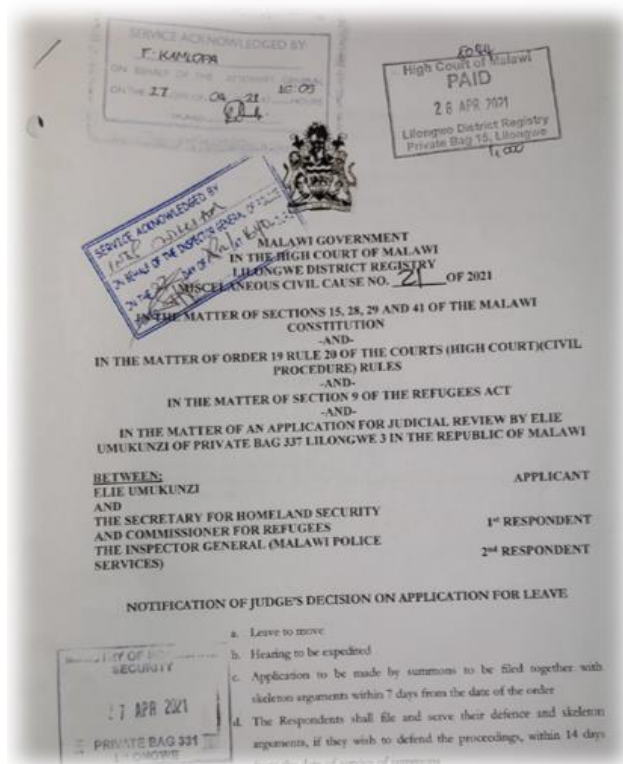


Figure 15: Court Injunction and Refugees Relocation Controversies

3.7 Interview Design Plan

In the study, a sample of sixty (60) participants was proposed. However, before commencement of the interview process, the scholar designed a sample with intention to commence with eight participants where one from each category would be purposively selected from refugees' entrepreneurs confined to camp, camp-host entrepreneurs, transnational entrepreneurs, stakeholders, customers, host business competitors, distributors, and suppliers (see figure 16).

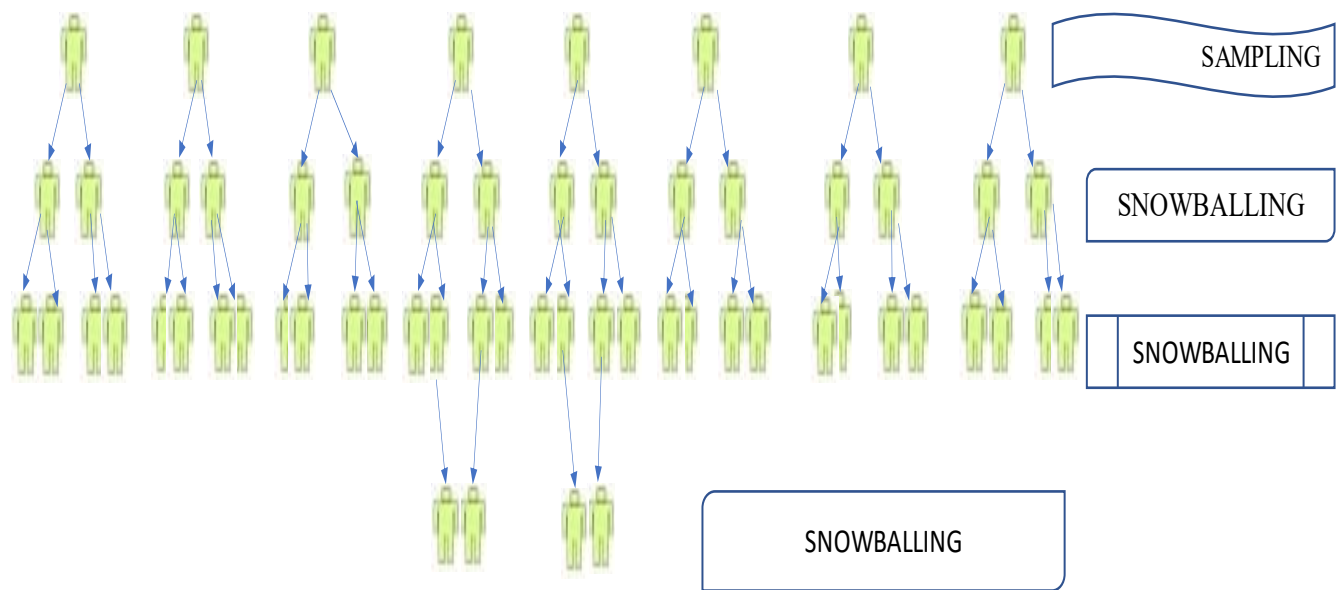


Figure 16: Interview Design Plan: Source: Author

After laying the groundwork with the first round of interviews to involve eight participants, the assumption was that the process of interviewing would proceed into the next round using snowball sampling by targeting two referrals from each participant in each category that participated in the first round (drawing a total of 16 participants in the second round). This entailed that the first and second round sampling results culminate into a total of twenty-four (24) participants (eight drawn from the first round and 16 in the second round). Subsequently, each participant in the second round makes a simultaneous chain of two referrals from the circle of individuals who are either known or connected to them (personal networks). Then the third round creates a total referral network of fifty-six (56) participants. The final round would then be concluded with four participants who would be identified by participants with wider chains of networks comparative to others. However, for planning purposes, the midpoint participants would be selected to represent individuals with more network connections than the rest of participants (as exhibited in Figure 16).

3.8 The Pragmatic Interview Process

The pragmatic data collection process commenced with a pilot test to five purposively selected participants. The intention was to reconnoiter challenges with the questionnaire design in terms of terminologies or language and make required modifications without any alterations to the meanings of the questions in the questionnaire. The motivation was to make the questionnaire as simple as possible for participants to comprehend. Amendments were made

without losing a single meaning of the words used. For example, a key component was the simplification of meanings and use of terminologies such as social capital, adversity, transnational entrepreneurship, and entrepreneurship. The scholar noted that some participants confused the terminology “social capital” with financial capital to kick start their business while some wanted clarifications to words such as adversity, transnational entrepreneurship, and entrepreneurship. To eliminate communication glitches and improve lucidity, these words were simplified with terminologies such as connections/trust, linkages, harsh conditions, cross border business or trade and business activities with the intention of not losing the meaning. Since most participants spoke Chichewa, Swahili, Kinyarwanda and French, some questionnaires were translated to adapt into stated language versions. A professional translator available within the camp and familiar with all the languages spoken was engaged to undertake the translation and review process of questionnaires. The pilot test involved the use of the translated versions and made necessary amendments where possible. A pilot test of the questionnaires was done alongside the researcher, professional translator, and research assistants to ensure that correct data was collected during actual interviews and necessary changes made where appropriate. Research assistants engaged were those already trained, incentivized, and engaged by various stakeholders in the camp including Government, international organizations, and UN agencies. These were recommended to the researcher by Government, UN agencies including stakeholders and community leaders from the camp and host community. The researcher used this a key opportunity as the team was trusted within the refugee’s community including surrounding hosts. They were also engaged in monitoring and evaluation of various projects undertaken by stakeholders in the camp. To produce more clarity to participants during the pilot interview process, words such as membership to a community, local authority and trust were used to establish connections to groupings. This led to further modifications to specific segments of the questionnaire without distorting its meanings.

As proposed, the first step was to identify eight participants to kickstart the interview process. As stated above, the study commenced during the sensitive period of strict reinforcement of the encampment policy where refugee entrepreneurs were ordered under decrees by Government of Malawi to restrict their business operations to Dzaleka refugee camp. This comprised first phase when the first decree was issued and second phase when the court injunction was uplifted, and a second decree issued. In April 2021, the Government of Malawi issued a decree that forced all refugees operating in various localities across the country to return to the camp. Refugees secured a court injunction against the decree through a judicial

review case number 18 of 2021. However, the Government applied against the injunction which was vacated on August 12, 2022. Despite the court injunction in place, the Government still forced refugees illegally plying their businesses in various localities across the county back to the camp. This was followed by the Ministry of Homeland Security's notice which set November 30, 2022, and February 1, 2023, for refugees in rural and urban locations to move to Dzaleka refugee camp.

This required strategies extraordinaire to engage refugees to open-up as much as possible as any engagement that required unpacking information in detail was perceived as part of the Government intelligence mechanism to restrict their business operations further. However, the scholar developed a strong bond through constant contacts and assurances with participants who overtime consolidated their trust and flexibly shared information without any suspicion. The use of research assistants reinforced this trust because research assistants and interpreters worked closely with refugees and with a variety of organizations within the camp and regularly interacted with refugees' entrepreneurs and the rest of the community including hosts. Apart from being recruited, trained, and engaged by INGOs, Government and UN agencies, the research assistants were from within the camp settings and trusted by host communities as well. The researcher retrained data collection research assistants by walking them through questionnaires and methods of data collection. The researcher retained his close engagement with research assistants during data collection to ensure they captured the right information without losing track and context. During data collection process, it was noted that most refugees' business entrepreneurs within the camp setting engaged host business partners, proxies, and middlemen to undertake their business entrepreneurship activities beyond the camp setting. This was aimed at avoiding illegal movements and ensuring legal dealings in undertaking business entrepreneurship ventures outside the camp, among host communities, across the country and beyond country borders. This made the researcher to complement the recruitment of refugees' business entrepreneurs with business proxies, business partners, and middlemen as they furnished the researcher with more information than refugees' entrepreneurs themselves. Business proxies were hosts who obtained commission for trading commodities on behalf of refugees outside the camp and across borders. Middlemen were hosts engaged in selling, transportation, and supply of commodities to refugees' entrepreneurs. Business partners formally entered into an agreement with refugees' entrepreneurs to undertake business entrepreneurship activities while holding shares in the business.

The pragmatic data collection process commenced with eight (8) participants as proposed in the design plan, but busy schedules of selected participants did not yield the

proposed outcomes of the recruitment strategy to maintain one participant from each category. Hence, the first phase comprised six refugee entrepreneurs and two refugees' customers.

The six participants (6) comprising three camp-based and camp-host entrepreneurs made two referrals each as anticipated resulting in the next round of twelve participants (12). This comprised of four (4) refugee camp entrepreneurs, four (4) refugee-host entrepreneurs, one (1) middleman, one (1) business partner one (1) business proxy and one (1) customer. The third round of referrals stemmed from eight participants among the twelve (12) participants who made twenty-seven (27) referrals comprising of four (4) business proxies, two (2) middlemen, three (3) customers, five (5) business partners, three (5) suppliers or distributors, five (5) host business competitors and two (3) transnational entrepreneurs. Before commencing with follow-up interviews to selected participants that provided more interesting and pitching information, the last batch of eleven (11) participants from a total of twenty-seven participants referred a total of nineteen (19) participants comprising five (5) business partners, four (4) proxies, two (2) customers, two (2) suppliers and four (4) stakeholders. This tilted the design plan to the one exhibited in Figure 17.

The final sample comprised of 64 participants from various groups including key refugees' entrepreneurs operating business within the camp setting (restricted to the camp), camp to host entrepreneurs (operating within the camp, camp host environment and across the country) and across borders.

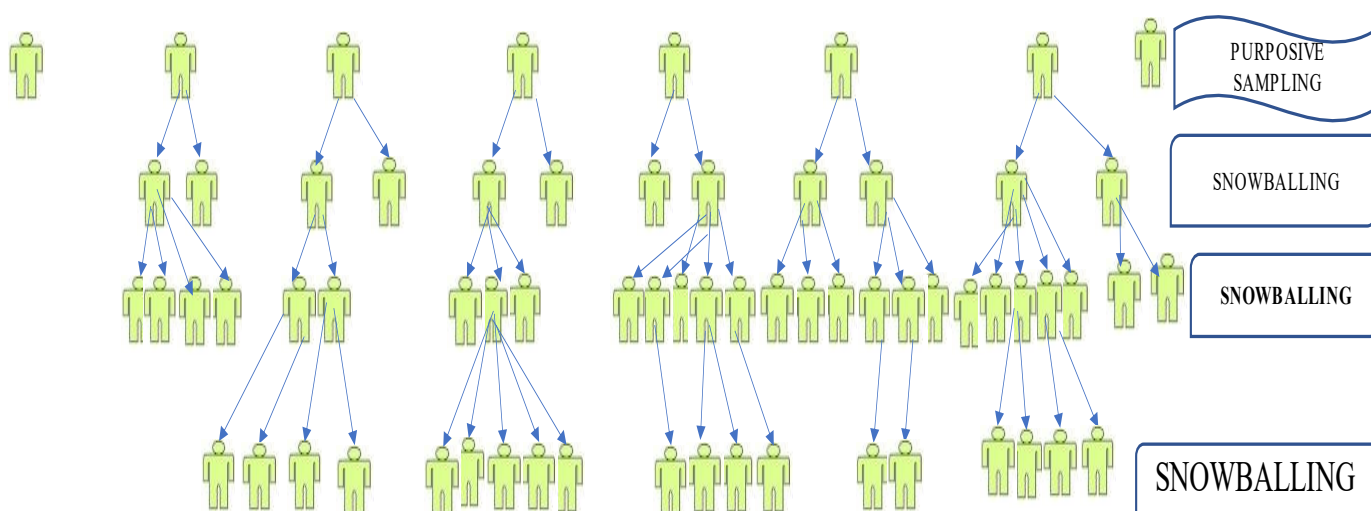


Figure 17: The pragmatic Interview Process: Source: Author

The researcher made sure that issues of diversity were covered by including women as part of participants in various categories. Where the researcher felt that the largest number of men were represented in a referral category, deliberate efforts were made to participants making referrals to include women so that they were equally represented. Hence my final sample encompassed sixty-four participants from across refugees' entrepreneurs confined to the camp, refugees' camp co-host entrepreneurs (operating between the camp and host country), refugees' transnational entrepreneurs, key stakeholders, refugees' and host customers, host business competitors, key distributors or suppliers, business proxies, business partners, and middlemen. Apart from interviewing the sixty-four participants, the researcher made twenty follow-up interviews to 10 key participants to confirm information collected and get more detailed information on certain issues related to establishment of social capital within the camp, between hosts and across borders including supply chain networks. Since the researcher was buried in a mass of data, it was important to zero in on some critical insights that required more clarity and further engagement with key participants who comprised refugees' entrepreneurs, business proxies, business partners, suppliers, and host business competitors.

As described, snowball sampling therefore relied on the characteristics under study being social and participants sharing with others the distinctiveness of features under the investigation of this study (Browne, 2005; Faugier & Sargeant, 1997). In the process of increasing the network of referrals, the scholar became embedded in some networks of key interest by building stronger connections and trust through constant engagement with some selected participants. These participants who held critical and revelatory information became more open in the process and further probing was done to deeply understand the context of the study. Key to these were those that provided ultimate information on how connections, networks and social capital develop within the camp, how they connected with host communities and how participants managed to break barriers of cross-border trade despite being subjected to stringent camp conditions.

Table 2: Sample Selection and Categories of Participants

CATEGORY OF PARTICIPANTS	NATURE OF BUSINESS	LOCATIONS	GENDER	#PLANNED	ACTUAL#
Refugees' Entrepreneurs confined to the camp	Trading, Shops, Hawkers, Restaurants, sewing and Farming	Dzaleka Refugee Camp	4F,8M	10	12
Refugees' Camp-Host Entrepreneurs—operating between the camp and host country (including partners, proxies, and middlemen)	Transportation, traders, shops, restaurants, drinking joints,	Dowa-Dzaleka, Lilongwe, Mzuzu, and Blantyre	2F, 10M	14	12
Refugees' Transnational Entrepreneurs (including partners, proxies, and middlemen)	Transportation, traders, shops, restaurants, drinking joints,	Dowa-Dzaleka, Lilongwe, Mzuzu, and Blantyre	3F, 11M	10	14
Stakeholders Representatives (NGOs, UN agencies and government working in the camp)	N/A	Dzaleka Refugee Camp	2F, 4M	5	6
Refugees' customers	N/A	Dzaleka Refugee Camp	4F,4M	10	8
Host Business competitors	Traders, shops, drinking joints, and commodity suppliers.	Dowa-Dzaleka, Lilongwe, Mzuzu, and Blantyre	2F, 3M	5	5
Key Distributors/suppliers	Manufacturers, transporters, and commodity suppliers.	Dowa-Dzaleka, Lilongwe, Mzuzu, and Blantyre	3F, 4M	6	7
GRAND TOTAL			20F, 44M	60	64

KEY: M=Male; and F=Female

3.9 Data Collection and Analysis

3.9.1 Data Collection

Data collection methods incorporated the collection of primary data with a variety of qualitative information. Primary data collection periods lasted between 30 minutes-2 hours for interviews to understand and interpret participants' insights on the meanings of the study topic and questions. Recurring engagements with sampled participants occurred to gain cross-validated, deeper insights (through recurring interviews and observations) and exhaustive account of issues related to the phenomena under study. After reaching the sampled target of sixty-four (64) participants, the researcher made twenty (20) recurring engagements with ten (10) key participants who provided intuitive information about the study that required second thoughts and further insights. Considering that data formed the foundation the research study, the scholar collected as much data as possible through such recurrent engagements to unpack

some puzzles established during the data collection process including direct observations (which formed part of the note making process) in their places of business. The scholar accomplished this by construing through the data collected, identifying confounding patterns and following up with some participants (refugees' entrepreneurs, business proxies, business partners, suppliers, and host business competitors) who supplied baffling data to collect more information supported with observations to assist in unpacking the puzzles. Data collection was attained through semi-structured in-depth interviews, and study participants' observations over the course of one year to lead the interviews to offer greater degrees of consistency while simultaneously tolerating some liberty to discuss emerging themes (Barrett & Twycross, 2018; Moser & Korstjens, 2018). This allowed participants to share exhaustive explanations of their connections and interactions (social capital) with each other and how they conducted their businesses with the marketplaces (host and home countries). In-depth interviews were recorded to help the researcher undertake further reviews and deeper analysis during data analysis phase while returning to participants to seek clarity on certain issues through follow-up interviews, observations and shadowing. Observations were done alongside interviews, and this continued during recurring interviews on analysed phenomenon that brought new insights in the data collected.

During data collection, the scholar and research assistants ensured that the voice of participants was dominant and occupied a fundamental position in the research process. This was achieved by allowing participants to freely express themselves without interruptions while at the same time guiding them that they don't go off the topic under discussion. This spontaneously allowed participants to voice issues considered pertinent to them (Azungah, 2018). The researcher and research assistants ensured that they built a positive atmosphere during the data collection process with participants by using safe spaces. Safe spaces during the interview process provided comfortability and created opportunities for participants to disclose their viewpoints about the phenomenon under inquiry without the researcher compelling any predetermined impressions and opinions on them (Azungah, 2018), leading to untangling of some puzzles in the study. This approach helped unravel more than can be detected by mere observations.

In consolidating data collection to develop nascent theory, the researcher used multiple participants (refugee entrepreneurs, business proxies, business partners, middlemen, host business competitors, host community customers, refugee customers, distributors or suppliers, and representative of stakeholders) to allow for cross-validation of information supplied by different sources of participants. The rationale was to increase credibility and get more holistic

perspectives on how refugees develop social capital and engage in successful business entrepreneurship activities amidst adversity. In one of the questions framed, participants were given an opportunity to visually or graphically demonstrate how they developed social capital within the camp and beyond for them to successfully undertake business entrepreneurship activities within the camp, between camp and host and across borders. This was meant to comprehend how refugees' businesses thrived despite living under tough legal restrictions through the encampment policy and restricted freedom of movement.



Figure 18: Some Interview sessions by research assistants; Source: Author

Participants who failed to illustrate the information graphically on paper were asked to explain how this happened and the researcher and research assistants translated information into a graphical format which was confirmed by the participant. After seeing the diagram, some participants corrected the diagram by either adding more information or deleting some processes. This was accompanied with some observations in the same natural setting based on content provided especially for entrepreneurs where I accompanied them to their trading places or business as we were emersed in deep conversations along the way. Accounts of passive and active observations were recorded as notes and used as tools for development of critical analysis and arguments against accounts made by participants including actions made by Government and key stakeholders managing refugees' affairs. Comparisons of observations were made between accounts of participants and reality. Observations also helped the researcher in gaining intuitive understanding of the meaning of the data collected.

Questions were constantly restructured through the entire data collection period without losing meaning to guarantee clarity and to convey the equivalent meaning to participants. The interviews were conducted in Dzaleka refugee camp, Lilongwe city in the central region of Malawi, Mzuzu city in the north and Blantyre city in the south. Participants' referrals in Dzaleka refugee camp revealed that some refugees' entrepreneurs were illegally and successfully operating their businesses not only in Dzaleka refugee camp but also in the three major cities and other districts across the country.

The researcher engaged a consultancy firm based in Lilongwe, Malawi for transcription of all audio data collected. The transcription company engaged individuals who were professionally proficient in Lingala, Kiswahili, Chichewa, French and Kinyarwanda. Based on recorded verbal accord from participants, recorded interviews were subsequently transcribed and translated into English following each stage of data collection. This assisted with discovery of any inconsistencies between the researcher and translator questions and the participant and translator responses as part of data analysis.

The researcher anonymised all the audio files sent to the consultancy firm and ensured that the firm adhered to ethics and confidentiality by asking them to sign an agreement. The consultancy firm was advised to erase all documents and audio recordings in their computers immediately after transcriptions were finalised and accepted for quality assurance.

Table 3: Coding and Analysis of participants

PARTICIPANTS TYPE	LOCATION	GENDER	#OF PARTICIPANTS	PARTICIPANTS CODES
Refugees' Entrepreneurs confined to the camp	Dzaleka Refugee Camp	4F,8M	12	RCE 1-12
Refugees' Camp-Host Entrepreneurs—operating between the camp and host country (including partners, proxies, and middlemen)	Dowa-Dzaleka, Lilongwe, Mzuzu, and Blantyre	2F, 10M	12	RCHE 13-24
Refugees' Transnational Entrepreneurs (including partners, proxies, and middlemen)	Dowa-Dzaleka, Lilongwe, Mzuzu, and Blantyre	3F, 11M	14	RTE 25-38
Stakeholders Representatives (NGOs, UN agencies and government working in the camp)	Dzaleka Refugee Camp	2F, 4M	6	GS 39-40 NGS 41-42 UNS 43-44
Refugees' customers	Dzaleka Refugee Camp	4F,4M	8	RC 45-52
Host Business competitors	Dowa-Dzaleka, Lilongwe, Mzuzu, and Blantyre	2F, 3M	5	HBC 53-57
Key Distributors/suppliers	Dowa-Dzaleka, Lilongwe, Mzuzu, and Blantyre	3F, 4M	7	KD 58-61 KS 62-64
GRAND TOTAL		20F, 44M	64	

KEY: **GENDER:** M=Male; and F=Female; **CODES:** RE-Refugees Camp entrepreneur; RCHE-Refugee camp Host Entrepreneur; RTE-Refugee Transnational Entrepreneur; GS-Government Stakeholder; NGS-NGO stakeholder; UNS-UN stakeholder; RC-Refugee customer; HBC-Host Business Competitor; KD-Key distributor; KS-Key Supplier

3.9.2 Data Collection, Coding and Analysis

Data analysis used three stages of analysis: (1) open coding to create first-order categories linked to refugee entrepreneurs, (2) axial coding to generate second-order themes from the first-order clusters, and (3) combining and conceptualising from second-order themes into key dimensions (Neale, 2021).

Before engaging professional transcribers, the researcher listened to all recordings facilitated by research assistants to understand the context, questions that required quick modifications and the flow of the research context based on questions asked by research assistants. The next step was to make necessary adjustments where appropriate and engage with research participants to follow the new and improved outline of asking questions. After attainment of satisfaction from amendments, the researcher continued to listen and transcribe a second set of data to understand the flow of information from participants, the level and quality of information being presented, and insights being provided in the process. After the researcher was convinced by the depth of information and insights being uncovered, he engaged a

professional transcriber to complete all the sets of data for transcription, analysis and interpretation including follow-ups where new and interesting pieces of information was being revealed. The professional data transcriber worked collaboratively with the professional translator for all languages spoken in the camp to ensure that the interpretation was captured according to meanings conveyed by participants. At the end of the entire transcription and interpretation process, the transcriber was requested to hand over all relevant materials transcribed to the researcher and delete all content in their computers. This process allowed the researcher to commence the coding and analysis process.

3.9.2.1 Stage One: Open Coding and Analysis

Data collection, coding and analysis processes were reiterative. At the preliminary stage of data coding and analysis, the researcher was immersed in large volumes of data and was not sure where to start. Hence, the researcher commenced with coding all data that looked thought-provoking to code and ended with large volumes of data. The researcher grouped data based on various thematic areas as mirrored in study questions. Any novel themes that stemmed from participants' discussions were categorised into successive themes. Despite cataloguing data collected in several thematic areas, the researcher was overwhelmed with the number and multiplicity of codes, themes and simultaneous procedures adopted to analyse data.

Data coding and analysis commenced with the first instruments of data collected. The process continued for the rest of the data collection period to capture intuitions, theoretical tracks, and reflections based on the evolving research questions. The rationale was to visualise if the large volumes of data captured made any sense to the topic being studied at the earliest possible stage of data collection. Visualisations of these large volumes of data took the form of developing word frequencies, concept maps and mind maps to decipher how theory may develop from the large volumes of data collected. The first visualisation to provoke insights and intuitions about data being collected was done at 50% of total data collected and coded to understand words that appeared most frequently and whether they made sense to the topic under study. As noted in Figure 19, after coding 50% of the data collected, the frequently occurring terms included business, refugees, camp, host communities, products, entrepreneurship, across borders (transnational), suppliers, markets, partners, distributors, and connections (combined with networks) as frequently occurring words, among others.

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Figure 19: Data Visualisation at 50% using word frequency: Source: Author

This visualisation compelled the author to move to the next step of visualisation using mind maps to understand how refugees living in adversity and confined to camps developed their social capital to undertake successful business entrepreneurship ventures. The 50% of the data collected resulted in the development of an NVIVO mind map that led to the development of a rough sketch in Figure 20 depicting early insights on how refugees thrived in adversity despite being subjected to legal constraints.

Social Capital Development and Business Entrepreneurship

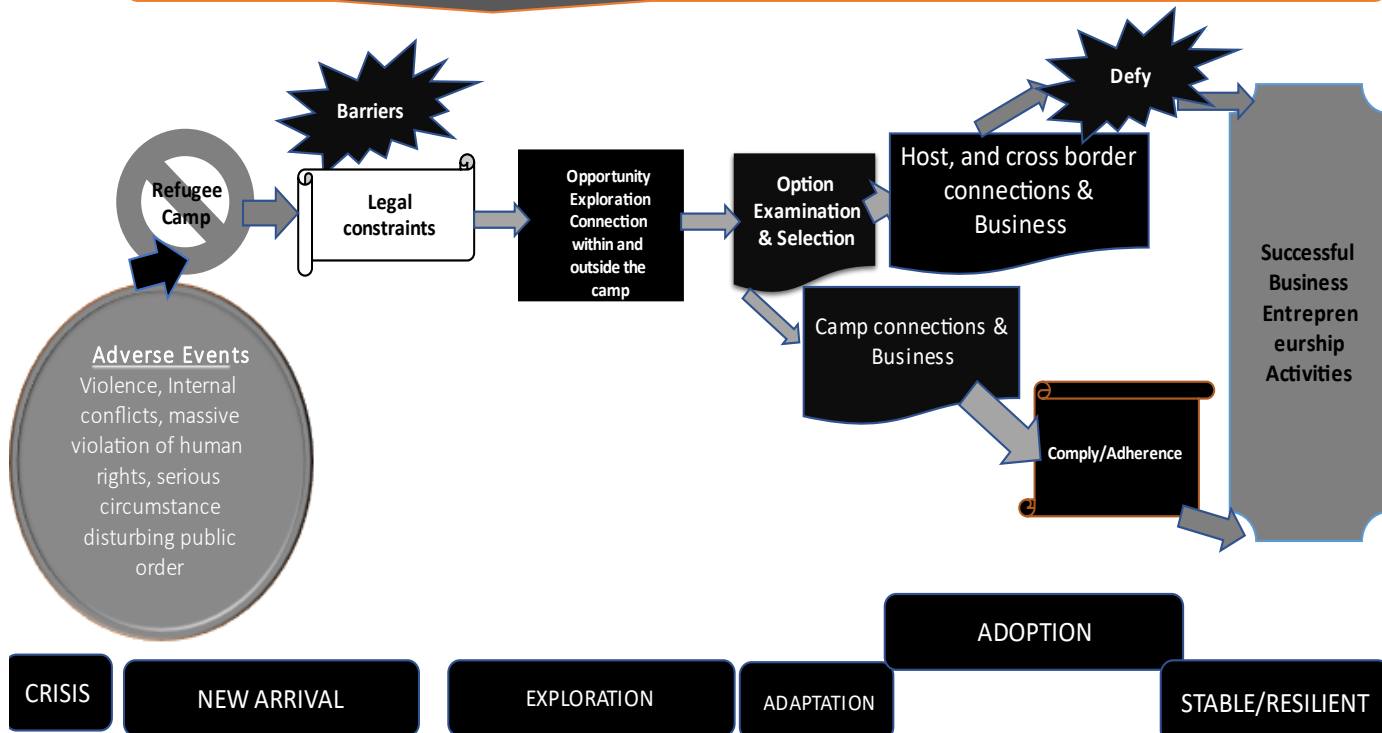


Figure 20: Early Mind map insights during data analysis.

Based on early insights of data collected, two successful business entrepreneurship pathways emerged for refugees' entrepreneurs living in Dzaleka refugee camp that included host country entrepreneurship and transnational entrepreneurship. Under each of these pathways, entrepreneurs selected a modality of doing business (legal barrier compliant or breaking legal barriers) based on livelihoods camp conditions they were subjected to, profitability of business ventures and resilience they developed in the camp to overcome or endure barriers. The social capital developed depended on the type of pathway and choice of modality of doing business to succeed in business entrepreneurship ventures. For refugees entrepreneurs to succeed in the camp settings, they needed to either defy the legal barriers or comply.

During preliminary data analysis in the first phase, the scholar was immersed in data analysis and processing to make logic of the whole set of data, comprehend what is going on (Morse et al., 2002) through reflexivity, broad-mindedness and following the rationale of participants' accounts. Further analysis of transcripts made the scholar begin to identify key concepts and themes to form the second phase using research questions as the lenses. The researcher applied inductive qualitative analysis by working exclusively from the participant's experiences. Analysis involved exhaustive interpretations of raw data to derive concepts and

themes. It involved going through data line by line meticulously and assigning codes to sections of texts as concepts unfolded (Azungah, 2018). This was a recursive procedure that encompassed moving back and forth between data analysis, data collection, and literature to make sense out of emergent concepts. Accounts of passive and active observations were recorded as notes and used as tools for development of critical analysis and arguments against accounts made by participants including actions made by Government and key stakeholders managing refugees' affairs. Comparisons of observations were made between accounts of participants and reality. Observations also helped the researcher in gaining intuitive understanding of the meaning of the data collected. The researcher is persuaded that findings of this study arose directly from the analysis of the raw data, not from a priori expectations (Azungah, 2018).

The conceptual framework was used as a mere guide during data analysis which evolved with emerging themes and changed based on collected data from participants through repeated interactions. NVIVO, a qualitative data analysis software was used to code, organize, and analyze data that was collected during fieldwork. The software made it easier to reshape and reorganize coding and node structures quickly. Scholars agree that nodes created by NVIVO offer simple to work with structures that help facilitate the discovery and deciphering of themes (Alam, 2020; Bazeley & Richards, 2000; Houghton et al., 2017; Woolf & Silver, 2017). The researcher's analysis involved procedures that aimed at identifying emerging themes, developing a comprehensive breakdown of each theme, unpacking the scope and focus of each theme, and determining nascent issues.

3.9.2.2 Stage Two: Axial Coding

After developing first-order categories, the scholar started classifying associations among the first-order categories to cluster them into theoretically discrete second-order themes. Hence, in this stage, the scholar developed specific themes that captured the interpretation of participants while positioning to the study in question. The themes included refugee camp, complex life, employment, business opportunities, encampment policy, congestion, inadequate food rations, limited water supply points, malnutrition, poor health services, limited access to opportunities, restricted movements, groups, explore opportunities, information, social connections or networks, refugee entrepreneurship, supply chain, distribution network, business in host, home and third countries, legal constraints, challenges, business entrepreneurship constraints, refugees entrepreneurship, refugees country entrepreneurship, refugees host entrepreneurship, cross border business, local supply chain network, international

supply chain networks, diversification, beyond the camp, profitable markets, business trends, profitable commodities, use of third parties, engage in illegal business, unchartered routes among others.

The reiterative processes resulted in going back to participants with revelatory information and questions that required re-evaluation and synthesis. This led to development of additional themes based on new insights unraveled and intuitive analysis of data to capture key concepts that would result in novel theoretical frameworks that address the research question and beyond. A combination of coding methods was used based on the research question. Key coding methods to facilitate the development of the framework included the use of queries such as text searches, word frequencies, crosstabs among others; visualizations comprising charts, maps, comparison diagrams, cluster diagrams, explore diagrams, cluster analysis, sociograms, mind maps, and concept maps. Despite providing revelatory insights during data collection, coding and analysis, the researcher ended up with many themes though lower than the first order category. The rationale was to unfold as much concepts as possible from the data collection exercise and develop new themes as new data emerged from repeat interviews. This process led to the development of an initial operational socio network map to support with the conception of emergent relationships and dynamics. The first focus of data visualization was to understand how refugees living in adversity (confined to camps) developed their social capital in host countries. This was followed by how they connected with the host communities to engage in business entrepreneurship within and outside camps. The follow-up trend was to understand how refugees' entrepreneurs confined to camps connected and undertook business activities between host and home countries. The final phase of analysis in the initial framework was to analyze data from participants to unpack insights on the supply chains and distribution network connections between host and home country including how social networks evolved among refugee entrepreneurs' overtime.

This phase of analysis was reiterative, alternating between the first-order illustrative codes and nascent patterns in the data, until theoretical patterns were established for second-order themes. Accordingly, whereas the first-order illustrative codes included mostly informant accounts, the second-order categories employed specific scholar-centric concepts, themes, and dimensions (Gehman et al., 2018; Gioia et al., 2013). The scholar-centric dimension involved interpretations of participants' accounts of their lived experiences thereby connecting these experiences to study's phenomenon on how refugees living in adversity (confined to camps) undertake successful business entrepreneurship activities between host, home countries and beyond.

To lessen incidences of personal bias and enhance rigor of analyses, I accomplished this by constantly reminding participants that I was a student to avoid any potential expectations in order to get biased responses from interview questions. No participant was paid anything apart from developing a positive rapport and engaging in constructive discussions. Translators were requested to remain supportive and avoid unbiased tones and facial expressions with participants as exemplified by the researcher throughout the study period. This was to prevent any social desirability bias in participant responses (Heath & Cowley, 2004). Additionally, the same participants were interviewed every time, thus enabling me to build deeper relationships and establish trust, which was essential to gathering detailed data about participant perspectives, behavior, and experiences with limited bias (Delichte, 2020).

I constantly engaged with the supervisor at GSB UCT who crosschecked, critiqued the coding schemes thus inspiring me with challenging questions about procedures of data analysis, theory development process and motivating the scholar to explore more ways of interpreting data. Unfolding intuitions from such thought-provoking questions facilitated the refinement of descriptions, broadening the coding scheme, resulting in further perspectives, better theory development process and additional integrity to the analysis (Gioia et al., 2013)

3.9.2.3 Stage Three: Combining and Conceptualization

The final stage involved the analysis of how the second-order themes connected with one another within a wider perspective to crumple them into aggregate theoretical dimensions (Azungah, 2018).

The researcher used detailed readings of raw collected data to derive concepts, themes, or theory through interpretations made from the raw data. This allowed the study findings to emerge from the recurrent, leading, or important themes intrinsic in raw data, without parameters imposed by structured methodologies (Thomas, 2006). The researcher sometimes invoked intuitions to dive deep into first order and second order themes (including contradictory) to translate it into mental concepts leading to development of nascent theories. Where emerging themes necessitated for more inquiries, the researcher arranged for follow-up interviews in those thematic areas and made further analysis to gain more clarity on those themes. Follow-up interviews involved all key categories of participants such as refugee entrepreneurs, business proxies, middlemen, host business competitors, customers, and distributors or suppliers. To start developing theory, the researcher commenced by condensing the numerous thematic areas for coherence of data based on questions under study. The

researcher employed flexibility to incorporate emerging themes to deepen conception of the context.

In trying to unpack theoretical frameworks emerging from data, I, the researcher, started by analyzing the legal framework of refugees confined to camps with all the legal constraints that included restricted freedom of movement through the encampment policy, business restrictions for refugees, restricted movement passes, restricted access to financial services, restricted access to wage employment and restricted livelihood opportunities. These forced refugees to be dependent on donors' support for provision of necessities leading to inadequate standard of living. Additionally, the camp is faced with poor rights health coupled with insufficient and poor-quality services offered within the confines of the camp.

Grounded on these legal barriers or constraints and comparing with gathered data, I focused on analyzing how refugees' entrepreneurs navigated the development of social capital from the point of arrival from home countries to the time they developed thriving business enterprises within the camp, between camp and host and between host and home countries. Hence, coding and analysis to develop theory focused on development of "connections made upon arrival", "connections developed or navigated within the camp", how "networks are explored with the host communities", and how connections or social capital facilitated business entrepreneurship activities within and outside the camp.

The investigation profoundly dived into indications of how refugees in adversity and confined to the camp navigated into businesses entrepreneurship within the camp, outside the camp (within the host country) and across borders (transnational entrepreneurship). Based on business options selected, the researcher used the data gathered to further investigate how the type of business options selected resulted in affluent business entrepreneurship activities within, outside the camp and across borders.

The author analytically harmonized all second-order themes with theoretical inferences and intuitions from the research (Sydow et al., 2022). This process was reiterated until stable aggregate dimensions were developed at an advanced level of theoretical construct. The final phase was engrossed in unravelling the various relationships that existed between first order concepts and second order themes to produce theory in aggregate dimension and linking theoretical relationships between aggregate dimensions to build a comprehensible model (Sydow et al., 2022).

In addition, I worked to guarantee “trustworthiness” of intuitions developed (Lincoln & Guba, 1985) by enquiring from some participants to analyze transcripts to approve the closeness in interpretation of their wording with the final coding structure. The final product was thoroughly discussed with the supervisor who provided further insights to remodel until the development of the data structure exhibited in Figure 21. My final model and a comprehensive enlightenment of my findings are provided in the subsequent chapters.

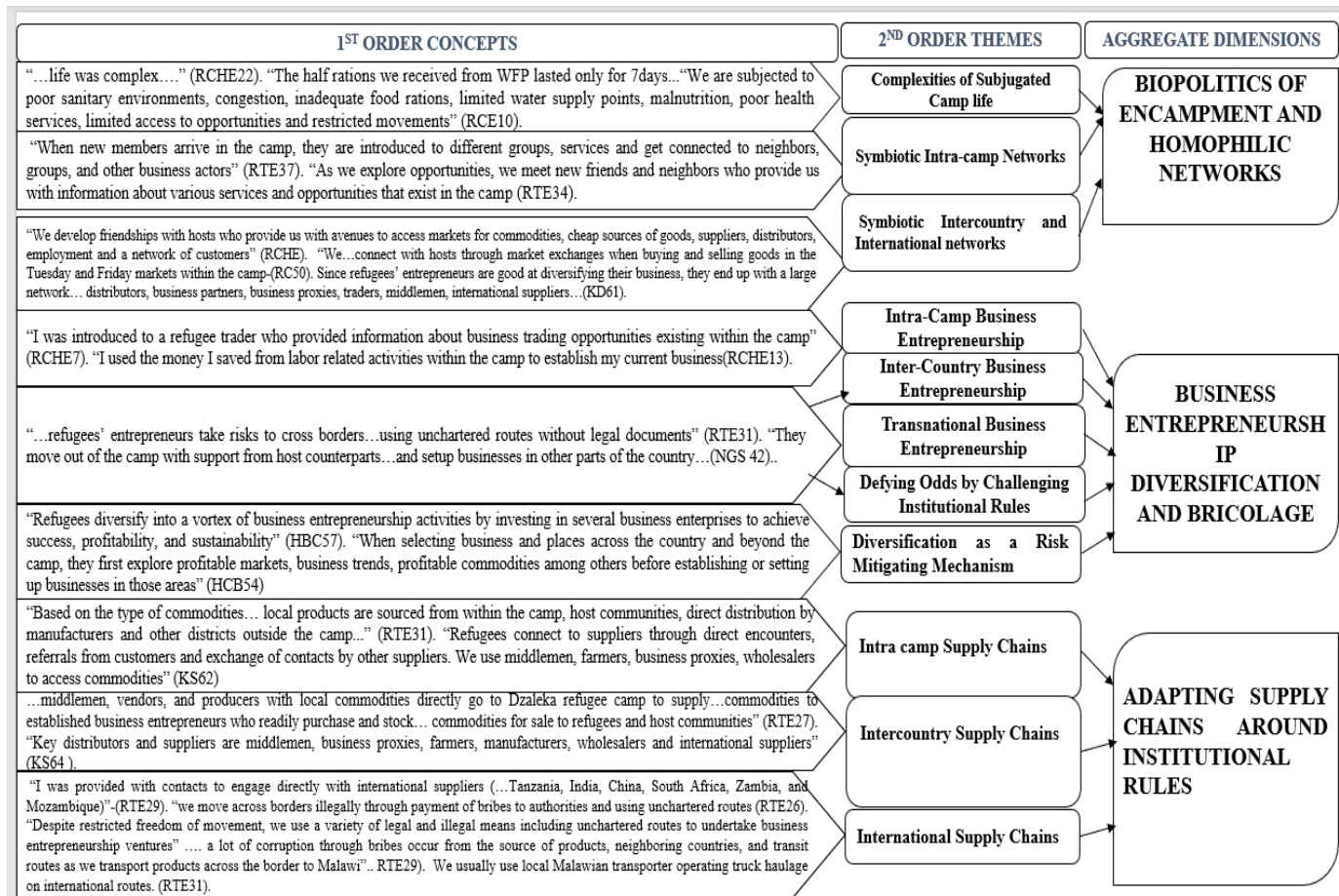


Figure 21: Data Structure of Social Capital and Refugees’ Entrepreneurship in Adversity

3.10 Reliability, and Validity

Rigor (trustworthiness) in qualitative research equates to the concepts of reliability and validity and all are necessary components of quality (Cypress, 2017; Maluleke et al., 2023; Morse et al., 2002; Thyer, 2001). In achieving rigor and quality, I ensured that the study begins with a well-developed conceptual framework, properly defines data collection, protocols, tools (field notes, interview guides, observation guides), adopts active use of reflexivity, and uses rigorous peer reviews during analysis. I made efforts to conduct in-depth literature reviews, adopt suitable theoretical positioning of arguments, select, and deploy multiple and often conflicting data collection or generation methods and analytical procedures. Prolonged

engagement with participants during data collection was also employed to obtain more comprehensive information as well as making more probes as more insights develop during the study.

I regularly engaged in peer debriefing with my supervisor assigned by the Graduate School of Business (GSB) at the University of Cape Town. This engagement triggered me to develop new insights through triangulation from multiple sources of primary and secondary data (existing scholarly work, verification of collected data, observations, and participants re-engagements). Equally, I continuously juxtaposed collected data (Charmaz & Thornberg, 2021; Finlay, 2013) while retaining reliability and neutrality of original participants codes, views, and ultimately, constructs in my data analysis. To enhance theoretical soundness of my research study, I repeatedly conducted thematic checks to my emergent categories and analyses.

The use of NVivo in my research allowed me to code themes-quickly navigating and bringing similar themes together, develop notes, query and visualize the data collected using tools such text searches (which minimize errors compared to manual coding), matrix coding, word frequency, mind maps, social networks, charts, and cluster analysis among others to identify unique patterns, sample models, gaps, networks, and understand trends to help generate theories. This greatly supported the attainment of validity and reliability including enhancement of credibility of my research. NVivo provided me with the platform to access different tools that linked Nodes and Cases jointly thereby allowing me to intuitively visualize and analyze data better in the process of theory development thereby maintaining reliability of the results derived from diverse themes. Despite this, I do not dispute that NVivo cannot be used without errors being a digital tool, however, manual processes were still applied to confirm the results.

3.11 Ethical Considerations, Risks and Mitigation

Firstly, approval to conduct the study was attained from the University of Cape Town's Ethics Committee, before commencing the study, to guarantee the ethical treatment and protection of participants. In addition, a letter of permission was granted from Ministry of Homeland Security which is the key ministry mandated to protect the welfare of refugees and asylum seekers in Malawi. For refugees, their vulnerability places them in peril of exposure (Hernández et al., 2013) and the researcher took serious precautions of "doing no harm" above and beyond the usual protections to confidentiality by following serious data protection measures undertaken by both the Malawi Government and the United Nations High

Commission for Refugees (UNHCR). This was accomplished by signing and adhering to UNHCR (2015 Data Protection Policy and the 2018 Data Protection Guidance) and government data protection requirements and guidelines. In addition to UCT, the researcher used consent forms used by UNHCR and government to collect data if asked to do so. Only those participants who consented to participate and signed the consent forms were interviewed.

Informed consent was sought before administering any interviews to participants to promote respect for the participants' autonomous decision-making and for each to agree and sign a consent form to express their permission to participate in the study and photo shoots. The scholar considers the social and legal factors facing refugees and allowed participants to make a voluntary and unforced decision about participation (Pietilä et al., 2020). During the recruitment and informed consent process, participants were informed about the aim of the study, the voluntary nature of participation, handling, storage, and confidentiality of the data, and their right to withdraw participation at any time (Kyngäs et al., 2020). Participants were informed about the possibility to contact the scholar by phone, email or WhatsApp with additional questions related to the research. This consolidated trust and cemented bonding between participants and the researcher.

To promote respect for participants, interviews were facilitated in a quiet and private space to ensure privacy and confidentiality of personal information as well as building trust and rapport. The researcher strived to make the study relationships as equitable as possible, by being conscious of power dynamics and guarding against risks of abuse of power. Hence, selection of participants was based on equitable principles. The researcher has extensively participated in various data protection trainings and workshops in relation to refugees and migrant settings. Data collected was secured using password protected UCT cloud storages, and external hard drives that will be kept in secured locations for a period of five years before disposal. Data that was inaccurate, incomplete, unnecessary, or excessive was deleted or shredded immediately.

Refugees are influenced by different cultural and language backgrounds depending on country of origin. The researcher made deliberate efforts to employ research assistants who were technically proficient with languages of participants and were trusted by them. These were principally interpreters recruited, trained, incentivized, and officially approved by organizations working in Dzaleka refugee camp with ability to interpret multiple languages, and immense experience in engaging with a diverse range of refugees. Consequently, vetting processes were done together with UNHCR, Malawi Government, camp community leaders

and NGOs working in the camp to ensure that recruited research assistants were trusted and were of high standing in the camp. Consequently, refugees in the camp established trust and were able to freely participate with no expectations of retribution. This was a key impetus that the researcher used to recruit interpreters. The motivation is to avoid landing into issues of diluting meanings captured through wrong translation. Much as the use of host country research assistants can ostensibly increase reliability and validity of research data, some ethical and operational hitches are vital to consider such as risks of prejudiced feedback and imprecision in language translation (Jacobsen & Landau, 2003).

The scholar adhered to the principle of doing of “doing no harm” to refugee research and use of trusted research assistants to avoid situations where interviewed participants’ information can be used against them either in the camp or in their home country. Research assistants were requested to sign ethical forms on data protection before being engaged in the interview process. A workshop was facilitated by the scholar, supported by the Malawi Government and key stakeholders to provide adequate information on ethical issues when dealing with refugees.

Chapter Four: Social Capital and Development of Refugee's Networks

4.1 Introduction

In this Chapter (4) and the following Chapter (5), I present exhaustive findings of the study on how social capital develops to promote business entrepreneurship amongst refugees living in camps amid adversity. Chapter 4 examines social capital and development of refugees' networks while Chapter 5 presents detailed accounts of how refugees engage in business entrepreneurship ventures through homophilic networks despite living in adversity. The two chapters elucidate how social capital develops through homophilic networks among refugees in adversity to promote entrepreneurship within camps, between camps and host communities, between host countries and home countries despite various impediments imposed on refugees by host governments.

The scholar shares the knowledge gained from detailed illuminations presented by participants and interpretations grounded from the data collected. Based on informants' accounts and analysis, the data structure in figure 21 presents accounts of how refugees leave their home countries due to crisis created, move into host countries where they are accommodated in refugees' camps, develop social capital through homophilic networks, and engage in business entrepreneurship ventures amidst tough legal restrictions and encampment policies. These findings do not only explain how social capital develops to promote business entrepreneurship amongst refugees living in camps amid adversity but also enlighten why refugees navigate diverse pathways that make them flourish in their business entrepreneurship endeavours by adapting their various business entrepreneurship endeavours around existing supply chains. Subsequent segments presented below describe and explain each stage of the theoretical presentation based on extrapolated data from the structure using data collected from participants. Detailed accounts of participants will be presented using codes exhibited in Table 3.

As depicted in the data structure (Figure 21), biopolitics of encampment reinforced by Government and humanitarian agencies subject refugees to a complex and subjugated camp life that make them more dependent on government and humanitarian aid. However, in their pursuit to improve their livelihoods and wellbeing, refugees start developing homophilic networks within the camp, outside the camp and across borders. These homophilic connections enable active interactions, access to support systems (financial, jobs and skills), development and creation of various business entrepreneurship activities within the camp, outside the camp and across borders using limited and existing resources and networks that take the form of

bricolage. To succeed in entrepreneurship endeavours, refugees' make choices either to comply with the legal restrictions or defy the rules by adapting their supply chains around institutional rules. Hence, those that comply establish their business ventures within the camp and use legal supply chain systems while those defying the odds use various illegal avenues including unchartered routes to access commodities within the country and across borders.

4.2 Biopolitics of Encampment and Homophilic Networks

The definition of biopolitics has remained fluid since its inception and has been defined in different contexts by diverse scholars. Biopolitics is a contentious term among scholars, but a commonly agreed definition in scholarly literature entails governance politics related with management of human beings through regulatory controls or governance exercised over “shared incorporation of life and politics” (Faghih & Forouharfar, 2023: 1-11). Biopolitics exhibits elements of power that manages issues of the population through governing practices; the behaviour of governments towards humanity using laws as instruments; political decision-making methods and justifications; and pursuance of power over the human population (Abushama, 2021; Coleman & Grove, 2009; Peters, 2018; Tyrrell, 2021; Wahab, 2022; Zeveleva, 2017). The central focus of biopolitics is power and governance over humanity. These elements of biopolitics can be progressively exploited or abused by governments and humanitarian agencies when exercising control over displaced populations (Brantly & Brantly, 2023; Mavelli, 2017; Ullah & Chattoraj, 2023).

In reference to data collection, analysis and findings of this study, the term biopolitics of encampment can be defined as the use of “state and humanitarian power” to control and manage displaced populations with the pretext of creating order of management. This is a top-down approach with the application of law and humanitarian protection principles. Biopolitical power is used as a locus of control, utilises top-down bureaucracy and is paternalistic in determining refugee socioeconomic livelihoods (through social and economic segregation) thereby reinforcing marginalisation (Zeveleva, 2017).

Homophilic Networks in this research embody connections, affiliations, bonds, or linkages developed among groups or individuals sharing similar characteristics, aspirations, purposes, or intentions. Homophily being a pervasive attribute of different groups (based on profession or skill, social identities, gender, socioeconomic backgrounds, nationalities, values, beliefs, etc), intention to pursue or pursuit of business entrepreneurship epitomises such groups or individuals among refugees confined to camps despite representing diverse pedigrees.

All the 64 participants confirmed that the encampment policy confined refugees to institutional rules that turned them into passive recipients of many forms of support from government and humanitarian agencies on the pretext of legal mandates and global protection. Analysis of participants exhibits, observations, and accounts uncovered, that refugees subjugated to camp life developed three forms of social networks as a coping strategy. These homophilic networks included symbiotic intra-camp networks, symbiotic inter-country networks and symbiotic international networks. I commence with examining the complexities of subjugated camp life leading to development of symbiotic intra-camp, inter country and international networks, among refugees in more detail with reference to the data structure displayed in figure 21.

4.2.1 Complexities of Subjugated Camp Life

This section discusses and analyses the refugee experience in camp settings based on accounts of participants and case analogies presented to validate these accounts. Narrations of participants exhibits show that refugee camps are inescapably crippling zones with restrictions that limit refugees' rights, leaving them in predicament where they have no freedom of expression, no right to be heard and with limited right to access livelihood opportunities. This makes them vulnerable due to limited access to basic needs, exposure to poor conditions of living, and restrictive conditions due to legal constraints as expressed by several inexhaustive accounts of participants. Participant RCE 5 describes the harsh realities of camp environments as tough, challenging, and explains:

"I come from Burundi. I left Burundi because of conflicts due to tribal confrontations between Hutus and Tutsis. My family was one of the victims of such conflicts and lost their lives. I was very young by then when these unfortunate events occurred. As a little kid who was 15 years old then, it was a terrible experience and a difficult journey from Burundi across Tanzania to Malawi. However, I managed to move with the support of friends that we fled together with until we arrived in Dzaleka refugee camp in Malawi. Life was very tough and challenging. The food ration that was provided was inadequate and it was challenging to access employment opportunities as a young child. Employing young children was perceived as child labour and was not tolerated by UNHCR, government and other agencies that were operating in Dzaleka refugee camp. My underage made it difficult for me to access employment and business opportunities in the camp and host community. On several occasion, I used to sleep on empty stomach

when food rations ended for the month, and I resorted to begging from well-wishers within the camp”.

Participant RCE1 corroborate the camp predicament as complex, and restrictive through encampment policies that inhibit refugees to function optimally and explains:

“It is...complex to access employment and business opportunities outside the camp as the Government of Malawi has an encampment policy with restricted access to movement, business and employment opportunities”.

Participant RTE25 correspondingly substantiates the camp situation, and explains:

“When you enter new places such as refugee camps, everything changes and your life collapses. You have no money, no food, no accommodation, no soap, and you must figure out how to survive the legal restrictions”.

For new arrivals in a new home that limit their rights and freedom, the sensation and isolation become devastating. Participant RTE26 narrates the distressing experience and conditions in Dzaleka refugee camp and explains:

“Genocide in Rwanda was the key cause I left my home country. I came from Rwanda in the year 2000 to Malawi. While back home in Rwanda, I had financial capital worth MK20million (equivalent of 18, 000USD) but this was taken away from me by rebels. This forced me to leave my country and seek asylum in Malawi. I arrived in Malawi with nothing. The first week and experience in the refugee camp was terrible and not good for me. I thought that dying was a better option than living. I had no food, and accommodation including blankets. The first two years in Malawi were the worst ever. I had no capital and sold part of my food rations to offset some basic needs that were not provided by government, WFP, NGOs and UNHCR”.

The biopolitics of humanitarian control through dependency on donor support due to limited opportunities in the camp is supported by Participant RCHE24 who explains,

“Dzaleka refugee camp is one complex environment as most refugees live in the camp without any income stream and are extremely dependent on the insufficient food rations provided by WFP. Dzaleka refugee camp offers restricted options of generating income to households with legal restrictions enforced by Malawi government. I had no other income streams to keep my family running because of poverty”.

Participant RCE8 concurs on difficulties encountered by refugees for being subjugated to camp settings. The participant highlights how humanitarian agencies contribute in exacerbating the tough camp conditions through humanitarian assistance by reducing food rations rendering refugees more vulnerable while reinforcing dependence and explains:

“I arrived in the camp with no relatives and friends around and it was difficult to figure out what to do in the camp. The first week was spent on exploring where to find what including food rations. I had to ask people around and neighbours to get insights about various services including food and shelter for guidance. It was a tough and challenging experience for a period of one year. Food rations provided by World Food Programme (WFP) were at fifty (50) percent, meaning that you were only able to support yourself with food for five days only in a month and find alternative means of survival for the rest of the month. This was quite challenging as job opportunities were scarce within the camp”.

By being compelled to adopt specific demeanours through encampment, refugees are initiated into the biopolitical conundrum. Participant RTE38 similarly describes the challenges related to food, individual connections and access to opportunities while living in a refugee camp, and explains:

“Food rations were inadequate to cater for family needs for the whole month. Often, this ended within seven days of receipt. The first week was tough as access to most services was random for not having any personal networks or connections within the camp. This meant that you must exploit other opportunities to meet your basic needs for the rest of the month. It is difficult to survive in the camp without friends, relatives, and anyone close to you with restricted movement, business, and employment opportunities.

It is worth noting that refugees flee their home countries due to insecurity, lack of peace and active war leaving them with no option but leave for protection in host countries. However, camp settings restrict them from undertaking productive livelihoods activities thereby forcing them to heavily depend on aid and support offered by humanitarian agencies and government. Participant RTE 25 narrates the experience of being exposed to camp environments, and explains:

“I flee my home country due to insecurity, lack of peace and active war. This made me to leave and come to Malawi. I never knew anyone to support or protect me. Life was

very hard. The key challenge I faced when I entered Malawi was inadequate food supplies provided by WFP. The food ration was too little to take us through the whole month. Instead, it only lasted not more than 5 days. After experiencing such terrible situation of inadequate food rations, I was compelled to start exploring opportunities around the camp”.

In all these accounts, you notice biopolitics of humanitarian and government control at play. This implies that refugees without any source of income face extreme challenges as food rations last only for five to seven days and refugees must explore alternative sources of supplies to cover the twenty-five days without food rations amidst legal restrictions imposed on them.

In camp settings, refugees are subjected to stringent legal constraints that limit their mobility, access to business and employment opportunities outside the camp, and access to some social services enjoyed by hosts. Within the camp environs, there is no political or socioeconomic space for refugees to function optimally as the systems at play mimic those of benevolent tyrannies exemplifying themselves as generous players while striking ruthlessly. Participant NGS42 narrates this quandary and explains:

“There is high risk of arrest, deportation, and relocation for refugees in Malawi to access employment and business opportunities outside the camp. This is because Government of Malawi made reservation to the 1951 convention and made legal restrictions on freedom of movement to refugees’ communities. As a result, some refugees’ women engage in negative coping mechanisms such as transactional or survival sex to address their basic needs.”

This quagmire is corroborated by Participant RCE12 describes the disadvantages of camp restrictions to attain self-reliance due to legal constraints. This implies limitations that refugees face by being prescribed to camp settings despite harboring ambitions to grow their businesses, become independent, and improve their wellbeing and explains:

“Legal restrictions limit us from expanding our businesses to larger scales and beyond the camp because we operate within the norms of restrictions despite greater potential for further business expansion across the country”.

Based on accounts of participants and observations of the scholar during data collection and analysis stages, reinforcement of the encampment policy through issuance of relocation decrees by Ministry of Homeland security was done three times (April 2021, August 2022, and

March 2023) underscoring the seriousness of the encampment policy in Malawi. UNHCR, the UN Refugee agency, issued press releases in response expressing concerns over congestion due to explosion of capacity that was designated to support 10, 000 refugees and yet accommodated over 70, 000 affected populations. The agency urged the Government of Malawi to adopt a new approach of either providing a settlement or integration which was opposed due to reservations the Government made to the 1951 Convention.

The government machinery attributes the implementation of decrees to relocate refugee back to the camp including arrests upon entry to security concerns especially terrorism. Equally, the Government contends that the flow of refugees from the Eastern Horn of Africa and the Great Lakes regions is purely for economic gains as countries such as Rwanda, Burundi, Ethiopia, and Eritrea are not currently involved in active wars. The overall law governing residence of individuals in Malawi is the Constitution, which in section thirty-nine (39) guarantees that every person shall have the right of freedom of movement and residence within the borders of Malawi. Section 20 outlaws' discrimination on the basis among others of "other status." This incorporates refugees in the enjoyment of the right. Thus, matters particularly concerning refugees in Malawi are structured by the Refugee Act, which encompasses the 1951 Refugees Convention, 1967 Protocol and the OAU 1969 Convention Governing the Rights of Refugees. The Act does not explicitly have a specific provision regulating movement and residence of refugees. Section thirteen (13, b; VI) empowers the Minister of Homeland Security to giving effect to the provisions of the Act which may make provision for the traveling or movement of refugees within and outside Malawi. The Subsidiary Legislation (Refugee Regulations) made pursuant to section 13 do not contain any provision limiting movement or residence of refugees. Malawi made a reservation to article 26 of 1951 Convention on the freedom of movement and choice of residence, pursuant to which the internal movement and choice of residence of refugees has been curtailed through the encampment policy. This has led to the restriction of the choice of residence to refugee camps and movement is subjected to prior permission.

Participant UNS44 narrates the effect of legal restrictions and relocation decrees made by the Government of Malawi on businesses for refugees who attempted to illegally undertake business entrepreneurship ventures outside the camp and explains:

"Restrictions imposed by the Government of Malawi and decrees made to relocate refugees back to the camp worsened the standard of living for some refugees who even made efforts to illegally undertake business ventures beyond the camp. Restrictions

extremely affect the growth and profitability of businesses as refugees are confined to camps only. Those who try to illegally ply business across the country are detained, locked up and sent back to the camp if lucky, otherwise they are deported. With three decrees made in April 2021, August 2022, and March 2023, most refugees were forced to move back to the camp, losing their businesses through confiscation and retrogressing in the process”.

The camp traps refugees, strips them of their rights, erases social relations with hosts and destroys personal identities for them to function to maximum capacity. Refugees are subjected to strict controls to prevent their exposure to public's sights, to be regulated, scrutinised, housed, directed and security patrolled. These restrictions render refugees entangled in the chain of rules, relegated to a purgatory, and they must wait for opportunities after departure from the camp through resettlement, voluntary return or integration which are oftentimes a non-starter for some (Tyrrell, 2021).

Participants accounts and observations also exhibited pathetic refugee camp living conditions as the population was subjected to stringent legal constraints, kept increasing in numbers with new arrivals and yet the space allocated (200 hectares meant to house 10, 000 refugees) remained limited and congested (accommodating over 70, 000 at the time of study);- see Figure 22. Analysis of data shows that refugees have no options but to live under such despondent conditions.

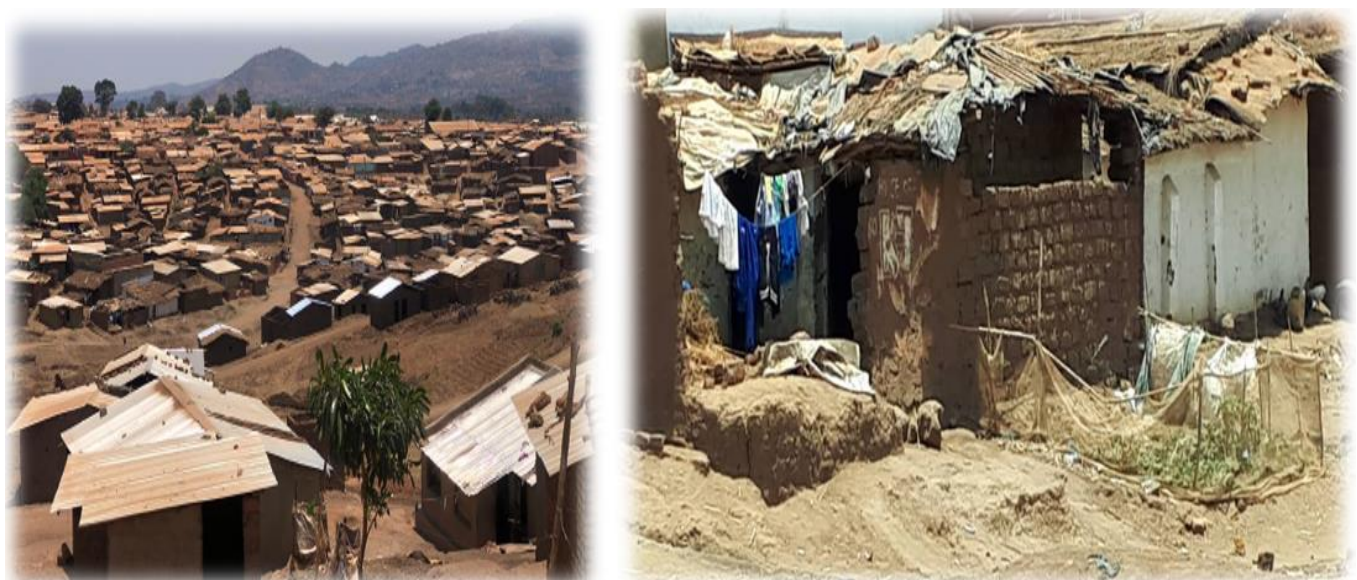


Figure 22: Dzaleka Refugee Camp Congestion and Inhabitable Conditions; Source: Author

Participant NGS41 narrates the ordeal of refugee camp conditions, increasing populations through new arrivals, competition for restricted resources and explains:

“The rising number of the refugees camp population has made refugees to scramble for almost every arising opportunity. With the increasing population, standards of shelter, education, sanitation, health, and hygiene are deteriorating while access to livelihood opportunities remains a major challenge in the camp due to limited resources provided by organisations”.

Participant RE54 concurs, and explains:

“We wake up at two a.m. to draw water from boreholes and have your turn if lucky around eight a.m. We leave our buckets, keep estimating time and continue with our lives until your turn arrives”.



Figure 23: Refugees queuing for water in Dzaleka Refugee Camp: Source: author

The two forces of overprotection (on the pretext of humanitarian protection) and order protection (on the pretext of creating order through legal context) at play create a disorder or imbalance of disempowered and dependent refugees. Refugees experience punitive realities despite the Government of Malawi adopting and signing various international instruments and frameworks that promote the rights and welfare of refugees such as the New York Declaration in 2016, the Global Compact on Refugees (GRC) in 2018, and pledges made at the Global Refugee Forum (GRF) in 2019. To affirm these international commitments, the Government of Malawi made country level commitments through the development of a strategic road map called “Malawi Comprehensive Refugees Response Framework” that addresses refugees’ challenges in modern way and respond to burden sharing principles advocated by the Global Compact on Refugees. Notwithstanding these strides, commitments and flexibility, the Government of Malawi turned around and issued three decrees to relocate all refugees plying

businesses across the country back to the camp with the pretext that all international instruments signed were not binding. With all the decrees reinforced to refugees, it is evident that the Government of Malawi plays the cat and mouse game of exercising sovereign power over refugees as the fundamental biopolitical subjects.

Based on context specific legal frameworks of hosting countries, some countries' laws constrain refugees from enjoying their rights and freedom by confining them to refugee camps. Justifications for such arrangements contrast from country to country and amongst them is the need to have absolute control, security or protection and easy management of refugees. Countries hosting refugees have various unknown fears and anticipations including threats to economic, social, political stabilisation and anticipations that crises in home countries might not last long. These fears are expressed in the form of competition for employment and business between refugees and hosts who already experience high unemployment rates due to economic challenges hosting countries are already facing. Governments fear that any competition with hosts for business and employment might create resentments by hosts against governments making incumbent governments lose elections and control. Additionally, hosting countries express fears related to security in terms of confining refugees to camps. They assert that some refugees might be former rebels in their home countries and any room providing them with freedom to exercise their rights in terms of access to employment, freedom of movement and business opportunities might compromise security. Apart from the anticipation that the refugees' crisis might be temporal, and that refugees may return to their home countries, hosting governments feel that hosting refugees in camps provides them with the ability to easily monitor them, easily provide them with support services including legal status. These are among the many motives that compel hosting countries to restrict refugees to camps thereby limiting their rights to access employment opportunities, business, social services, freedom of movement among many other rights based on country context.

These restrictions result in refugees being isolated from hosting communities, wholly dependent on donor aid, subjected to wretched or distressed living conditions within the camp, congested due to limited space thereby exposing them to many risks and restricted access to livelihood opportunities, among others. However, debates abound that camps can be fertile grounds for formation or regrouping of rebel groups (Doom & Vlassenroot, 1999; Milner, 2006; van Acker, 2004; Westerhout, 2005) who might go back to destabilise home countries and return to the camp. Poor conditions within camps might exacerbate management challenges as the encamped populations might rise against adverse conditions, they are subjected to in

camps environments. Camps can also trigger hostile backlashes from the host community who might feel deprived of some basic services highly enjoyed by refugees in camps.

4.2.2 Homophilic Networks: Symbiotic Intra-Camp Networks

Homophilic symbiotic intra camp networks are those networks that are established by individuals or groups similar in characteristics within the refugee camp environments for balanced shared reciprocity with similar others or those with common interests. This was seen to be pervasively more frequent among refugees with similar interests especially those aspiring to become business entrepreneurs in Dzaleka refugee camp. In addition, countries of origin, religious affiliations, business interests, business sectors, education commonalities and risk coping strategies among others played a key role in these networks. This type of engagement predisposed homophilic (Coufalová et al., 2023; Dandekar et al., 2013; Ertug et al., 2018; Fu et al., 2012; Kiesner et al., 2003; Paik et al., 2023; Sun et al., 2022; Wang et al., 2023) features of network connections. For example, individuals who approached business entrepreneurs for employment benefits usually accessed such opportunities to generate income and saved money to establish future business ventures. This in return benefitted entrepreneurs in that they increased productivity, business expansion, growth, and profit margins to grow their business while empowering beneficiaries with income and skills to establish their own businesses in the long term.

Dzaleka camp demonstrates not only as a space for dissolution of rights and disillusionment but also as a place for new beginnings. Encampment offers opportunities to refugees to foster intra-camp networks as individuals or groups. The camp reset the lives of refugees by ensuring that old habits and behaviours no longer make sense, but individuals or groups needed to acclimatise to new ways of doing things. Despite restrictions to rights and access to livelihood opportunities, Dzaleka refugee camp, consequently, constituted a hippodrome for the development of various forms of homophilic socio networks where symbiotic relationships are shaped, and pertinent information is exchanged.

As refugees explore opportunities in the camp, they meet friends and neighbours who provide them with information about various services and opportunities that exist in the camp. Through explorations, they meet employers, business entrepreneurs, lenders, community leaders, and staff members of organisations working in the camp. The daily engagements unfold to personal relationships with a common purpose of searching for either employment or engaging in business entrepreneurship actions. Connections allow refugees to understand innumerable contexts of the business, existing markets, customer needs and preferences

including commodities with high demand within and outside the camp marketplaces. Information gained during these exchanges benefit refugees to make informed decisions in business based on demand and supply side of markets and exploring strategies for making their businesses profitable. This is demonstrated by several accounts of participants who narrate having been shaped to do things differently due to exposure to the punitive veracities of the refugee camp's environment.

4.2.2.1 Home Country Connections

Home country connections play a critical role in initiating connections among refugees inside the camp. They act as a symbol of re-union after undergoing metamorphosis due to life-threatening events such as wars, persecutions, and other crises in home countries. This revivifies the energy of a life reboot in host countries. Participant RTE37 describes the quintessential network connection mechanism existing in the camp based on commonalities and country of origins, and explains:

“Upon arrival, we start exploring for existing opportunities to meet our basic needs within the camp. New arrivals are introduced to different groups that exist in the camp through refugees’ leaders within the communities they reside. You are required to adapt to groups that serve common interest with you as an individual. As a new arrival in the camp, we also start searching for individuals from home countries until we connect with them. Once linked, we start engaging with those with common interest”.

Participant RCHE15 confirms similar sentiments on how refugees connect through movements and exploration adventures within the camp and explains:

“It was while in the camp exploring for opportunities that I discovered that my uncle...was also in the camp and operated a sewing shop. Due to demand for fashion, and clothing in the camp by the Congolese community, I decided to pursue the pathway of sewing. Hence, I started learning some skills related to sewing”.

Participant RTE36 underscores the importance of self-identification for new arrivals as a form of homophily to establish connections within the camp, and explains:

“When refugees arrive in the camp, self-identification to home country nationalities is one key aspect as an entry point to start engaging with each other. For example, Rwandese, and Burundians are good at engaging with identity community members (members from the same country, region, tribe, or community). The self-identification

helps to start engagements and network connections for shared drives based on camp challenges”.

Participant RTE35 recaps participant RTE36 vindications by stressing on structures of engagements based on home countries, and tribes within countrymen, and explains:

“Refugees from the same tribes or home countries ensure that they support each other on arrival in the camp. For example, you will normally see network connections of Rwandese to Rwandese, Burundis to Burundis and Congolese to Congolese. This may further be segregated among countrymen from the same tribe or region”.

The host community participant HCB 57 concludes by confirming the motivation of such connections, and explains:

“Refugees stay in one location; hence, they meet and connect with each other through daily encounters in the marketplaces, water points, drinking of alcohol, religious gatherings, community meetings, sports events, and schools. It is during this time that they engage with each other and start developing connections based on common interests they share. Sometimes, nationalities make them more connected. Refugees support each other in businesses such as lending money to each other as a form of cushioning when businesses collapse. This is contrary to hosts who do not wish each other well. They also connect with each other to sources of commodities.”

Evidently, camp encounters with home country counterparts open boulevards for numerous forms of opportunities. Connections provide platforms for information sharing, access to services, access to new opportunities, including extension of engagement with other nationalities. Other avenues of engagements include marketplaces, eating places, water points, social places, sports, distribution points, schools, funeral ceremonies, meetings, religious gatherings, registration, refugees' stakeholders' meetings, meetings with government representatives, as neighbors, as laborers, and during assessments conducted by agencies among others. However, these avenues cannot only be leeway's to create long lasting positive relationships but also fertile grounds to recognize those that are barriers to personal success and eliminating those that do not resonate with future aspirations of individual refugees.

4.2.2 2 Homophilic Network of Entrepreneurs

Another form of homophilic networks is derived from various nationalities exhibiting similar entrepreneurship intentions due to limited opportunities and conditions of survival (survival of the fittest) in the camp. This is unveiled through encounters with existing

entrepreneurs and business groups within the camp plying diverse forms of business ventures. Participant RCE9 accentuates how this type of homophilic network originates, and explains:

“As refugees, once we arrive in the camp, we start looking for opportunities after facing hardships due to inadequate food rations that last for less than 7days. Some refugees reach out to existing business entrepreneurs to get guidance on how they can establish themselves and ably support their families without relying on support from NGOs and food rations received from WFP. It is this connection that provides the necessary support mechanism to start and grow individuals’ business in the camp and sometimes beyond”.

Participant RTE 26 confirms this entrepreneurship mechanism, support system and connections, and explains:

“Based on information gained upon arrival, we approach groups that provide support to refugees in areas of financial capital, employment opportunities, business entrepreneurship and household chores”.

Participant RCHE 21 attests to this as a beneficiary of such opportunities, and explains:

“The time I started settling in Dzaleka refugee camp, I begun developing contacts and relations with individuals with similar aspirations while discovering opportunities within the camp. I was introduced to a refugee trader who provided me with information about business trading opportunities existing within Dzaleka and mentored me with business entrepreneurship skills”.

Participants exemplify several engagements with business actors and groups that lead to proliferation of business entrepreneurship activities among refugees within the camp and beyond. This underscores engagements with like-minded individuals and groups that coagulate connections and bolster business entrepreneurship aspirations of prospective entrepreneurs in the camp. The group and individual interactions provide a fertile ground towards the realisation of business entrepreneurship through direct or indirect support in the form of direct capital injections, loans, mentorship, guidance, among others. Data analysis and observations exhibited homogeneous networks of homophiles among aspiring business entrepreneurs and refugees’ peer business entrepreneurs through their engagements as intra-camp business entrepreneurs, inter-country business entrepreneurs and international business entrepreneurs.

4.2.2.3 Language as A Homophilic Network Tool

Language is the key factor in establishing quick connections or networks among refugees within the camp. Learning the language predominantly spoken within and outside the camp revolutionises the way of living for refugees who are confined to camps. Language is an avenue that ties refugees' homophilic networks and binds those with common interest together. For example, data analysis shows that Swahili is a language regularly used by the East African community and extending to the Democratic Republic of Congo (DRC). The population proportion at the time of study was largely dominated by refugees from DRC (65%), followed by Burundi (22%), Rwanda (12%) and others (Mozambique, Somalia, Eritrea, and Ethiopia-1%). Hence, communities from DRC, Rwanda and Burundi easily engaged and connected through Swahili as a language. Swahili has grown to become the recognised camp language meaning other communities learn it in the process. The language is also used as a medium of communication on Radio Yetu (a radio station that not only serves the refugee population in the camp, but also the host population across a radius of more than 100km) apart from Chichewa (a local language). Participant RCHE 19 narrates how language connects refugees to opportunities and binds those with common interests, and explains:

“Firstly, it is quite challenging for refugees who arrive in the country with a lack of knowledge about existing opportunities, languages spoken, culture, and business skills, among many other things. The common language spoken in the camp is Swahili. The language makes it easy for refugees within the camp to understand each other despite the diversity in terms of home countries. Swahili language is understood by most refugees living in the camp. Hence, through this engagement in communication, refugees start reaching out to neighbours, friends and other groups seeking information about existing opportunities within and outside the camp”.

As exhibited, language presents a great opportunity for connections not only within the camp but also outside the camp since host communities have access to the radio that broadcasts to refugees and hosts using both Swahili and Chichewa which is a local language. Apart from direct engagements, the radio presents a clear opportunity for further connections among refugees aspiring to explore opportunities within and outside the camp.

4.2.2.4 Religious Homophiles

Religious groups offer some footing for refugees to engage with those with common spiritual and business interests to nurture their business entrepreneurship ambitions within Dzaleka refugee camp. These homophilic engagements at churches and mosques provide

avenues for refugees with similar interests to meet and explore opportunities for survival with legal restrictions imposed on refugees. For example, participant RCE8 explains how refugees within this homophilic framework engage to start business ventures and explains:

“Some refugees use religious groupings where they worship as encounters where they are provided with insights about existing opportunities within the camp and outside while nursing their spiritual growth and how to navigate those opportunities. Connections established allow refugees to easily access various markets, sources of commodities, transportations and other counterparts or partners that support business investment and growth of individual businesses. Further, those supporting with financial capital inject some cash that support the new entrepreneurs to expand their business and broaden profit margins increasing the economy of scale in business”.

Participant GS40 confirms the various avenues of networks connections including churches, and explains:

“Refugees within the camp are in a controlled and confined locality. Hence, their connections are galvanised among each other daily through food distributions, engagement with NGOs and government agencies working in the camp, markets, schools, churches, mosques, meetings, assessments conducted by UN agencies, registration among many other encounters. When refugees meet and have common interests, they exchange contacts and even start visiting each other in their homes”.

Apart from other mentioned spaces in the extracts, refugees use religious acquaintances as prospects to nurture individual growth in a confined environment, learn, start, and grow their business ventures including safeguarding employment opportunities to expand their livelihoods. Nevertheless, it is not everyone who attains those aspirations as this is constrained by resources available by those offering them.

4.2.2.5 Schools, Events, and Market Places

Some opportunities or connections are established at school and various sports and entertainment events that connect refugees with common passions or interests to exchange contacts and continue engaging. Market places exhibit selling, buying, connections, employment, business startup and customer preference opportunities to refugees nurturing new business and growth opportunities. This is contrary to those whose market perceptions are buying and viewing it as a usual physical space limited to existing business actors with many

other individuals merely filling the market void. Participant RC46 demonstrates such connections and explains:

“We establish other linkages through school engagements and market interactions. This is done when we are buying different products or goods in Dzaleka market. Once we find someone to engage with, we start interacting, exchange contacts and develop continuous connections and interactions. In the process, we start exchanging information and understand our common ambitions. We start strengthening bonds with people with similar intentions such as establishment of business ventures.”.

4.2.2.6 Opportunity Exploration and Mutuality

During data analysis, the most common homophily surfaced from individuals or groups that were navigating opportunities upon arrival or settlement in the camp and encountered each other during these adventures. Opportunity exploration within and beyond the camp emerges due to common challenges faced by refugees with tough legal constraints of confining refugees to the camp and inhibiting them with restricted opportunities for survival. Individuals from different countries with diverse backgrounds and skills appear in the camp environs. Despite the diversity in skills and experience, restrictions compel refugees to undertake the most pragmatic and feasible forms of income generating activities. Various accounts of participants provide several exhibits of homophilic connection scenarios by different individuals as participant RCHE18 explains:

“When I came to Dzaleka refugee camp, I settled through the transit centre where I stayed and waited for shelter allocation. It was during this time that I started asking for more information about camp life, challenges and opportunities that exist and connected with some like-minded friends in the process. This was a brainstorming or reflection session time for me to start a new life in Dzaleka refugee camp. Life was hard and the weather was terrible as it was very cold at the time, I arrived in Dzaleka refugee camp. My connection with a like-minded friend rejuvenated my life on how we can collaborate in establishing business ventures together”.

Participant RCE7 confirms such engagements, and explains:

“We engage with friends when searching for opportunities. During such search for opportunities, we meet and connect with like-minded friends or get referrals about either business and employment opportunities., Those taking the business route start

looking for those that can fund their business ideas and provide them with startup capital based on the businesses intended to be pursued and agree on terms of payment”.

Participant RCHE20 recounts how connections are established with neighbours and friends sharing similar aspirations and visions while understanding the host community context to develop survival or coping mechanisms. The participant also explains how information gathered assists refugees in general to make informed decisions about the type of opportunities they can exploit within the camp and confirms:

“To explore opportunities for survival, I started connecting with neighbours and friends: It is this engagement that unfolded to personal relationships with a common purpose of searching for employment and business entrepreneurship opportunities. Connections allow us to understand various local contexts of employment, business prospects, existing markets, customer needs and requirements(demands), and commodities that are on high demand. Information gained during interactions help us make informed decisions in business based on demand and supply side of markets while exploring strategies of making business profitable”.

Participant RCE6 used exploration ventures to connect with like-minded individuals thereby accessing resources to kick start new business ventures and recounts as follows:

“A friend who shared my interest connected me with money lenders for me to start my business. The money lender told me to repay the loan after I establish my business without any interest. This was after she felt the pain of my problems I was facing in the camp with my little children”.

Participant RC50 concludes these intra-camp connection encounters, elucidates how intra-camp network connections are established, and explains:

“We develop connections through networks established with various individuals in the camp including staff members working for NGOs and government. We access various services such as food distribution, security through the police, government offices, and UN agencies among others. We normally start connecting amongst ourselves during market interactions, when drawing water, accessing health services in the camp, during religious gatherings, schools’ interactions, food distribution and registration. It is during these encounters that we reach out to each other, exchange contacts and based on reciprocal interest established start interacting continuously. The commonalities decide the type of relationships that evolve. Due to restrictions, the most common

relationships result in establishment of business enterprises, schools, churches, NGOs, and community-based organisations, among others”.

Data collected and analysed demonstrate that upon arrival, refugees are introduced to diverse groups offering different prospects or support services and individually connect with colleagues within the camp for different purposes. New arrivals are introduced to religious groups, community leaders, financial lenders, and business entrepreneurs, among others. Refugees’ start engaging with groups and individuals that exhibit or share common interests and aspirations. The various groups existing in the camp provide diverse support services to refugees in several areas such as provision of flexible loans, employment, entrepreneurship mentorship to aspiring business entrepreneurs and household chore jobs. During such engagements, refugees are guided with insights about existing opportunities within the camp and outside while nursing their spiritual growth and given advice on how to navigate those opportunities. Connection established allow refugees to access multitudinous services such as markets, sources of commodities, transportations, and other counterparts that support business investment and growth of individual businesses. Further, those supporting with financial capital inject some cash that support new entrepreneurs to expand their business and broaden profit margins thereby increasing the economy of scale in business over time.

4.3 Symbiotic Inter-Country Networks

Symbiotic inter-country networks are connections that are established by individuals or groups similar in characteristics between the refugee camp, surrounding host communities and across the country for balanced shared reciprocity with similar others or those with common interests. These homophilic connections are common among established refugees’ business entrepreneurs who are interested in expanding their business ventures and are risk takers by defying the legal restriction odds. Disobeying legal restrictions is punishable through arrests and imprisonment by Malawi Government. However, refugees’ entrepreneurs make connections and establish partnerships not only with refugees but also host country business entrepreneurs, aspiring host business entrepreneurs, middlemen, and business proxies. Connections with hosts provide avenues for access to business partnership opportunities, access to profitable markets, new customers, cheap sources of commodities that are on high demand within and outside the camp markets including methodical strategies of evading legal restrictions. This is verified by numerous versions of participants using various homophilic avenues as summarised below.

4.3.1 Language

Malawi uses Chichewa as a national language which belongs to the “Bantu family”. Hence, it takes a shorter period for refugees to grasp some dialects that are in semblance with their indigenous home country languages. Radio Yetu for refugees, operating within the camp reinforces the Chichewa language vocabulary. When refugees run their businesses within the camp, their customers comprise refugees and hosts that come to buy commodities in Dzaleka markets situated within the camp. During exchange of goods and services between hosts and refugees, camp and host languages are learned and perfected by both communities. This provides a window of opportunity for refugees to start engaging host communities to understand the various business and other opportunities that exist within the host community surrounding the camp and beyond. Refugees then develop connections with those sharing common interests or with opportunities to acquire business information, business partners, access middlemen, suppliers, business proxies, marriage partners from refugee or host communities and distributors who support with the promotion and proliferation of their business entrepreneurship activities. It is through these connections that refugees start exploring new business opportunities into other localities beyond the camp to source large volumes of commodities from wholesalers and distributors into the camp. These movements into and outside the camp take the form of legal as well as illegal movements. Legal movements use a movement pass or exit provided by government within a restricted period (48 hours). Illegal movements don’t use the exit pass and are risky adventures as refugees get into trouble through arrests with law enforcers when caught. Nevertheless, mastering the local languages saves them from the hands of law enforcers as they rarely check for travel documentation if you speak perfected local languages. To the contrary, distributors, traders, middlemen, business partners, business proxies, and suppliers supply goods directly to the camp. Excerpts below from participants provide a summary of how refugees entrepreneurs restricted to camps under stringent legal constraints develop inter-country networks with host communities.

Participant RTE30 underscores the significance of language as a source of inter-country connections, and explains:

“Much as the local language is Chichewa, the mode of communication to start understanding each other was English. This made me start understanding the meanings of words and created friendships among the locals. These friendship encounters made me host friends with common interest at my house who also hosted me in return. This evolved into business connections and mastery of the language. This further exposed me to several business opportunities and markets. I was able to move out of the camp

and across the country without facing problems from law enforcers because my local language was perfected. I buy from large farmers from the host and sometimes produce farm commodities by renting land from the hosts. I am an entrepreneur and supplier of agricultural commodities as well”.

Although language remains a key barrier for refugees to effectively engage, some host communities have also mastered the art of speaking languages used in the camp such as Swahili, Kinyarwanda, and French. For example, participant RTE27 stresses the critical role language plays, and explains:

“In order to explore opportunities, I first had to learn the local language used in the surrounding community. To get insights of the language and consolidate my understanding, some customers used to name products they needed by pointing at them. I used to write down and tag “Chichewa” names to those commodities with their respective prices using such lead information. To my amazement, other host customers responded back in my language”.

Participant UNS43 concurs with RTE 27, and explains:

“Refugees start to master and perfect the local language when interacting with host communities visiting the camp during market days (Tuesdays and Fridays) and listening to Radio Yetu. Constant engagement improves their local language mastery resulting in development of networks or connections with distributors, business partners, business proxies, middlemen, suppliers, customers, farmers, traders among others”.

Participant HBC56 confirms why refugees-host connections are developed, and explains:

“Refugees acquire the local language to ensure that they quickly integrate effectively by engaging in conversations and connecting with various players to access services and products they need to undertake their business ventures. This helps them to manoeuvre around difficult restrictions by bypassing some movement restrictions with the help of the language since Malawi is not very strict at demanding passports or identities from its citizens for identification when moving around cities”.

4.3.2 Intermarriages

Some inter-country homophilic network connections are reinforced within the camp and host communities through intermarriages between hosts and refugees. Excerpts provide a detailed account of such homophilic networks. For example, participant HBC55 elucidates how homophilic networks are established between refugees and hosts through intermarriages, and explains:

“Refugees and hosts sometimes connect through intermarriages that further cement relationships between hosts and refugees’ communities to access various opportunities. This makes refugees make bonds with hosts, especially those sharing common interests as families, partners with shares or proxies who are paid commissions based on the amount of goods, they sell in the host communities and across the country.

Participant HBC54 supports these forms of connections, and explains:

“Intermarriages between the camp and host communities boost and increase the network of connections with various players that help with businesses success. This makes refugees in the camp to have a family connection with hosts thereby increasing the level of engagements or connections with the hosts. The camp being close and surrounded by host communities, refugees adapt to the lifestyle, culture, and language of the host communities and establish networks that lead to engagement in many areas (marriages, businesses, homes visits within and outside the camp) including businesses. The more they stay close with hosts, the more they connect and share information that culminate into establishment of business activities”.

Data analysis confirms the critical role of marriages in providing access to a wider network of connections with hosts and opening avenues to access various opportunities for refugees and hosts in terms of access individuals with common interests, access to land for farming as a business, customers, camp and host markets, and sources of suppliers, among others. Nonetheless, refugees marrying Malawians are not easily granted citizenship and passports as opposed to the other way round. This offers more opportunities to those married by Malawians in contrast to those marrying Malawians.

4.3.3 Cultural Exchange Connections

Cultural exchanges between refugees and host communities through entertainment events form the bedrock of launching symbiotic inter-country networks between refugees and host communities. This involves organisation of traditional or intercultural dances and music

festivals that attract the participation of Malawians, refugees, and international participants from across the globe. These form initiatives facilitated by both refugees and host communities surrounding the camp. However, the attract, local, national, regional, and global attention each year these events are conducted, particularly, the “**Tumaini Festival**”.

Participant RCE4 accentuates how homophilic inter-country symbiotic network connections are moulded through cultural exchange events, and explains:

“There are times when refugees are new in the camp and coincides with periods when some cultural events take place such as ‘Tumaini Festival’ which occurs once in a year (see Figure 24). Tumaini festival is a cultural exchange event for Malawians and refugees, entry is free, and attracts large crowds of participants from within Malawi and across borders including Europe, Asia, and Middle East. During the event, refugees and hosts perform various home country cultural dances to appreciate each other’s cultures. In addition to traditional dances, the organisers invite top musicians within Malawi and internationally to spice up the event. This magnetically attracts large crowds from the refugees’ community, hosts, across the country and beyond borders. The event was initiated by a refugee and remains amongst the biggest events in Malawi. It takes place for three days every November of the year and a lot of engagements occur between refugees and Malawians. In addition, several businesses are marketed by various businesses entrepreneurs within and outside the camp.



Figure 24: Tumaini Letu Festival in Dzaleka Refugee camp, Malawi. Source: Author

This is a learning opportunity for both refugees and host communities to understand the various cultures, commodities produced and demanded by hosts and refugees. It is during such times that opportunities are created to exchange contacts, connect with like-minded individuals, broaden the network base and link with various actors of interest that facilitate the establishment of business entrepreneurship activities. For refugees entrepreneurs who patronise Tumaini festival, they use that as a strategic opportunity to expose the various commodities they sell or produce and test the demand. Those interested reach out to such entrepreneurs and connect with them for either supplies or partnerships that result in win-win for both hosts and refugees. This in the long-term result in extensive networks developed between refugees operating in the camp and hosts as well as business expansion beyond the camp when hosts partner in business with refugees' entrepreneurs".

Participant NGS 42 confirms these networks of connections through language, and cultural exchanges, and explains:

"Previously, breakdown in communication and lack of cultural understanding between host and refugees made it difficult for the two communities to engage. Overtime, the

two communities have learned to appreciate the cultural context and languages used by each community thereby making communication easy between the two groups. This has led to the promotion of positive socio and peaceful relationship between refugees and hosts. This peaceful co-existence has been strengthened by different interventions including livelihoods interventions in the form of support to business entrepreneurship and farming activities by organisations working in the camp in collaboration with traditional leaders around the refugee camp. This makes refugees and host communities connect through business, farming, markets, and access to land including marriages. Refugees are adventurous based on the restrictions they face within the camp. Hence, mobility is the only way to explore opportunities despite illegality to movements. They take risks to move out of the camp without any permits and with support from host counterparts sharing common interests to leave the camp and setup businesses in other parts of the country where they foresee markets with high profitability prospects. Those setting up business within the confines of the camp go to other parts of the country to source commodities and bring them to the camp. Host counterparts are used as conduits to source commodities across borders.”.

Despite the appreciation of social cohesion between refugees and hosts through such cultural events, this does not deter the Government of Malawi from reinforcing its laws on the encampment policy and restricted freedom of movement. Some individuals argue that marriage and socio cohesion established must form the foundation of integrating refugees into the country and promoting the proliferation of refugees and host business partnerships as opposed to restricting them to camps.

4.3.4 Markets or Trading Connections

Refugees further connect with hosts through market exchanges when buying and selling goods during Tuesday and Friday markets. Much as the Tuesday market is within the camp settings, the Friday market is 20km away from Dzaleka refugee camp. Refugees are allowed by Government to trade in this market every Friday where they sell various commodities to hosts.



Figure 25: Marketplace interactions between refugees and hosts: Source: Author

Participant UNS43 validates these market interactions, and explains:

“During Tuesday and Friday market days, refugees and host communities undertake market activities together within and outside the camp. This is the time when business relationships are established with those sharing similar ambitions on sources of commodities (supplies), market opportunities, business partnerships and exchanges of information including marriage proposals. Information exchange facilitate the process of initiating startup businesses, expansion of existing businesses beyond the camp, partnerships and collaboration, business networks for sources of supply of cheap commodities and profitable markets for market actors. Commitment to business, risk taking and access to various market, business and market opportunities make refugees expand their businesses beyond the camp. Refugees strategically collaborate with hosts through some form of partnerships (business proxies, partners, middlemen) to make sure that they penetrate markets that are otherwise unreachable due to restrictions.

Participant RC50 corroborates the information on camp market connections in addition to Tuesday and Friday markets, and explains:

“Refugees start connecting with host communities in various ways. Connection occurs when host communities visit the camp to buy various commodities in the markets and shops established within the camp including Tuesdays and Friday markets (See Figure 26). It is during these ventures that some refugees approach host community members and connect with them in the process. The connections are established for various reasons such as enquiries for employment opportunities within the host community, business engagements and friendship. Once connections are established with those sharing similar aspirations, the two members start exchanging information on various opportunities that exist in both communities. For business actors, this is the time they exchange information about profitable business opportunities, profitable markets, sources of commodities and partnerships, among others”.

Participant RC47 further proclaims that trading is another avenue where refugees move around host communities with goods or commodities that are highly consumed by hosts as well as refugees and promote those products through direct marketing, and explains:

“Where refugees move around host communities with goods or commodities that are highly consumed by hosts as well as refugees and promote those products through direct marketing. This involves a refugee entrepreneur moving with commodities for sale from village to village in the areas surrounding the camp. As they do so, they connect with several customers and like-minded individuals who end up connecting with refugees as suppliers, partners, buyers, and business proxies as business grows. Once such connections are established, there is continuous exchange of information on various existing opportunities within and outside the camp and sometimes across borders. Refugees use such information to strategize on the best possible businesses to venture in to realise increased profitability and business growth”.



Figure 26: Refugees and hosts traders during market days in Dzaleka refugee camp: Source: Author

Malawian traders bring their commodities in the camp and refugee traders equally take their products around the surrounding communities through door-to-door sales. This makes the two communities easily engage and connect in business and other activities such as labour or employment related activities and farming. Such encounters deepen the level of engagement and connections resulting in exchange of information for attractive markets for commodities, sources of cheap commodities and possible opportunities beyond the camp and across borders. Most refugees connect with hosts through business venture interactions with hosts. The fair prices they offer, and the positive way they handle customers makes them quickly learn the local language, easily connect with hosts as friends, business partners and middlemen.

As indicated in subjugated camp life, data analysis shows that some first contact touch points between refugees and hosts involve the selling of food rations to host communities and refugees use proceeds to either buy alternative food needs since the food ration package is limited or startup new business ventures. These first line of contacts result in further interfaces through small business trading activities with refugees in host communities and host communities conducting business trading activities within the camp. Over time, such friendships develop into mutual relations and trust among the children and their parents that result in exchange of information about existing opportunities in the camp and host communities. Some relationships continue while others discontinue on the first day of engagement based on purpose. Refugees exploring opportunities usually establish recurring relationships with the purpose of traversing for more information from hosts to understand where opportunities exist, possible livelihoods options, areas with employment and business

potential for them to have additional livelihoods options as they continue to struggle in the camp.

4.3.5 Farming

For refugees who venture into farming related activities, their networks result in some refugees renting land among the host communities surrounding the camp, learning, and exchanging agricultural production skills, and producing farm produce sold in the camp markets. The profit realised is used as a springboard to inject capital investment into viable business entrepreneurship ventures based on demand and supply of commodities between refugees and host communities. This is achieved through direct encounters in the farms, homes, marriages, and markets, where buying and selling of agricultural commodities take place.

Participant HBC53 furnishes comprehensive accounts of how refugees develop social capital through homophilic networks between the camp and host community, and explains:

“Refugees connect with hosts through common farming, land rentals, business trading, supplies of commodities (business and agricultural) where their engagement develop for mutual benefits. Since refugees have no rights to own land, they are basically provided access to land by hosts through rentals allowing refugees to produce crops for either business or household use. In renting land, they pay host communities money in return for land use over a certain period. Large farmers from the refugee community rent land from host community members to produce high value crops such as soy, tomatoes, onions, spices, vegetables which are either sold at wholesale prices within Dzaleka environments and host communities or sold to customers from surrounding locations such as Dowa, Mponela, Mchinji including Chipata in Zambia”.

Participant HBC53 is supported by a host KS62 who summarises:

“As a large farmer producer within the surrounding community, refugees’ business entrepreneurs come to my house and farms to buy large quantities of farm produce which they resell in the camp market. They connect with us when they visit us in host communities through direct encounters as the host community is near the camp. They source farm produce either directly from the farm using farmgate prices or buy them in our storage units within the host community”.

Notably, refugees and host communities also develop connection encounters either as customers or embarking on direct visit adventures to host communities and the refugee camp. Amid such adventures, they meet, engage, and sometimes exchange contacts.

4.3.6 Conclusion

Refugees' business entrepreneurs encounter with hosts in various avenues as customers, landowners, friends, suppliers, distributors, families(marriage), culture, language, and business actors. Some Malawians establish shops within the confines of the camp and initiate connections that help refugees' entrepreneurs comprehend the context of host markets and devise strategies to mitigate risks with the legal restrictions imposed on refugees. This facilitates the exchange of information, goods and cash between refugees and host communities. Host communities receive cash if they sell agricultural produce to refugees at wholesale prices or farm gate prices making such business encounters grow their business due to available markets. Similarly, refugees have easy access to sources of commodities (supplies) that are sold at retail prices and sometimes ordered or procured in large quantities for resale to large traders at high profit margins due to economies of scale. The refugees-hosts' engagements have attracted large buyers of agricultural commodities from Lilongwe, Kasungu, Salima, Dowa, Ntchisi, Mponela, Mchinji and Chipata, the closest town in the eastern part of Zambia to patronise Dzaleka market to buy commodities. Refugees sometimes engage middlemen who source commodities in places where refugees are restricted. Religious communities also connect refugees with host communities thereby promoting peaceful coexistence. Other connections are facilitated through community structures such as development committees, leadership campaigns, community leadership, and camp coordination between host and refugees' communities. Symbiotic inter-country relationships are developed where refugees and hosts pursue win-win benefits. These interactions do not imply that the two communities do not engage in some form of polarization. Polarization occurs when the two communities differ in perceived attitudes, conducts, and treatment towards each other resulting in some conflicts. These conflicts are manifested during competition for business (xenophobic attacks), differences during social interactions (alcohol joints, football events and other social gatherings) due to differing opinions resulting in both verbal attacks and sometimes physical fights. Any serious injuries (verbal or physical) culminate into animosity against refugee communities.

4.4 Symbiotic International Networks

Symbiotic International Networks are connections that are moulded by individuals or groups similar in characteristics between the refugee camp, inter-country and across transnational borders for balanced shared reciprocity with similar others or those with common interests. These homophilic connections are common among established refugees' business entrepreneurs who are expanding their business ventures across borders by either using legal

channels or illegal means through risk taking by defying the legal restriction odds and legal means using hosts as conduits (partners, proxies, and middlemen). International network entrepreneurs develop connections and create partnerships not only with refugees but also host country, third country business entrepreneurs, middlemen, transporters, suppliers, relatives, business partners and business proxies. A wide vista of symbiotic homophilic networks offer avenues for entrepreneurs' access to business opportunities, profitable markets, new customers, and cheap sources of commodities that are on high demand within host, home and third countries.

Due to restricted freedom of movement, refugees are not allowed to trek into various localities outside the camp to buy commodities and resell these in the camp. Optionally, refugees either illegally smuggle commodities into the camp or legally procure supplies using local and international distribution channels. Connections with distributors are established through business partners, proxies, middlemen, fellow entrepreneurs in the camp or direct interactions with distributors who bring such commodities to the camp. Socio connections developed create business opportunities through information exchange on existing and potential attractive markets, and sources of commodities. Similarly, the digital space has allowed refugees to connect with relations in home countries to understand market contexts and explore goods highly demanded in host countries but scarce on the market while available in-home countries at lower prices to generate profits.

Refugees also establish direct connections or linkages with business partners or suppliers in third countries to source commodities available in those countries and sell in Malawi to refugees and host communities including supplies of commodities at a profit across the country. Refugees with adequate financial capital utilise local business partners, proxies, middlemen and connections with home country relatives and suppliers to import goods on high demand either legally or through unchartered routes to hosting countries. Based on demand and pricing, most host customers patronise the purchase of such low-priced products from refugees thereby increasing profitability of their businesses as well as engagement with hosts outside the camp. These connections generate frameworks in which homophilous relationships express. The various accounts of participants validate these types of connections as summarised below:

4.4.1 Home Country Homophilic Connections

Data analysis of statements from participants exhibit the emergence of homophilic networks among refugees' entrepreneurs from the same home countries living in the host

country camps connecting with similar others in home countries. This pertains to refugees living in host countries linking with relatives, friends and business counterparts remaining in home countries and exchanging information about business prospects with potential to generate profits and business growth existing on both sides of the countries.

Abridged accounts of participants narrate home country connections through relatives, friends, and home country counterparts to explore markets of commodities and explicate. For example, participant RTE28 explains that:

“Refugees’ entrepreneurs reach out to some relatives and friends who remained behind in home country towns and exchange information about existing business opportunities despite legal constraints in hosting countries. Hence, these relatives use host country middlemen connected to refugees in Malawi to supply the required goods needed for business entrepreneurship in Malawi”.

Participant HBC54 confirms the homophilic connections, and elucidates:

“Refugees connect with their home countries through existing connections of contacts, new connections through friends, and further connections through third party businesses men who undertake different businesses ventures within home countries and third countries. Meeting businesses counterparts make them exchange information on existing opportunities of commodities that are highly demanded in host countries but either not available or very expensive. Connections establish links to cheap sources of such commodities across borders to home countries and vice versa. This promotes the flow of commodities between host and home countries. In return, some commodities that are cheaply available in host countries, but expensive in-home countries are also bought and exported to home countries at a profit. This makes business ventures between host and home countries attractive and profitable for growth and expansion of businesses”.

Home country homophilic social networks promote the flow of information about business opportunities along the sociodemographic network between home and host country counterparts. Refugees in the camp bring with them new information and connections of business partners, relatives, suppliers, and friends from home countries after understanding existing business contexts and opportunities available in the camp and outside. But these homophilic networks run refugees undertaking these paths into the arms of the law when they illegally defy the odds by undertaking business ventures across borders while laws restrict their freedom of movement and confine them to camp settings. Their core strategies are either the

use of partners (legal routes) or defying by undertaking these risky ventures individually without documents using unchartered routes.

4.4.2 Third Party Homophilic Connections

Third party homophilic connections based on data analysis comprise connections developed with hosts similar others who support refugees' entrepreneurs in undertaking business ventures either together or as agents working on their behalf. Some of these homophiles involve risk taking by illegally engaging refugees in cross-border business entrepreneurship ventures. For example, participant RTE31 underscores such types of ventures, and expounds:

“As refugees, we have networks of illegal cross-border traders named “Kindicheli” who travel with us at night using unchartered routes to engage in cross-border trading between host countries and third countries to source commodities demanded in the camp and hosts but either scarce on the market or expensive but cheap in a third identified county”.

Legal business connections engage host business partners, business proxies and middlemen with legal documents to undertake business activities across borders. This involves exportation and importation of goods on demand in host and third countries with potential to generate exponential profits and promote business growth. Participant KS63 describes how this works and explains:

“International products are sourced through connections with home country business partners, suppliers as well as trusted host country business proxies, middlemen and partners that undertake business entrepreneurship activities within Malawi and across its borders”.

Participant RTE38 concludes, and clarifies:

“Due to legal restrictions, we use a variety of means to access opportunities, business and commodities using mobile phones, partnerships, proxies, and middlemen within the country and across borders. Legal restrictions shape us to think outside the box and explore means that best suit our business models to be as profitable as possible and survive the harsh conditions of legal restrictions within the camp settings”.

Legal restrictions shape the way refugees embark on business ventures across borders considering restrictions enacted on refugees to operate businesses ventures within the vicinities

of the camp. This makes refugees devise legal and illegal strategies as coping mechanisms to succeed in their business and continue improving their livelihoods.

4.4.3 Third Country Homophilic Connections

Third country homophilic connections grounded on data analysis encompass networks developed with international business players either directly through business entrepreneurship ventures or through hosts counterparts. These connections either occur within the host country or across borders.

Participant RTE28 provides accounts to such types of homophilic networks, and explains:

“Apart from sourcing products locally, host Malawians introduced my husband to international markets such as Tanzania, Mozambique and South Africa where various electric products are sold at cheaper prices compared to Malawi. These Malawians connected my husband to cross-border traders, international suppliers, and business counterparts that sourced products internationally from different countries. Communication is done through direct phone calls for supply of such products from international markets when stock levels in the shop lower. This makes us to realise higher profit margins while selling at affordable prices locally. We send money directly to international suppliers when we need goods”.

Participant RC44 provides a detailed account of how homophile networks involving international business connections are shaped to promote business entrepreneurship escapades among refugees, and explains:

“Some home country refugees who flee to bordering countries with Malawi such as Tanzania connect with refugees in Malawi and exchange information about business and other opportunities existing in those localities through mobile communications and social media platforms. Refugees utilize such opportunities to cash in on certain goods that are in large supply in their home or third countries but scarce and on high demand in host countries. Hence, they use country to country connections between camps to ensure commodities are transported from home or third country to host countries. For example, for refugees coming from DRC, some home country relatives transport goods from DRC to Tanzania where they connect with other country relatives living in refugee camps in Tanzania. Goods are then transported from Tanzania and passed on to Malawian middlemen who finally transport those goods directly to Dzaleka refugee camp. Other routes include DRC, Zambia, and Malawi. These connections remain highly active if goods have viable markets within and outside the camp in Malawi. These kind of business ventures make entrepreneurs grow from mere retailers for

commodities to wholesalers based on volumes of commodities supplied to local markets and increases in demand for commodities. Some refugees have used either middlemen or hosts partners from the host communities as proxies for their business entrepreneurship ventures resulting in such businesses opening shops in the cities of Lilongwe, Blantyre and Mzuzu including other parts of the country”.

Participant RTE30 describes another international homophilic connection aspect using refugees resettled in third countries, and explicates:

“We directly connect with friends’ and relatives resettled in third countries to access financial capital to start businesses in host countries. Third country relatives send remittances that provides us with a base to engage in various forms of business entrepreneurship activities. Sometimes relatives send us money to scale up business that are profitable and have potential to expand within the camp and beyond host country borders”.

We can infer that third party country connections involve known and unknown business players in third countries through either referrals or direct connections as relatives and friends resettled in third countries that facilitate access to financial capital. Connections established through third party encounters promote business rendezvous and access to cheap suppliers, markets, new business linkages, expanded partnerships, and exchange of commodities from a third country to refugees’ camps, and home country to refugee camps. These connections result in additional network connections with more business entrepreneurs who engage, exchange information, resources, and sometimes financial capital to grow their businesses locally and internationally.

4.4.4 Digital Space Homophilic Connections

Analysis of digital space international homophilic connectors revealed that digital space is another boulevard where homophilic networks are created resulting in international business entrepreneurship ventures between refugees and business players in diverse countries across the globe. The restraining effect of distance diminish with the existence of digital space through digital social networks that create network connections across the globe. Participant RTE28 expounds how refugees engage in international homophilic network connection for business drives through the digital space to connect with business actors in third countries, and explains:

“We connect with other business actors in third countries through joining business WhatsApp groups with common interests and get connections to suppliers of various

commodities across the globe. We facilitate payments through mobile money transfers for goods bought from Tanzania, Kenya, Zambia, and South Africa (using M-PESA, Airtel Money and Mukuru). These goods are transported directly to the camp by international transporters. However, sometimes business does not turn out positive as we are duped by partners, middlemen, and business counterparts in the process”.

Mobile communication remains the key device used to exchange information about business opportunities existing in host, home and third countries among refugees’ entrepreneurs living in camp settings as participant RTE31 explains:

“We connect using mobile phones and social media channels to connect with suppliers, relatives and business friends or partners to access various commodities in home and third countries. We use mobiles phones to connect with friends or relatives in resettled countries to access financial capital either to set up new business or scale up existing businesses. This facilitates access and movement of goods from host countries to home countries and vice versa. This results in exchange and availability of commodities that are profitable in both markets. We use legal and illegal mean to transport such commodities to home and third countries. Legal means involve relatives and international suppliers with proper documentation and legal business documents moving from home and third countries transporting commodities into host countries using formal channels. Similarly, we also connect with hosts undertaking international business to transport commodities from host countries to home or third countries. However, some refugees illegally move out of the country into their home or third countries using unchartered routes with support of host counterparts specialised in this business when such encounters are perceived to be profitable. Unchartered routes are used, bribery of authorities take place and sometimes engagement of hosts as proxies, middlemen, and partners are used to secure win-win benefits.”.

Although the digital space is fundamental in allowing access to new markets, supplies and financial capital, it also feeds hackers and other fraudsters with access trick and steal from refugees.

4.4.5 Conclusion

Detailed accounts of statements from participants confirm the emergence of international homophilic network connections among refugees’ entrepreneurs living in camps. This involves connecting with home country counterparts, third party similar others, third country homophilic connections with similar others including usage of digital space as a tool

to facilitate homophilic connections and business entrepreneurship ventures beyond the host country. These connections enable the flow of goods in all directions (home, host and third country movements). This is based on thorough analysis of markets trends and venturing into trading of goods with high potential to generate profits and business growth for refugees' entrepreneurs. To culminate into international business entrepreneurship activities, these business ventures take the form of legal and illegal business transactions across borders. Refugees also engage resettled friends and relatives in third countries to support or cushion them with financial capital. The digital space has significantly simplified the way of doing business by providing access to international markets while consequently accompanying its own obstacles to successful financial transactions.

Chapter 5: Entrepreneurship Ventures and Supply Chains

5.1 Business Entrepreneurship and Bricolage

Pragmatic analysis of data collected from various participants (refugees' entrepreneurs, customers, host business competitors, stakeholder representatives, suppliers, distributors, and transnational entrepreneurs) show that entrepreneurship is typically not the first options for some refugees when they arrive in the camp. New arrivals in the camp face legal restrictions and language barriers; they lack networks, market knowledge and access to finance. The decision to choose the entrepreneurship path is contingent with restricted access to opportunities, bleak economic situations in the camp and tough legal restrictions (encampment, lack of access to employment, limited freedom of movement) that limit refugees from formally undertaking socioeconomic activities within and outside the refugee camp. Hence, most refugees are compelled to undertake the entrepreneurship route to improve their livelihoods.

Refugee entrepreneurs in Dzaleka refugee camp are largely described as agriculturalists, business enterprise owners or traders due to their candid intention to economically survive. These refugees' entrepreneurs commonly prioritise sectors with low entry preconditions and qualifications where they can provide value and generate business profits based on their skills, cultural background, and experience. The features of refugee entrepreneurship are different and complex in refugee camps due to legal, resource, and movement restraints. Encampment policies breed aid dependency and economic inactivity for refugees with relevant skills and experience to undertake productive economic activities.

However, social relationships emanating from various forms of homophilic networks breed diverse types of business entrepreneurship activities growing in Dzaleka refugee camp choked with legal restrictions, resource constraints and constantly enforced refugees' relocation decrees. Data analysis and observations show that Business Entrepreneurship activities in Dzaleka refugee camp employ entrepreneurship bricolage (An et al., 2018; Kwong et al., 2019; Scazziota et al., 2023; Simba et al., 2021) through the utilisation of homophilic networks and a focused mindset of resourcefulness amidst resource constraints and legal restrictions. This is compared to doing more with what is accessible and usable as an opportunity to survive within the restrictive camp environment. This results in refugees seizing every opportunity (financial, human and social network resources) that manifest amidst challenges using ingenious and extraordinary approaches that defy the norms despite restrictions imposed on them to set up new businesses or nurture existing ones. This form of bricolage occurs either at individual or group level of refugees' entrepreneurs in the refugee

camp. Recent research by Janssen et al. (2018) though not in refugees context seem to support this form of refugees' entrepreneurship pathways that link bricolage to novelty in resource-inhibited settings embodied by regulatory, institutional, or political constraints (Scazzioti et al., 2023). The resourceful use of constrained resources in the form of skills, financial, and homophilic social networks to exploit business entrepreneurship opportunities in the camp settings culminate in bricolage. This signifies refugees' entrepreneurs' rebuttal to admit failure by circumnavigating legal constraints to undertake business entrepreneurship activities in Dzaleka refugee camp to improve their livelihoods.

Key entrepreneurship bricolage alleyways take the forms of intra-camp business entrepreneurship ventures, inter-country business entrepreneurship, international business entrepreneurship, defying odds by challenging institutional rules and diversification as a risk mitigating mechanism. Detailed accounts of these pathways are summarised below.

5.2 Intra-Camp Business Entrepreneurship.

Intra-camp Business Entrepreneurship denote entrepreneurship activities undertaken by refugees within the confines of the camp environment due to restrictions. The entrepreneurship ecologies for refugees constrained to camps due to legal constraints coupled with language barriers, lack of market knowledge, inadequate context specific entrepreneurial knowledge, inadequate social networks, limited access to financial services, limited understanding of business legal frameworks and taxation systems underscore the key challenges refugees face in undertaking entrepreneurship activities beyond the camp. This provides assumptions that refugee camps are devoid of extensive economic activities. Risk averse and legal compliant refugees' entrepreneurs in Dzaleka camp harness business entrepreneurship activities regulated within the confines of the camp settings.

Business entrepreneurship activities for refugees restricted to camps become sources of jobs, revenue and investments that benefit refugees and hosting communities surrounding the camp. Dzaleka refugee camp has manifested the organic growth of several business entrepreneurship ventures including retail and wholesale shops, hardware and software shops, restaurants, bars, beauty parlours, internet cafes, mobile money services, agricultural production, value addition, various trading, and service activities. These fast-growing entrepreneurship activities have facilitated the establishment of well-structured Tuesday and Friday markets by government through the district council, formal banks (MyBucks bank rebranded to Centenary Bank), and money grams. All these new business ventures are created within the camp despite obstructing legal framework that impede refugee entrepreneurship.

Refugees navigate several pathways to ensure that they engage in income generating activities that transform their livelihoods despite the constraints or barriers placed on their heads. In circumstances of Dzaleka refugee camp with limited resources, refugees circumnavigate various manoeuvres to set up new business ventures. This is accomplished by engaging in labour-related jobs within the camp to raise financial capital, approaching existing business entrepreneurs for business support, linking with business support networks existing within the camp, getting support from individuals and organisations. Detailed accounts of participants substantiate how business ventures are established and operated within the camp despite numerous obstacles.

5.2.1 Labour as a Source of Financial Capital

The analysis of refugees' entrepreneurs' statements and field observations for refugees without any form of financial capital showed that refugees commence their first journey to entrepreneurship through two key pathways. The first is individually moving around the camp to explore labour-related opportunities and the second is to use established homophilic networks to seize labour-related opportunities prevailing within the camp. Labour-related opportunities provide income that is used to complement inadequate food rations and savings to startup new business ventures within the camp which are key elements of entrepreneurship bricolage. For example, participant RCE1 explains:

“Essentially, we have tough time to conduct our businesses in the camp, let alone finding the financial capital to start the business. However, we learn from fellow refugees who are conducting similar businesses before we venture into such businesses. And one way of getting the financial capital is through farming, working for fellow refugee, and getting hired by fellow refugees who have already made an impact in a particular field that those seeking labour-related activities might be interested in. So, we work, we get paid. And that money is used to complement the inadequate food rations we receive and savings to start our own businesses”.

Participant RCHE13 describes how she raised her financial capital, explored both business and market opportunities (resourcefulness to understand sources of commodities, demand, and supply dynamics within the target markets) existing within the camp and used limited savings to set up her new business, and explains:

“I used the money I saved from labor related activities within the camp to establish my current business. I firstly explored possible businesses opportunities that had high potential to make high profits in the camp and surrounding communities through my

own simple market assessment. I asked friends that I worked with to provide insights on possible business opportunities, and market insights existing in the camp, and host communities including sources of various commodities”.

Participant RCHE18 confirms how she circumnavigated labour related prospects, established homophilic networks and used her resourcefulness mindset (market research, reconnoitering trading in various commodities, and business diversification) to establish and grow her business, and explains:

“The financial capital I raised from labor related jobs made me to start my small-scale trading business such as selling and buying tomatoes, onions, and vegetables. The profits I realized made me open an electronic shop to cater for the demand of electronic items in the camp. My engagement with friends and host community members during labor related jobs provided insights for me to start business. Friends and host community members who came to buy my products furnished me with further information on additional markets and business opportunities that existed within the camp and host communities. This made me to reflect and save money to diversify into other profitable business entrepreneurship activities and improve my livelihoods. After I established my business, life changed as I was able to meet my basic needs”.

Participant RCHE13 also explicates the individual exploration pathway for labour related jobs (limited income) and resourceful mindset through market research as a springboard to entrepreneurship establishment within the camp and explains:

“I secured piece work or labour-related opportunities such as moulding bricks, and farm labour to improve my livelihoods and meet daily basic needs. Undertaking labour-related jobs and moulding bricks changed my life as I started earning income and saving part of my income for setting up new business of my choice. I used my savings to start a shop business selling various commodities that are highly demanded in the camp and surrounding host community who came to the camp to buy things”.

Like participant RCHE13 is participant RCHE15 who took an individual journey within the camp to explore labour-related prospects; and established homophilic networks (resourceful mindset by exploiting every opportunity or connection to thrive or improve individual livelihood) that stemmed into creation of a small business, and explains:

“I started by taking individual efforts to explore livelihood opportunities within the camp to improve my livelihoods by pursuing labour-related jobs. It is during this search

for opportunities that I started connecting with neighbours, making friends, interacting with new people to ask for employment opportunities such as daily labour and others. A friend I met, who shared my interest and connected with lent me money to start a business and told me to repay after I establish my business without any interest. This was after she felt the pain of problems I faced in the camp with my little children. I used the cash to start ordering Irish potatoes at farmgate prices and reselling them in the camp market. Over time, the business grew, and I started ordering Irish potatoes in large volumes and selling at wholesale prices to large traders in the camp. Access to markets outside the camp was a major challenge. My Irish potatoes business involves perishables, and I sometimes ordered some that got rotten over time. That was a loss on my side if that happened. However, I generated a lot of profits that resulted in my business expanding exponentially”.

Participants accounts demonstrate that refugees’ resourcefulness due to restriction within the camp is entrenched in homophilic networks established before and after setting up businesses ventures to comprehend various contexts of business within the restricted confines of the camp through market explorations, and sources of commodities, among others, to grow. Refugees’ entrepreneurs ensure seizing and maximisation of every exhibiting opportunity to set up and grow their business for survival and growth. Participant RCHE16 exhibits this trend and explains:

“To explore opportunities for survival, I started connecting with neighbours and friends within the camp. These connections were established during my arrival and exploration renditions in the camp to find out how individuals survived under restrictive camp environments. We met, connected, and exchanged information on labour-related opportunities existing in the camp and host communities. I started looking for such opportunities and accessed some labour-related jobs through refugees’ farmers renting land in the host communities. I worked as a labourer for various refugees’ farmers and host community producers, and I used the money realised to start trade related activities such as buying tomatoes in the farm and reselling it in the camp”.

Participant HBC53 concludes such business ventures and ingenuity among refugees’ entrepreneurs through labour including homophilic connections, and explains:

“Based on the path undertaken by refugees, others opt to start with work in shops or labour-related activities in the farms to raise financial capital. The capital raised from any option is used to rollout the first business venture through farming by renting land or starting a business venture. During farming and business venturing, refugees keep developing a network of connections with relevant similar individuals that are key at

providing essential information and providing further linkages to achieve their aims either in business or farming”.

5.2.2 Business Entrepreneurs’ Encounters

Detailed analysis of various participants account show that another avenue that refugees’ entrepreneurs exploit to pursue business entrepreneurship activities within the camp is their engagement with orthodox business entrepreneurs operating various business ventures within the confines of the camp. Homophilic networks with orthodox entrepreneurs provide a foundation of hope to the hopeless refugees who perceive the camp as a barricade to their success and restrictions as an end to their productive life. They see life budding at the end of the tunnel through mentorship, learning and support they acquire when engaging with established refugees’ entrepreneurs within the camp. At the beginning of their rendezvous, refugees’ entrepreneurs already established within the camp help aspiring business starters with either financial capital or employment opportunities where they employ them to sell commodities at a commission. Once savings have been realised by determined starters, information exchange, mentorship, and business support follow. Equally, some refugees’ entrepreneurship aspirants are introduced to lenders who lend them money to start businesses and agree on either flexible interest or non-interest repayments based on business expansion and growth. Refugees’ entrepreneurship aspirants maximise the use of these limited resources by ensuring that they explore adequate market opportunities, introduce demand driven commodities, re-invest profits and minimise expenses to ensure business growth and survival. They employ all forms of innovations to maximise on limited resources accessible within the confines of the camp to succeed in their business entrepreneurship ventures.

Participant RC45 describes how refugees engage with existing orthodox entrepreneurs and maximise every chance provided to guarantee business development and growth and explains:

“Refugees have a spirit of savings and reinvestment when running business ventures while Malawians start spending on luxuries when they notice some signs of success in business. Refugees’ entrepreneurs are focused and believe in diversification to ensure that business grows. Refugees start by engaging with existing business entrepreneurs, focus on commitments, and constantly innovate to maximise every opportunity in their businesses to generate profits. For example, they save money for future business transactions and profitability such as buying farm produce when in plenty supply, hold it in warehouses over time to ensure that they sell the same commodity at higher prices

and cashing in on high profit margins when scarce on the market. Refugees' entrepreneurs support each other through their entrepreneurship support mechanisms. For example, if a refugee farmer is producing tomatoes but lacks some inputs, a fellow refugee farmer provides technical and resource support to the other to ensure that high quality produce is realised, and a colleague pays back after good harvest and generating good profit margins".

Participant RCE2 justifies how refugees' entrepreneurs take the entrepreneurship pathways through engagement with existing entrepreneurs, and explains:

"As refugees, we meet in various spaces within the camp setting. Our engagements are based on commonalities and grow into connections that result in business engagements, employment creation among others. These connections result in some business actors lending financial capital to us to setup new business partnership ventures. Refugees' entrepreneurs already established in the camp facilitate contacts and connections to potential suppliers, distributors, other business actors. Refugees' entrepreneurs also support underperforming businesses in the camp through mentorship and financial support to cushion supplies or business growth. They support refugees with financial capital to their business. Innovation remains central to ensure that refugees to grow bigger in business ventures despite limited access to resources".

Analysis of participants' statements indicate that shops run by orthodox refugees' entrepreneurs are well stocked in terms of diversity of commodities compared to host entrepreneurs. In terms of business engagement with customers, refugees' entrepreneurs have better customer relationship management due to their flexibility and friendliness with customers who patronise from within the camp and outside. Their businesses thrive due to the larger populations within the refugees' community that provides a larger number of clientele base. Contrary, host counterparts have less diversities of commodities and sell specialised products. Existing refugees' entrepreneurs respond to customer demands by stocking more products that are constantly demanded by their customers. They Are responsive to changes and needs of customers they serve. These orthodox entrepreneurs comprehend the challenges upcoming entrepreneurs face and provide various modalities of support including financial resources in the form of loans and grants, employment opportunities, business opportunities including mentorship.

Participants RCE 1 emphasises how this is achieved, and explains:

“Refugees’ entrepreneurs already established help new business starters with either capital or employment where they employ them to sell commodities at a commission. Once savings have been realised, they are taught how to do business within the camp setups. Similarly, some are introduced to lenders who lend money to those aspiring to start business and make flexible repayments based on business expansion and growth”.

Participant RCHE19 describes how he encountered an established entrepreneur through homophily connections in Dzaleka refugee camp, and explains:

“Over time, I developed relationships with friends while discovering opportunities within the camp. I was introduced to a refugee trader who provided me with information about business trading opportunities existing within the camp. These connections led me to start tomatoes trading activities. I was further introduced to farmers producing tomatoes in the host communities. I connected with these farmers and started ordering tomatoes in bulks and reselling them in the camp Tuesday market.

Participant RCE11 recounts and concludes the process of entrepreneurs’ engagement, creation of homophilic networks and use of bricolage as a tool to grow and develop their business ventures, and explains:

“Once we arrive in the camp, we first start looking for friends and neighbours with common purpose to engage with, then next is exploring either labour or business opportunities through connection to refugees’ entrepreneurs, farmers, and traders. Refugees with adequate capital support those without capital to undertake various business entrepreneurship activities. This is because they understand that the only way to survive in the camp with restrictions is to engage in some form of business activities unlike hosts who have diverse options to survive. The various connections that refugees develop in the camp facilitate access to network connections with customers, business opportunities, suppliers, distributors, access to land, business partners, proxies, and middlemen who help them in undertaking business ventures, supplying commodities to the camp and growing their business. Refugees maximise the utilisation of networks established to support and grow their businesses through access to sources of cheap commodities”.

5.2.3 Business Support Networks

Detailed accounts of data analysis show that Dzaleka refugee camp has well-structured business support groups to promote business entrepreneurship activities among those willing to take the entrepreneurship pathway. This business support network or grouping is named “parliament”. The role of the group is to provide business support, mentorship, coaching,

linkages to informal financial services, information exchange on existing business and employment opportunities including constraints therein. The groups are informal, voluntary with no formal leadership structures. Those providing support to members either have vested interest to benefit through lending mechanisms (earning interests) or merely join with the socio responsibility agenda to the refugee community. Participant RCE5 chronicles how this works, and explains:

“We establish connections during various avenues including engagement with the “parliament” that provides refugees with prospects to link with each other and facilitate exchange of information about the innumerable opportunities that exist within the camp. These interactions become more beneficial if engagement occurs between refugees that are relatively new in the camp and refugees’ entrepreneurs who have mastered the art of survival. This exchange of information provides insights to a new arrival about available opportunities such as business support networks that provide access to business capital such as flexible loans, loan shacks, and challenges facing refugees in the camp. Considering the legal restrictions that limit refugees from accessing wage employment opportunities, most refugees take the self-employment or business entrepreneurship pathway to address their challenges, meet basic needs and improve their livelihoods. The engagement with established refugees’ entrepreneurs provides them with rich base of information which is utilised to set up and grow new business entrepreneurship ventures. Some individuals in the camp support new individual startups with flexible loans that provide opportunities to new refugees’ entrepreneurs repay the loan over longer periods of time to allow room for growth and expansion of businesses. It is during this time that refugees commit to maximise the use of such limited resources through innovations to generate more profits, repay their debts and grow their businesses”.

Participant RCE3 who was a beneficiary of the grouping validates engagement with “parliament”, and explains:

*“Some refugees access opportunities through a grouping within the camp called **parliament** or “**Kindicheli**”. As new refugees within the camp setup, we are introduced to this group which sits down with new arrivals with interest in pursuing prospects to brainstorm on various opportunities existing within the camp and host communities and provide insights on how best to operate those businesses. This is where refugees get latest information about available opportunities trending in both host communities*

and within the camp. We also share ideas about all related issues happening in the camp including life in the camp and employment opportunities such as volunteerism. Through refugees' entrepreneurs, groups and grants providers, refugees connect and support each other to set up businesses from scratch within the camp".

Participant RCHE17 elucidates the fundamental role of engagement with business support networks existing within the camp to set up new business in restricted environments, and explains:

"Once connected, we start engaging with those with common interest. From personal experience, refugees in Dzaleka refugee camp are a united force and greatly support those who are motivated to undertake business entrepreneurship activities. For example, there is a group that provides access to loan facilities either as a fair loan or based on loan shacks agreements that attract high interests. Based on the choice of the borrower, refugees start their businesses. Another option is selling in shops for an established business entrepreneur who either provides an agreed commission per agreed unit of goods sold or salary at the end of the month. All the options provide a pathway for new entrepreneurs to save financial capital, help them start and grow their businesses".

Participant HBC56 explicates how refugees survive in the camp through utilisation of various forms of networks connections they establish through groups and individuals and explains:

"The only way for refugees to survive camp conditions is to engage in some form of business activities. The various connections that refugees develop through groups and individuals facilitate access to network connections with customers, business opportunities, suppliers, distributors, access to land, business partners, proxies, and middlemen who help them in undertaking business ventures, supplying commodities to the camp and growing their business. Refugees use these trusted networks to support and grow their businesses. Various connections developed ensure that refugees develop a wide network of sources of commodities and guarantee that refugees entrepreneurs have a wider choice in terms of procurement of commodities. Refugees' entrepreneurs are then able to access supplies that are cheaper but on demand and resale them at fair prices thereby beating competition against hosts who charge exorbitant prices on the market and are relaxed in running business entrepreneurship activities with wide options available on their table".

Evidently, data analysis reveals that connections with business networks facilitate individuals' connections that stem into access to financial services, business mentorship, setup, and growth as detailed accounts of participant RCHE 17 summarize:

“We are connected to business entrepreneurs, loan shacks, and other informal financial service provider groups that offer us with opportunities to access financial capital. For others, they are connected to host country friends who provide them with opportunities to access farms on rent. This results into more connections established to access markets, supplies for commodities, distributors, and business partners among others”.

5.2.4 Organisational and Individuals Support Systems

Analysis of data and observations during data collection exhibited that Dzaleka refugee camp has some organisational and individual structures with systems that support some limited number of refugees to access livelihoods or business entrepreneurship related training opportunities and other support services. To eradicate poverty and make refugees' self-reliant, some non-governmental organisations' operating within the camp settings empower refugees with various business entrepreneurship activities based on skills, capacity, and poverty levels. These empowerment schemes target extremely poor households with the intentions of graduating them from the lower marginal levels of extreme poverty as stipulated by world bank. Through these empowerment initiatives refugees are trained in diverse sets of business entrepreneurship skills and are provided with asset transfers to start their businesses after completion of training. These training sessions and asset transfers set the business foundation pathway for some refugees who benefit from such opportunities. In addition, some individuals within and outside the camp (resettled families and friends) individually support refugees based on their own principles of giving back to society or supporting relatives in the camp with some limited amount of financial capital to kickstart some businesses within the camp. For example, Participant NGS42 narrates how the organizational and individual system structure works within the camp, and explains:

“Within the camp, refugees have numerous ways of being supported. Some of the ways include individual money lending, group business network support-where groups lend money to individuals belonging to such networks; loan shacks who demand high interest rates in return, large entrepreneurs lenders who lend money at an affordable interest rate, resettled refugees who provide remittances to support families and friends

to establish and grow their businesses, business support groups by those already established in business while supporting startups; organizations promoting livelihoods activities between host and refugees and providing start-ups kits to graduates trained in various business ventures and friends who visit the camp and connect prospective refugees entrepreneurs to various opportunities including financial support and connections to markets outside the camp and beyond. This facilitates the promotions of startups and growth of refugees' businesses within the camp and beyond".

Participants RTE34 provides a detailed account of this support system through individuals, and explains:

"Some refugees connect with resettled and close siblings working in other countries (USA, Australia, Sweden, Canada etc) to provide financial capital to them to start running businesses instead of relying on monthly remittances from them. Those without relatives abroad engage friends within the camp to raise financial capital to start their businesses".

Participant RCE7 benefited from the individual system to set up business ventures amidst limited resources and explain:

"Slowly, after settling down, I started figuring out how I can make ends meet by asking friends on how to access alternative opportunities to survive with restrictions in place. I started moving around the camp and illegally outside the camp in surrounding communities seeking for any labor related opportunities, but I couldn't find one. Then I noticed that there was a lot of alcohol consumption in the camp, and I had a skill of brewing locally made beer. The resources required to brew beer were very cheap. Hence, I approached a friend and explained to her the skill I had and potential profits that would be generated from brewing beer. My friend gave me a start-up loan capital to start the businesses. This is how I started brewing beer and making money in the camp to improve my livelihood and I repaid the loan after brewing and selling beer twice".

The camp has many refugees who consume the largest volumes of commodities supplied or distributed. In addition, refugees' entrepreneurs within the camp have readily available markets, capacity and buy large volumes of commodities supplied to them. This makes the camp an attractive market for suppliers and distributors. The camp does not only

attract large suppliers and distributors but also middlemen, vendors and other business entrepreneurs who like partnering with refugees including the host community as suppliers, producers and consumers for refugees' entrepreneurs.

5.3 Inter Country Business Entrepreneurship

Inter-country business entrepreneurship ventures are business entrepreneurship activities conducted by refugees within and beyond the camp setting including other regions of Malawi. This form of business entrepreneurship is prohibited by law and risky for refugees unless due processes are followed to formalise their business. However, observations and data analysis show that the process of formalising refugees' businesses is an almost impossible venture and illegality is the norm for risk takers.

Participants' accounts, data analysis and field observations unveiled that refugees in camp setups are incarcerated in one place. Their daily encounters when accessing various services (health, food, water, education) in the camp make it possible for them to gradually start developing relationships or networks with those they interact with regularly, sharing mutual interests (homophiles). This makes them easily link with various groups such as neighbours, friends, families, stakeholders, visitors, entrepreneurs, service providers, suppliers, distributors, business proxies, middlemen, farmers, buyers from the host community, transporters, among others. Connections with distributors and suppliers are established through interactions with host business partners, fellow entrepreneurs in the camp and direct interactions with distributors and suppliers who bring such commodities to the camp.

Refugees' traders move around the camp and host communities surrounding the camp looking for suppliers of cheap commodities. In these escapades, they encounter and develop relationships with supplies of commodities identified within the host communities surrounding the camp. To safeguard constant and adequate maintenance of stock levels, refugees' entrepreneurs exchange contacts with such suppliers to establish constant engagement. Networks with these suppliers provide a leeway to connect with more suppliers beyond the surrounding community and across the country through referral linkages. The web of linkages beyond suppliers surrounding the camp provide refugees with impetus to navigate business opportunities beyond the camp setting with the support of host business counterparts thereby beating systems of legal restrictions.

With support of host counterparts, refugees circumnavigate their way out and set up business enterprises in various parts of the country, selling commodities at fair prices, attracting more customers being savvy at customer relationship management and distorting business for host competitors. Nonetheless, the distortion of business does not go without remorse from host communities, particularly business competitors who find thriving refugees' entrepreneurs an obstacle to their own business accomplishments. They either capitalize on legal barriers created by the Government of Malawi or homophobic threats as tools to further inhibit refugees' or chase them away from localities where they are plying their businesses and thriving (northern, central, eastern, and southern parts of Malawi). This antagonism developed by host communities exacerbate the harsh realities of legal restrictions and challenges refugees face while operating within restricted environs. This makes refugees entrepreneurs keep adjusting their strategic maneuvers in spite of sailing in strict circumstances while operating businesses within and outside the camp. Participants HBC54 and RCHE 21 respectively, provide accounts of such harsh realities and they explain:

“Some local business competitors develop envy when refugees are succeeding in their business exploits, especially if they are operating their businesses outside the camp. Host competitors become hostile over small mistakes refugees' entrepreneurs make and either report them to authorities for operating illegally or confront them with homophobic remarks including physical attacks while using discriminatory and profane languages. These thriving entrepreneurs act as threats to their businesses because of low pricing strategies they use”.

“Successful business entrepreneurship outside the camp is not always rosy. Refugees' entrepreneurs sometimes face harsh realities of doing their businesses illegally. Some of our colleagues are subjected to cruel treatments by host competitors if they conduct their businesses beyond the camp as they are perceived as threats to their businesses. For example, there was an incident in Mchesi, Lilongwe, where a refugee entrepreneur mistreated his employee and business competitors used that as opportunity to burn his shop, chase him away and loot his property. Thank God he was not harmed”.

These accounts evidently show pinches of hostilities that refugees' entrepreneurs face without being deterred from conducting diverse entrepreneurship ventures either using legal or illegal approaches. Refugees perceive such business ventures as their only opportunities left to them to improve their livelihoods. Refugees' entrepreneurs maximise every avenue of interaction and access to resources to exploit revenue potential, profitability, business expansion and growth within the camp and beyond. Refugees engage in selling products that

are highly consumed and are in high demand in both host and refugees' communities. In addition, most commodities sold by refugees are sold at fair prices to both communities. This makes consumption and demand for these products high not only in the surrounding host communities, but host business competitors come to the camp to order these commodities and resale them in other country localities. In short, host connections culminate into refugees' entrepreneurship through several ways:

5.3.1 Labour as a Source of Connection and Business

As they explore economic opportunities within and outside the camp, refugees engage in labour-related employment activities in the host community farms. This becomes the first point of entry and connection with host community farmers owning land around the camp. Refugees are employed by either large commercial farmers or households within the host communities surrounding the camp. Refugees with financial capital are allowed to rent land and connections established open opportunities to link with more hosts. Refugees use such prospects to support their basic needs and raise financial capital that is later injected into business entrepreneurship activities.

Data analysis show that the Burundi and Rwandese community in Dzaleka refugee camp are key nationalities that are best at exploring labour and farming opportunities in the host communities because they have some background in agricultural production from their home countries. Profit realised from farming is invested in diversification of business thereby growing various business ventures in the process. They engage in multiple business ventures that are on high demand and profitable within the camp and host community resulting in exponential business growth. To expand business growth beyond the camp, they engage host business partners, proxies, and middlemen to sell and distribute commodities on their behalf. Participant RCE19 underline how connections are created within the camp and host community resulting in business entrepreneurship, and explains:

"I come from Rwanda, and I arrived in Malawi due to genocide that occurred in my country. I found my stay in the camp very tough and challenging. I had no relatives and friends. The food ration was inadequate. Hence, I started exploring for opportunities within and outside the camp. I started learning the local language to manage communication in the host community. I found some piece work in the host community farms. The money I saved from farm labor was used to start trading business. My trading business was in peas and tomatoes that I first sold in the camp market. I started investing money in additional business such as livestock and renting land for farming.

This made me start producing more agricultural products that made me a wholesale trader. I used to transport more commodities especially peas and tomatoes to Lilongwe market through Malawian partners. Over time, traders from Lilongwe and other surrounding districts started buying from me directly being a large supplier. I also sold most livestock within the camp and host community”.

This is corroborated by participant RCHE20, and he explains:

“To explore opportunities for survival, I started connecting with neighbours and friends during my stay in the camp to find out how they survived in such situations. They exchanged information on labour-related opportunities existing in the camp and host communities. I started looking for such opportunities and accessed some labour-related jobs through refugees’ farmers renting land in the host communities. I worked as a laborer for various refugees’ farmers and host community producers, saved some cash and I used the money saved to start trade related activities such as buying tomatoes in the farms and reselling them in the camp and host communities’ markets”.

Participant RCHE14 concludes how social connections with hosts promote business entrepreneurship activities among refugees, and explains:

“I started connecting with host communities during my search for labour-related activities. Host communities introduced me to various business opportunities that exist within the camp and outside. When I opened my business, I continued to make new connections with customers who came to buy from my shop. Through referrals, customers introduced me to various suppliers of cheap commodities that I sold in my shop. This made me to further connect with host suppliers, transporters, middlemen, and distributors of several commodities that are sold both in the camp and host communities. Connections with suppliers are either made directly or through referrals from customers, friends, fellow business entrepreneurs and suppliers themselves when they don’t have such commodities in stock but available in competitors wholesale shops. Goods or commodities I buy are locally sourced from Malawians, Indians, and Chinese wholesale shops trading in various commodities in the city of Lilongwe.

5.3.2 Business to Business(B2b) Networks

Analysis of data and participants sentiments displayed that when conducting business ventures, refugees connect with host communities as business proxies, traders, middlemen, farmers, suppliers, distributors, transporters, partners, and employees. In business

entrepreneurship ventures, they start by engaging hosts as business proxies, middlemen, partners, and employees for a specific period while studying their behaviours towards business as well as building trust in the process. Business proxies are host business partners who get profitable commissions for supporting refugees' business entrepreneurship activities due to legal restrictions imposed on them. Business proxies are engaged to procure supplies on behalf of business owners outside the camp, within the country, and across borders. Business partners are legally binding business counterparts through formal or informal written arrangements to undertake business activities together and are fronted in registering the business entity to acquire legal status in running the business venture to circumvent encounters of business closures by government taxation authorities.

Business counterparts deemed dishonest but incorporated in various agreements are dropped while those passing the test continue. In the process, they master the local language and understand how to navigate their way out of the camp. Business trading, and other forms of business entrepreneurship are other avenues where refugees and host communities engage for social connections that culminate into increased customer base, access to supplies including business connections.

Participant RCE7 and Host participant HBC55 validate how social connections between refugees and hosts are established through business entrepreneurship encounters and explains:

“My social connections started with Malawian business competitors and suppliers through my visits to Lilongwe city where I buy commodities that I sell in my shop in Dzaleka market. Suppliers provide me with their phone numbers, and I call them when I run low of stock levels in my shop. They send distributors to the camp who provide me with assorted goods that I need and pay them on delivery of such goods. I further connect with other suppliers through friends' referrals including suppliers themselves”.

Participant RCHE15 explicates how connections are established through business entrepreneurship encounters, and explains:

“Irish potatoes are grown and sold by both host community farmers and refugees' entrepreneurs. I started connecting with host suppliers of the commodities and customers in the camp and within the host community. Overtime, I connected with many host community members as suppliers and friends that were engaged in business

ventures when selling and ordering Irish potatoes. At national level, I connected with large-scale traders who come to the camp to order Irish potatoes and resell in other parts of the country outside Dowa district. These encounters opened avenues for me to illegally supply potatoes not only in the camp but also other parts of Malawi such as Mchinji, Dowa, Salima, Nkhotakota, Lilongwe and Kasungu where the commodity fetched good prices on the market”.

Refugee participant RCHE23 underscores how refugees’ entrepreneurs register business growth and success beyond the camp settings despite stringent legal restrictions on movement for refugees confined to camps and explains:

“As refugees’ entrepreneurs continue to undertake business entrepreneurship activities, they connect with host customers and business partners. To facilitate business expansion and growth, refugees’ entrepreneurs create business friendships with host suppliers, and business aspirants among others as business partners, proxies, middlemen to establish new business ventures outside the camp. Refugees’ entrepreneurs use such relations to access new markets, sources of supplies and access to country wide markets. Hence, some refugees end up with large businesses in the north, central and southern part of Malawi including major cities using hosts as conduits”.

Participant KS64 confirms refugees-host connections, business partnership including presence in various parts of the country despite illegality of business, and explains:

“As a farmer, they come to buy at my farm different food commodities that I sell. I sell them at wholesale price and in large quantities. It is through such interactions that I connect with various refugees’ entrepreneurs who order tomatoes from my farm. Refugees’ entrepreneurs are my target and largest base of customers. They buy in large quantities making us benefit from quickly disposing perishable products. When selling commodities, they sell at fair or affordable prices compared to Malawians who highly hike prices in their shops. They connect with local suppliers, traders, suppliers, and distributors either directly by moving illegally across the country or connect with suppliers to deliver directly to their shops or markets in the camp. Key distributors for refugees are middlemen, farmers, business proxies, and wholesalers among others. Sometimes, refugee entrepreneurs agree as a group and use one large transport carrying commodities of many entrepreneurs from Lilongwe to the camp. When they register growth in their businesses, most refugees set up shops and supermarkets in

various parts of the country either using Malawians as conduits or illegally undertake such business ventures across the country. Refugees view business entrepreneurship as the only viable option to improve their livelihoods with restrictions placed on them to access wage employment. Due to challenges, they commonly face, most refugees are supportive of each other's business ventures and directly engage in illegal movements outside the camp. They do this while fully aware of the implications but take risks by being prepared to bribe authorities especially if they know that the business venture is highly profitable and brings high returns. Legal restrictions make refugees' change the way of doing business. It makes them more exposed to risks and develop coping mechanisms”.

Data analysis further reveals that refugees exhibit great customer relationship management when engaging refugees and host customers either in the marketplaces or their shops. They have flexible pricing mechanisms and believe in long term relationships with their customers. Some of these relationships result in exchange visits between refugees and hosts and exchange of critical market, supply information including business partnerships which are key bricolage characteristics of doing more with little. Participant HBC56 underscores such business astuteness, and explains:

“While undertaking business ventures, refugees' entrepreneurs display good customer relationship management skills and fair pricing trends that attract hosts and refugees' customers to constantly visit their shops or markets. This makes refugees entrepreneurs to slowly start engaging and connecting with some hosts who engage into business relationships with refugees' entrepreneurs. These connections open other opportunities for refugees' entrepreneurs to access information, markets for commodities and access to suppliers within the host community and across the country. Opportunities to access suppliers are provided through linkages provided by host friends, host business counterparts and customers who provide direct contacts to such sources. These connections further facilitate refugees to diversify their business and spread risks within and outside the camp”.

Participant HBC54 underlines the commitment exhibited by refugees with limited resources and opportunities exposed to them through networks and explains:

“There is a saying that goes, “What doesn't kill me makes me”. Refugees believe that business is the only opportunity they have in a host country with legal restrictions and ensure that they make the best of every business opportunity they get. Host business

competitors are relaxed in undertaking their business venture because they have several options on their table and have many opportunities as citizens compared to refugees. Refugees undertake a lot of research on viable products that are highly consumed within the camp, surrounding communities, beyond the districts, and regions across the host country”.

Participant GS38 describes how refugees and host entrepreneurs connect to promote business entrepreneurship activities for refugees beyond the camp and across the country and explains:

“Refugees make connections with host community business entrepreneurs, traders, farmer producers and customers through exchanges of buying and selling of commodities at Dzaleka refugee camp Tuesday market where Malawians and refugees undertake various business entrepreneurship activities together. During the Tuesday market, refugees start engaging with Malawians to develop relationships as well as exchanging information on business opportunities that exist. These encounters result in refugees learning about available opportunities and engage in profitable business opportunities. It is also the time when they engage with host community farmers that are selling commodities to exchange contacts and build friendship that result in refugees accessing land to host communities for agricultural production. Refugees access land opportunities for rentals either directly through the host farmer or referrals by the farmer to those providing access to land renting opportunities within the host community. This creates stronger relationship and additional networks between refugees and host community members.



Figure 27: Refugees and hosts interacting during Tuesday and Friday market days in Dzaleka refugee camp: Source: Author

Participant RCHE17 concludes the refugee-host business connections, and explains:

“As a business entrepreneur, I started connecting with hosts in the market. As business counterparts with host communities in the market, we have moved together to procure commodities from different suppliers in various locations. I have been introduced to transporters, producers, and many customers over time. Some friends I have met during business encounters have made me access various sources of food commodities at fair prices that make me get better profit margins and grow my business. I also established shops in various localities of the country. These shops are managed by hosts as employees, business proxies, partners, and middlemen”.

5.3.3 Radio Advertisement and Business

Despite the many impediments, Dzaleka refugee camp was privileged to be licensed with a community radio that covers a wide geographical location within central region districts of Malawi. It reaches out to all districts surrounding Dowa and beyond. This coverage provides access to host communities to listen to the camp radio station (Yetu Radio) that uses several camp languages including the host “Chichewa” language. Some refugees’ entrepreneurs have used this channel to facilitate their business exposure, expansion beyond the camp, and increased customer base through paid commercial advertisements for commodities they sell or services they offer. Participant RCHE21 describes how his business grew beyond the camp after paid commercial advertisement and explains:

“After making adverts on vet services and providing contacts to customers through radio commercials, most host customers started directly calling me for services. Hence, they came directly to the camp and visited me in the shop to access the services. Once they got satisfaction, relationships started developing and referrals were made to other customers facing similar challenges. Referral services resulted in building a large network of customer base that patronised my shop and utilised my services. For others, they made calls and asked me to deliver directly in their localities. This further strengthened the bonds and trust between me and my customers thereby encountering further referrals in the process. I started receiving overwhelming demand for my services from livestock farmers and I was compelled to open other shops outside the camp in areas that highly patronised my services despite restrictions. I developed relationship and partnerships with some hosts who run my businesses and I trained them in vet services”.

Numerous connections developed by refugees' entrepreneurs with host communities' members result in spontaneous chains of business network sources for supplies and markets and ensure that refugees entrepreneurs have a wider choice in terms of procurement of commodities and access to profitable markets. Refugees' entrepreneurs are then able to access supplies that are cheaper but on demand and resale them at fair prices thereby beating competition against hosts who charge exorbitant prices on the market and relaxed in running business entrepreneurship activities.

5.3.4 Market Engagements and Access to Profitable Markets

Analysis of data, participants' accounts, and observations unearthed that the camp is a vibrant marketplace to start business for both populations. The camp population and host communities make the largest customer base as consumers of various products produced and sold in the marketplaces within the camp and host communities. Connections established during market days (Tuesday and Friday Markets) between refugees and hosts facilitate exchange of information on cheap sources or supplies of commodities that maximise profit margins when those commodities are resold in the camp and host markets. Hence, once businesses have accumulated good profit margins and growth, refugees engage with hosts to expand their business beyond the camp. Refugees' entrepreneurs look for trusted business partners that can run businesses on their behalf within the camp, in the host community and other parts of the country. When selecting places in other parts of the country, they first explore profitable markets, business trends, and profitable commodities, among others before establishing or setting up businesses in those areas. This is the reason refugees' businesses are found in various cities in the north, central and southern and eastern regions of Malawi. If low risks prevail for refugees to go and stay in those locations, they communicate with businesses partners and set up second businesses close to proximities where their partners are for protection purposes in case authorities confront them. These businesses run by refugees are registered in the name of a trusted partner who lie to authorities that refugees running the other shops are merely employed by them for their commitment and hard work. However, if authorities insist on documentation, then bribery occurs to ensure business continuity and growth. Participant RTE29 provides a summarized account of these ventures and explains:

“Connections established with host community members within the camp during market days facilitate access to vibrant and profitable markets, access to sources of cheap commodities, and access to local and international business networks of players. These opportunities or connections open avenues for refugees' entrepreneurs to engage in

profitable business activities inside and outside the camp through hosts connected to them in the form of partners, middlemen, and proxies”.

Participant HBC55 describes the entrepreneurship shrewdness that refugees’ entrepreneurs exhibit when engaging with host counterparts and explains:

“The friendship and trading exchanges between host and refugees’ communities during Tuesdays and Fridays’ markets make refugees business entrepreneurs understand the types of goods and services commonly demanded and consumed by both communities. Hence, refugees’ business entrepreneurs focus on the procurement and supply of goods which are profitable to both communities thereby promoting booming entrepreneurship between hosts and refugees. During various engagements, refugees’ entrepreneurs master the use of the local language, acquire information about business and market opportunities thereby opening more avenues for establishment of business relationship opportunities and connect with more locals in the process. The strong connections refugees develop with host communities make refugees engage with hosts through different avenues such as proxies, business partners, friends, and middlemen to ensure continuation and development of business activities across the country. Strong connections occur when business ventures of mutual benefits are established. Connections between hosts and refugees facilitate symbiotic win-win partnerships. Refugees’ entrepreneurs engage Malawians as proxies to run their businesses once they get into close relationships where they share business ideas and in return, Malawians are given a certain portion of shares to ensure that refugees are not victimized for illegally operating their businesses. Relationships created and languages acquired promote constant engagement between hosts and refugees resulting in exchange of business commodities between camps and host communities’ growth of business beyond the camp setting. Many refugees are scattered and integrated illegally across Malawi through the support of host friends and entrepreneurs. They connect with those established in other parts of the country who connect them to suppliers or traders. Most of those connections are in form of relatives, business partners, host business employees and friends. For business entrepreneurs, connections between refugees and hosts set the ground to start participating in business entrepreneurship activities that are profitable between camps and host communities. In addition, traders within the camp buy basic commodities in the host communities such as livestock that is sold by refugee entrepreneurs in the camp and hosts through butchereries and as roasted snacks at recreational places within and outside the camp”.

Refugees' entrepreneurs display outstanding customer relationship management skills and excerpts by participant KS63 summarize such skills as articulated below:

“Refugees have outstanding customer rapport and management skills. I sell tomatoes and cabbages to refugees who later get our contacts to communicate when they need supplies directly from me. Every time they run out of stock, they communicate for restocking, and I transport these commodities directly to their market spots. However, when I run out of supplies, I connect them to fellow suppliers who provide them with supplies in return. This means that every time I communicate that I have run out of stock, refugees' traders communicate directly with colleagues who have been linked to them for supplies. It is possible for colleagues also to run out of stock and recommendations and contacts are provided to them for access to supplies beyond the camp settings. This makes refugees earn quick profits, grow their businesses, and expand beyond the camp through connections established with suppliers, middlemen, and other trusted hosts”.

Adaptation and resilience to legal restrictions make refugees survive the harsh milieus of the camp. Refugees' entrepreneurs adapt by understanding customer preferences and focusing on sourcing commodities that have high demand on the market. Knowledge about customer preferences and choices to satisfy them make refugees business entrepreneurship activities remain successful within and outside the camp.

5.4 Transnational Business Entrepreneurship

Transnational or international business entrepreneurship ventures are business entrepreneurship activities conducted by refugees beyond the host country boundaries. This form of business entrepreneurship is forbidden by law and risky for refugees circumscribed to camps. Analysis of data, participants' accounts, and observations reveal that when refugees arrive in the camp, they explore various business opportunities and sectors that exist within the camp settings and beyond. Analysis of demand and supply trends of commodities in the camp and opportunities that exist compel or motivate refugees to start establishing connections with friends, relatives, business counterparts and suppliers in either home countries or third countries for businesses purposes. Refugees use either personal mobile phones or borrow from friends and relatives within the camp to connect with relations or networks in home or third countries. The digital space has permitted refugees to easily link with relations or networks in home or third countries to understand if commodities demanded in the host countries are available at prices that can generate high profit margins in host countries. Equally, refugees

explore opportunities to understand demand and supply trends of some commodities available in host countries but in low supply and high demand in home and third countries. These engagements facilitate the legal and illegal transfer of commodities from host to home and third countries and vice versa. Detailed accounts of participants' accounts extrapolate how the movement of goods occur and how businesses are conducted across borders. For example, Participant RCHE13 describes how refugees establish international connections to facilitate international business activities, and explains:

“Refugees establish direct or indirect connections or linkages with business partners or suppliers in third countries to source commodities available in those countries and sell in Malawi to refugees and host community members including supplies of some scarce commodities across the country”.

Participant RCHE19 describes how refugees' entrepreneurs engage hosts to transport commodities across borders to hosts countries, and explains:

“For those of us with adequate financial capital, we engage local business partners, middlemen and connections with home country relatives and suppliers to import products on high demand through unchartered routes to hosting countries. Based on demand and pricing, most local buyers patronize from the surrounding community go to the camp to purchase such products thereby increasing profitability of businesses as well as engagement with hosts outside the camp”.

This is corroborated by participant RTE32 who narrates how connections are established stemming into transnational business entrepreneurship activities among refugees and explains:

“The first option is through camp-to-camp connections. Some refugees who flee to nearest neighboring countries connect with refugees in Malawi and exchange information about business and other opportunities existing in those localities through mobile communications and social media platforms. Similarly, refugees' entrepreneurs reach out to some relatives and friends who remained behind in other towns and exchange information about existing business opportunities despite legal constraints in hosting countries. Hence, these relatives use host country middlemen connected to refugees in Malawi to supply the required products needed for business entrepreneurship in Malawi. Refugees see opportunities to generate high profit margins on some highly demanded commodities that are available in-home countries.

Hence, we use country to country connections between camps to ensure products are transported from home country to host countries. For example, for refugees coming from DRC, home country relatives may transport products from DRC to Tanzania where we connect with other country relatives living in refugee camps in Tanzania. Commodities are then transported from Tanzania and passed on to Malawian middlemen who finally transport the products directly to Dzaleka refugee camp. Other routes include DRC, Zambia, and Malawi. These connections remain highly active if goods have a viable market within and outside the camp in Malawi. Refugees' entrepreneurs undertaking these kind of business ventures grow from a mere retailer for commodities to wholesalers based on volumes of commodities supplied to local markets and increases in demand for such commodities".

Data analysis validates that digital technology remains the centre piece that bridges the communication gaps between refugees and counterparts in home and third countries to access various commodities based on demand and supply trends in host, home and third countries. Participant RTE35 articulates this, and explains:

"We use mobile communication to inform relatives about business opportunities that exist in the camp. This makes them to compel relatives with financial capacity to seize opportunities by investing in business opportunities that exist between host and home countries. This can take the form of cheap commodities available in the host country that can be sold at a profit in home countries or vice versa. This facilitates business ventures and exchange of commodities between host and home countries. We engage business counterparts, host friends, other business actors, suppliers and sometimes use illegal means to move within the country and across border to access various business opportunities".

Participant RTE27 agrees with Participant RTE35 on how refugees beat systems to undertake business entrepreneurship ventures and explains:

"We connect using mobile phones and social media channels to connect with suppliers, relatives and business friends or partners to access various commodities in home countries. We also connect with friends or relatives in resettled and home countries to access financial capital either to set up new business or scale up existing businesses. This facilitates access and movement of goods from host countries to home countries and host countries to home countries. There is exchange of commodities that are profitable in either market. This is done through legal and illegal means. Legal means

involve relatives moving from home countries transporting commodities into host countries using formal channels. Similarly, refugees connect with hosts undertaking international business to transport commodities (haulage companies or individuals) from host countries to home or third countries. However, some refugees illegally move out of the country into their home country using unchartered routes with support of host counterparts specialized in transnational business. We use unchartered routes, bribe authorities, engage hosts as proxies, middlemen, and partners with win-win benefits”.

Participants RTE26 expounds on how international homophilic networks are utilized to access financial support, understand market contexts, promote business entrepreneurship using digital technology and create competition with hosts and explains:

“We develop international connections with those with common interest through mobile phone and social network groups such as WhatsApp, Instagram and Facebook among others and exchange information on business opportunities that exist in host countries. This either makes relatives or friends source cheap products that are on high demand in host countries or provide financial capital to boost business opportunities that exist in host countries. Relatives boost refugees’ entrepreneurs with access to financial capital to scale up or startup businesses as well as provide sources of profitable commodities that are on high demand in hosting countries. This provides room for competition and access to affordable commodities by both refugees and host communities. Access to affordable commodities increases the number of customers buying from refugees’ entrepreneurs compared to host community counterparts”.

Participants RTE25 does not only explain how connections and transnational businesses entrepreneurship is conducted but also how payments are facilitated, and explains:

“Through mobile and social media communication, we engage with relatives and counterparts in home countries to explore prices of commodities that are scarce and on high demand in host countries but in abundance and cheap in-home countries. If we find it feasible to transport those commodities, we make payments through mobile money transfers and instruct home country business counterparts or relatives to procure and organize logistics for transportation of such commodities. Similarly, some refugees who are risk takers and have less trust in engaging third parties illegally sneak out of the country and move to their home countries to explore market prices of commodities that are on high demand on the market, buy them and transport them to Malawi. Due to illegality, we often face the risk of goods being confiscated by law

enforcers since we use unchartered routes. However, refugees' entrepreneurs taking this pathway are resilient and continue to undertake such risky ventures despite barriers. This is because such businesses are more profitable and bring high returns on investments".

Participant RTE31 concludes on international homophilic connections, use of unchartered routes and digital platform to promote transnational business entrepreneurship and explains:

"Refugees use mobile communications, Facebook, WhatsApp or any social media outlet to engage with relatives, friends, and other business counterparts to get information about existing opportunities and business information about host and home countries. Some entrepreneurs engage third parties to source commodities on their behalf or directly take risks of using illegal means through illegal movements, use of uncharted routes and smuggling of commodities between host and home countries."

5.5 Defying Odds by Challenging Institutional Rules

Accounts of participants, analysis of data and observations indicate that for refugees who have been locked out of opportunities due to legal constraints while whacked by camp adversities, they manage to navigate ways to bounce back to their feet. Circumstances in camp settings reinforce refugees' resilience by not allowing traumatic events in home countries, struggles, and distressing events in the camp overwhelm them and drain their steadfastness. Hence, refugees' entrepreneurs gain a locus of control by developing high resilience by quickly healing emotionally and continuing to pursue their goals of improving their livelihoods through engagement in various entrepreneurship ventures.

Legal restrictions shape way refugees' conduct their business entrepreneurship ventures and make refugees rethink strategies of doing business. Refugees' entrepreneurs either choose the legal way of limiting their business within the camp or illegal means of undertaking their business beyond the camp and across borders. Options beyond the camp and across borders expose refugees to extreme risks being unlawful in nature. Refugees' entrepreneurs are haunted with feelings that if they undertake business entrepreneurship beyond the camp, authorities will confiscate their goods, close their business, arrested them and if unluck depot them. Besides, refugees' entrepreneurs are confronted by host community business competitors who report them to authorities if they notice them beating the competition and registering great successes. Detailed accounts of participants provide insights on how refugees navigate their way out to beat established systems and conduct transnational business entrepreneurship

activities between hosts, home country and third countries despite legal restrictions. For example, participant HBC55 highlights strategies refugees adopt to beat established systems despite legal restrictions and enlightens:

“Legal restrictions make refugees adopt strategies that provide them with competitive edge or undertake risky adventures that result in either profitable businesses enterprises and growth or businesses losses when goods are impounded during transnational business entrepreneurship ventures. Risk-taking refugees’ entrepreneurs plying their business across borders engage proxies, middlemen, cross-border traders and even going directly using unchartered routes and paying kickbacks throughout their business expeditions”.

Despite strict conditions of the camp setting, some refugees are shrewd and defy the odds of restrictions by quick mastery of the local language. When undertaking business endeavors beyond camp settings, refugees first explore and understand the context of doing business to evade or abide by some rules of business and engage various actors including direct risky ventures to undertake business entrepreneurship activities. Participant RTE30 narrates such accounts, and explains:

“After establishing connections with hosts, refugees begin to traverse best ways of undertaking business within and outside the camp using either legal or illegal techniques. Connections allow refugees to start exploring attractive markets, cheap sources of commodities and illegally moving outside the camp with hosts. Hence, some refugees’ entrepreneurs’ resort to use of either third parties or undertaking illegal business entrepreneurship activities outside the camp and across borders should they discover the existence of some profitable market opportunities. Some refugees illegally settle in some cities across the country, rent shops and run them illegally attracting a greater number of customers through their strategic business approaches compared to locals. Across borders, they either move across borders illegally through payment of bribes to authorities and using unchartered routes. Equally, those using legal means engage business suppliers’ channels, proxies, partners, middlemen, and transporters to defy such odds”.

Remittances from resettled relatives and friends, language, accessing illegal credentials and use of third parties remain paramount in promoting transnational business entrepreneurship activities as participant RTE38 explains:

“We directly connect with friends’ and relatives resettled in third countries to access financial capital to start businesses in host countries. Third country relatives send remittances that provides us with a base to engage in various forms of business entrepreneurship activities. Sometimes relatives send us money to scale up business that are profitable and have potential to expand within the camp and beyond. Some refugees learn and master the local language, illegally obtain passports, and use such documentation to cross-borders to undertake business entrepreneurship activities and ply their business across the country. It allows the exchange and access to cheap commodities and allows competition on the market. Refugees and host communities can access cheap/affordable products on the market. We obtain passports illegally and engage hosts to undertake business activities on our behalf. We learn the local language, access passports illegally to travel across the country and beyond borders. We also engage hosts as business partners, business proxies, middlemen, and transporters”.

Participant RTE26 corroborates on the critical role of mastering the local languages to evade barriers created for refugees in business and explains:

“We move illegally to access commodities in home countries and other third countries despite restrictions confronting barriers created by host countries. We learn the local language and master the art of movement and beating systems from host business counterparts who introduce them to various business avenues such as new markets that involve host and international markets, sources of commodities within the country and other business opportunities such as farming. We sometimes access passports illegally to travel across the country and beyond borders due to language mastery. We also engage hosts as business partners, proxies, middlemen, and transporters”.

Participant RTE31 agrees on breaking the rules of the game in business as a coping mechanism and explains:

“As refugees’ entrepreneurs, we understand that legal restrictions gag us from accessing attractive markets and cheap commodities beyond the camp settings. Hence, we resort to direct confrontation or fights with authorities by breaking the rules of engagement through illegal trading. The illegal trading is undertaken by refugees’ entrepreneurs who have become resilient and mastered the art of entrepreneurship within the camp and beyond. Hence, some opt to move out of the camp and settle in other parts of the country where they rent out shops to run their business enterprises

while highly expecting risks of being reprimanded by authorities, locked up, and have their shops closed. However, they manage to keep surviving the wrath of authorities by continuously bribing them when they come to close business localities. The same applies to those undertaking businesses across borders. Refugees' entrepreneurs who have taken the illegal path of doing business survive by using risky unchartered routes and bribing authorities throughout their journeys within the country and across borders. Nevertheless, to avert such risks, we use Malawian business partners, proxies, middlemen, and transporters among others who are engaged in international cross border business to procure commodities on their behalf. Refugees' entrepreneurs employ, partner, and engage proxies and middlemen to undertake business entrepreneurship activities on their behalf beyond the camp setting and across borders.

Participant RTE29 reveals the illicit transactions that occur when refugees engage directly in transnational business entrepreneurship ventures without involving third parties and explains:

“Due to illegality of activities and tough restrictions imposed on refugees, a lot of corruption through clandestine bribes occur from the source of products, neighboring countries, and transit routes as we transport products across the border to Malawi. Unchartered routes are used to escape authorities. It is hard to facilitate the same process in a normal way because such business ventures are considered illegal by government authorities for refugees. Refugees' entrepreneurs move illegally between Malawi, Zambia, Mozambique, Democratic Republic of Congo (DRC) and Tanzania to engage in business entrepreneurship activities. It is during these movements that we start connecting with various business counterparts such as suppliers of commodities and business partners to transport or supply and deliver goods to respective business vicinities for refugees such as camps and other locations. If an entrepreneur requires commodities from a particular country such as DRC, despite restrictions, business suppliers in DRC transport those commodities to a neighboring country such as Zambia. Refugees' entrepreneurs in Malawi in need of such commodities travel to Zambia where they meet suppliers from DRC, exchange money and commodities and then connect with transporters who transport those commodities to Malawi”.

Participant RTE25 cites how money is used as an instrument to beat systems for refugees' entrepreneurs with movement restrictions and confinement to the camp. He also cites

the importance of transnational entrepreneurship in lowering prices of commodities while increasing profit margins for refugees' entrepreneurs to grow their business and explains:

“If we want to move illegally, we use money as a tool to beat system as we either use unchartered routes or directly bribe authorities. It facilitates access to various types of commodities from host countries and home countries. Malawi being a liberalised market economy, this creates competition of goods or commodities on the market between locally sourced products and internationally sourced products on quality and pricing. It allows host communities to access high quality products at lower prices, increasing customer base and increasing profit margins. We bribe authorities, use unchartered routes, engage hosts partners and proxies to ensure that we beat the formal systems. We either do illegally by directly sourcing supplies from international markets or use host agents such as middlemen, proxies, business partners, international transporters and other international business players connected to them”.

Due to illegality of transnational business entrepreneurship activities undertaken by refugees, use of unchartered routes using a network of illegal cross border traders called “Kindicheli” remains key in evading authorities, escaping arrests due to lack of proper documentation, and taking risks to move across borders. Analysis of data shows that refugees' transnational entrepreneurs develop resilience, are connected in their business endeavors and exchange information about business opportunities, cheap sources of commodities, unchartered routes to use and business actors to engage in home and third countries. Participant HBC54 provides narratives of transnational business entrepreneurship endeavors and explains:

“Refugees' entrepreneurs engaged in transnational businesses provide platforms for information sharing on profitable markets that refugees can tap and exploit, business actors to engage, routes to use to escape issues, and sources of cheap commodities among others. For example, refugees understand that soybeans are highly profitable in Kenya. Hence, those with access to information, prices and markets provide this information to others who take risks of venturing into such businesses across borders using all necessary pathways (legal or illegal) to ensure that such commodities are transported from Malawi to Kenya at a profit. These ventures are deemed successful if commodities have reached the intended destination and procured in the markets at a profit. However, business venture is deemed risky and unsuccessful if law enforcers apprehend commodities due to lack of proper documentation to export commodities

legally restricted by government. Refugees take sacrifices for any outcome when making decisions to undertake profitable business ventures”.

5.5.1 Diversification as A Risk Mitigating Mechanism

Analysis of participants’ accounts, data, and observations in the camp and outside unveiled that despite legal restrictions refugees’ entrepreneurs continued to undertake various business ventures around the camp and beyond. They achieve this by defying odds to challenge institutional rules and spreading risks by diversifying into multiple business enterprises. Other risks include crossing borders to undertake business entrepreneurship ventures despite legal restrictions. Largely, the use of proxies and business partners in multiple business ventures make them mitigate risks and defeat existing systems that constrain refugees from moving beyond the camp, across borders, let alone doing business. For example, Participant HBC57 narrates how refugees’ entrepreneurs take calculated risks and diversify into a vortex of business entrepreneurship ventures, and explains:

“Since refugees are committed to their business ventures, access to farming activities among the host acts as a springboard for raising capital that is used to invest in business entrepreneurship. As the business grows, refugees tend to diversify into multiple business ventures to spread the risk by engaging various partners to conduct various types of businesses on their behalf including employment of some hosts to run retail, wholesale, and trading business ventures. This makes them either earn higher profits at once if all businesses are viable and profitable or cushion other businesses that incur losses despite their potential for further growth. Refugees will drop business activities that are projected to incur losses soon after their individual market research within or outside the camp proves that such businesses have less market potential to grow”.

Participant KD61 agrees with participant HBC57 and clarifies:

“Refugees are distinct within the camp. There are some that have support from relatives in other countries while others are extremely poor. With the little financial capital they get, they put all their efforts in business that grows, and the additional profit is used to invest in other businesses such as wholesale, retail, and farming. Refugees’ entrepreneurs have a saving and investment culture including diversification into diverse businesses. Refugees diversify into a chain of business entrepreneurship activities by investing in several business enterprises to achieve success, profitability, and sustainability”.

Diversification of business and commitment is also expounded by participant GS39, and he explains:

“As opposed to hosts who get excited once business starts making profits by focusing on luxury expenditures, refugees’ entrepreneurs inject profits into business to expand and grow while diversifying into other multiple businesses ventures. When undertaking business entrepreneurship activities, they are aware of risks of putting all eggs in one basket. Hence, they ensure that they have more than one business enterprise to avert such risks. You will notice that most refugees’ entrepreneurs have diverse types of businesses to ensure that they capitalize on every business opportunity that crops up and realize high profit margins out of it. Restrictions make them strategise on the way of doing business to ensure that they either beat systems or comply with the law. Refugees are committed and are disciplined when doing business within the camps and beyond. For example, they ensure that their shops are stocked with adequate commodities most of the times. Additionally, refugees’ entrepreneurs are committed to their business as demonstrated by opening and closing hours. Refugees running businesses open their shops early (around five a.m.) and close late (around ten p.m. and beyond) while host counterparts open late (around ten a.m.) and close early (by four thirty p.m.). This is coupled with lunch breaks that result in closure of their shops at midday for hosts as opposed to a refugee entrepreneur who take their lunch while running business”.

Analysis of data shows that business entrepreneurship activities undertaken by refugees easily grow and diversify into different businesses over time. Refugees have great business management skills especially on savings, reinvestment, and diversification. They are good at asking questions to explore opportunities then seizing and exploiting those opportunities. They trust each other when in partnership and strongly support each other’s business as opposed to hosts. Participant RCHE19 describes how she engages a variety of suppliers to maximize profits and diversify her business and explains:

“I had a variety of suppliers and ensured that I compared prices of commodities through invoices issued when ordering goods to maximise profitability of my business. These interactions have grown my network base of business engagement thereby facilitating diversification of business, growth, and profitability. Demand for fashion and clothing made me venture into the design business. This made me design and sew clothes based on the needs of the customers. Refugees have limited options within and

outside the camp in terms of employment as Malawi does not allow refugees to work. Hence, they put all their efforts in business to improve their livelihoods. To achieve success, all avenues must be used either lawful or illegal to ensure business is profitable and successful. Once refugees establish themselves in other localities where opportunities are plenty for business growth, they have a tendency of supporting each other, hence, they start attracting others come, diversify their businesses, and set up business ventures in profitable markets within the camp and across the country”.

5.6 Adapting Supply Chains Around Institutional Rules

For traditional and novice refugees’ business entrepreneurs, suppliers play a key role for profitability and growth of their business. Hence, connection in this space remains essential for camp, out of camp and transnational business ventures. Data analysis, participants’ accounts, and field observations unearthed that legal constraints and location of business (legal or illicit) determine the way refugees’ entrepreneurs respond and engage with suppliers and distributors. Refugees’ entrepreneurs adapt their supply chain mechanisms based on location (where they conduct their business) of business entrepreneurship ventures including its legality. Intra-camp, Inter-country and Transnational business entrepreneurship ventures dictate the way supply chains are adapted to comply or evade institutional rules due to legal constraints imposed on refugees through restricted freedom of movement and enforcement of the encampment policy.

Various supply chains and distribution mechanisms are employed as refugees undertake business entrepreneurship activities within the camp, across the country and beyond borders. For legally compliant supply and distribution networks, refugees’ entrepreneurs use channels such as direct distribution from manufacturing companies, local and international transporters, wholesale suppliers and distributors, postal deliveries, and sometimes online logistics. For illegal ventures they explore the engagement of business proxies, partners, middlemen, friends, relatives, and direct engagement using unchartered routes. Based on the type of commodities sold on the market, local and international products are sourced from within the camp, host communities, other districts outside the camp, cities in the three regions of the country including across borders. Refugees’ entrepreneurs access sources of commodities through homophilic networks established directly with suppliers in host, home or third countries, referrals from counterparts, online searches, and social media contacts.

5.6.1 Intra Camp Supply Chains

Analysis of data validate that Intra-camp Supply Chains involve supply and distribution channels that integrate the supply and distribution of commodities to refugees' entrepreneurs undertaking business entrepreneurship within the confines of the camp. Refugees' entrepreneurs using these channels are often risk averse and adopt the legal compliant pathway. These entrepreneurs establish their businesses within the confines of the camp including the Tuesday and Friday markets legalised by the Government of Malawi. These entrepreneurs use legal channels of engaging suppliers and distributors that either bring commodities directly to the camp or exist within the confines of the camp and commodities are sold to customers that buy directly within the camp settings either through wholesale or retail. Detailed accounts of participants provide insights on how intra-camp supply chains are utilised. For example, Participant RCHE18 describes the procedures, and explains:

“Refugees entrepreneurs connect with local suppliers through constant engagements with local vendors, middlemen, business partners, business proxies, and existing distributors among others. Connections established facilitate the flow of commodities from suppliers to the camp through local vendors middlemen, business partners, business proxies, and existing distributors who bring commodities directly to the camp. Manufacturing companies have distribution vans that directly distribute commodities along various distribution lines including the camp to retailers and wholesalers. For example, companies making bread (Bakers Pride and Nyika) do direct marketing, facilitate direct supplies to the camp and distribute their products directly to retailers and wholesalers. Soyola, a cooking oil manufacturing company, distributes cooking oil directly through its own distribution line and supply its products to the camp. Large business entrepreneurs with large shops and warehouses in the camp buy directly from these distribution channels engaging directly with distributors in procuring the required stocks”.

Participant RCHE14 describes how transportation logistics are used to transport commodities to the camp, and explains:

“Since we procure directly from large manufacturers, transportation of commodities to the camp remains their core duty except for farm produce from farms which remains our own obligation. For farm produce, we hire vehicles within the camp locality to transport farm commodities from the host community to the camp. We also link with local manufacturers who distribute locally made products across the country and move

through various selling points with Dzaleka being one of the strategic points. Examples include Dairy Board (fresh milk), Bakers' Pride(bread), CP Feeds and Ziweto (livestock feed), Green Valley and Kagonas investments(inputs), among others, who use various mobile vans and trucks. These are supplied directly to retailers and wholesalers Dzaleka refugee camp. However, if some refugees' entrepreneurs want to acquire supplies outside the camp on their own, they must obtain exit permits from camp management that facilitate movement with the 24-hour period”.

Participant RCHE7 confirms how connections are established, the locus of control farmer suppliers surrounding the camp possess over the market in Dzaleka and the mode of transport used to transport commodities from nearby farms to the camp and explains:

“I developed relationships with friends while discovering opportunities within the camp. I was introduced to a refugee trader who provided information about business trading opportunities existing within the camp. These connections led me to engage in tomatoes trading activities. I was introduced to farmers suppliers producing tomatoes in the host communities. I connected with these farmers and started buying tomatoes in bulks and reselling it in the camp Tuesday market. Farmers surrounding the camp are largest suppliers who are connected through personal business expeditions within and outside the camp. Constant engagement with between us (refugees' entrepreneurs) and farmers creates lasting relations that result in farmers reserving stocks for loyal refugees' entrepreneurs like us as trusted customers during harvest periods. We make advanced payments to farmers to ensure that we constant stock levels. As business entrepreneurs, we use private transportation such as carts and vehicles to transport commodities from the farm to the market in the camp”.

A host farm supplier participant HBC54 collaborates and explains:

“As a farm producer, refugees find me in my garden. There are some that are constant customers, but some move around host communities' farms exploring opportunities for orders. For constant customers, we exchange contacts, and they call me when they need to replenish their stock. For us suppliers, we often get referrals and direct contacts. For refugees, we connect with them either through referrals, or face to face ventures when they are looking for farm commodities in our farms. They source from our farm, but other commodities are sourced elsewhere. Once our commodities replenish, we make referrals to other producers either within or outside our area”.

Host producer HBC56 either takes his farm produce to the camp market at wholesale prices or engages with entrepreneurs directly in his farm and explains:

“I am a business entrepreneur as well as a farmer of Irish potatoes in the surrounding community of Dzaleka refugee camp. Refugees are my key customers at the market and my farm. I engage with refugees when they come to buy Irish potatoes at my farm at wholesale prices and resell at retail prices. This means that I connect with both customers and refugees’ entrepreneurs. We exchange contacts with refugees’ entrepreneurs for supplies of Irish potatoes into their market spots. They either go directly to my farm or call me when they need supplies”.

Participants RCHE 17 describes how refugees’ entrepreneurs get connected to suppliers and explains:

“My customers provide me with referrals and contacts to suppliers of cheap raw materials for sewing clothes which makes me maximise on profits. These suppliers are either Malawians from the host communities or wholesalers from Lilongwe city. Most suppliers in Lilongwe city comprise Malawians, Indians, and Chinese wholesale shops. Once connected, we agree with suppliers to distribute products directly to my shop in the camp using their distribution channels when procured in bulks. However, we use our own modes of transportation when the quantities we need for supply are lower”.

Participant KS63 explains how supply connections between refugees and suppliers including distributors are established:

“As one of the suppliers, we have several ways we engage with refugees. Firstly, we directly connect with refugees’ business entrepreneurs who procure commodities from us and get our contacts to ensure constant restocking in their shops. Refugees’ entrepreneurs directly visit our shops in Lilongwe where we engage, exchange contacts, and develop relationships to supply commodities directly to them. We generally agree with business owners to deliver commodities to their shops in the camp. Over time, we are tasked with responsibilities of either delivering directly to their shops or set up a branch within the proximity of the camp location. This makes them less vulnerable to legal restrictions imposed on them in terms of freedom of movement. Refugees’ entrepreneurs sometimes engage our colleagues who are involved in international business to order products on their behalf and deliver them directly to the camp. For example, some refugees use our transporters to buy truckloads of bananas

from Mulanje in the southern part of Malawi and Tanzania to deliver them to Dzaleka refugee camp. When a distributor is not involved, some refugees' entrepreneurs use other modes such as public transport, hired vehicles, private vehicles, business proxies, business partners and middlemen to buy and transport commodities from Lilongwe city and other locations to the camp".

5.6.2 Inter-Country Supply Chains

Connections to cheap sources of supplies is the key ingredient and impetus for business growth and expansion beyond the camp setting for both refugees and host communities around Dzaleka refugee camp. Suppliers of cheap commodities provide opportunities for refugees' entrepreneurs to maximise on profit margins and grow their businesses beyond the camp milieu. For refugees' entrepreneurs, connections with suppliers are either made directly or through referrals from customers, friends, business counterparts and suppliers themselves.

Analysis of data reveal that Inter-country Camp Supply Chains involve supply and distribution channels that integrate the supply and distribution of goods to refugees' entrepreneurs plying their businesses within the camp and across the country by defying legal restrictions imposed on them. Apart from establishing their businesses within the confines of the camp, they also diversify and set up more businesses across the country. Detailed accounts of participants provide information on how refugees entrepreneurs facilitate inter-country supply chains to ensure continuous restocking and growth of their business enterprises. For example, participant RCE1 describes how refugees' entrepreneurs operating businesses across the country collaborate using the economy of scale as a group to procure goods in bulks so that they can be transported directly to their selling points across the country including the camp from various suppliers, and explains:

"For inter-country supplies, refugees' entrepreneurs use an economy of scale strategy where they collaborate as a group, contribute money, and buy goods from large suppliers who deliver at different selling points across the country including the camp. For example, if they want to buy fish, the proxy is given money to go and buy fish by booking boats from fishermen at wholesale prices in Salima and Nkhotakota and then deliver the fish at respective selling points in the camp and across the country".

Participant RCHE17 provides detailed accounts on how refugees entrepreneurs connect with suppliers across the country to supply goods and services to the camp including shops setup across country and explains:

“First encounters occur when we are exploring sources of goods that are highly demanded by customers. We directly visit wholesale shops by moving around Lilongwe city with either the support of business counterparts or by obtaining exit permits to search for goods in the famous “Bwalo La Njobvu” market which is an epicentre for wholesale shops in the city. Once we locate shops with right quality and pricing of goods, we connect with owners and agree on modalities of supplies and logistics. Based on volumes of goods procured and frequency, shop owners engage in long-term business relationships with entrepreneurs by supplying them with goods in respective locations. It is during such business encounters that refugees’ entrepreneurs continue to grow their networks by engaging with more wholesalers and business players within and outside the camp who furnish them with information about sources of various commodities within and outside Malawi”.

Participant RCHE13 provides insights on how inter-country supply chains are established and explains:

“I managed to connect with suppliers through direct engagements in Lilongwe city and exchanged contacts. This resulted into robust connections between me and my suppliers. Hence, when I need commodities or run short of supplies, I call suppliers who bring commodities to my shop in Mponela. The shop business I am running has become so vibrant and I am well known in the Mponela for selling various commodities that are demanded by host communities”.

Participant RTE27 explicates how inter-country suppliers including middlemen, vendors and producers patronize the camp market which is deemed attractive and profitable to supply various goods and explains:

“Refugees’ entrepreneurs are known to purchase large volumes of various commodities which makes the camp an attractive and profitable market for local suppliers across the country. Hence, middlemen, vendors and producers with local commodities directly go to Dzaleka refugee camp to supply commodities to established business entrepreneurs who readily purchase in bulks and stock such commodities for sale to both refugees and host communities surrounding the camp including exports to international markets when markets fetch higher prices. These large entrepreneurs have big shops and warehouses where they store large reserves of commodities as well as sell in large volumes to refugees and host communities”.

5.6.3 International Supply Chains

For international or transnational supply chains, analysis of data, detailed accounts of participants and observations revealed that international supply chains involve supply and distribution channels that integrate the supply and distribution of goods to refugees' business entrepreneurs plying businesses across borders by defying legal restrictions imposed on them. Refugees' entrepreneurs using these channels are high risk takers who confront institutional rules. Apart from establishing their businesses within the confines of the camp, some entrepreneurs diversify and set up more businesses across the country. Their supply and distribution chains involve international markets. They procure commodities in host countries and sell them to international markets fetching high profit margins and vice versa. The means goods are transported in and outside the host country does not follow the normal rules of the business game based on regulations, hence, deemed illegal except for commodities that are either procured online or use formal channels of supply directly to the camp. For example, participant RTE38 describes the process of accessing international suppliers using various modalities, and explains:

“Refugees engage in several ways. They first connect with local traders, suppliers, and distributors during business trading activities. While undertaking these businesses, they start learning from each other through exchange of information on existing business opportunities in terms of existing supply prospects that are profitable and existing in third countries. They exchange information with local suppliers about where to source those products at affordable prices. Such information exchange result in refugees either engaging business proxies and partners to source products directly from third countries or connect with those suppliers through mobile communication and other social media platforms such as WhatsApp to source commodities on their behalf. Some refugees network with counterparts in home countries or members of refugee communities known to them but operating businesses in third countries (Tanzania, India, China, South Africa, Zambia, Mozambique, and Burundi, among others. Refugees' entrepreneurs utilise hosts who have entered business partnership with them as conduits to purchase goods from home or third countries. Apart from business counterparts in home countries and friends or relatives in third countries refugees' entrepreneurs also communicate with suppliers via emails, social media and online transactions or e-commerce. Refugees use digital business connections to order products from China using an economy of scale where many business players put resources together to order products in containers from outside the country. They are

given guidance on where products are located through network connections refugees create with suppliers or relatives in the source country”.

Participant RTE31 concurs with participant RTE38 and explains:

“There are several ways refugees’ entrepreneurs engage with international suppliers and distributors. They use mobile phones, social media communication, engage relatives and counterparts in their home countries to explore prices of various commodities that are not readily available in host countries but in abundance and cheap in their home countries. If refugees’ entrepreneurs find it feasible to transport commodities from home countries to host countries, they make payments and instruct counterparts or relative to procure and organise logistics for transportation of such commodities. Similarly, some refugees who are risk takers and have less trust in engaging third parties illegally sneak out of the country and move to their home countries to explore prices of commodities that are on high demand on the market, buy them and transport them to Malawi. Due to illegality, they often face the risk of goods being seized by law enforcers and use unchartered routes. However, refugees’ entrepreneurs taking this pathway are resilient and continue to undertake such risky ventures despite barriers. This is because such businesses are more profitable and bring high returns on investment”.

Some refugees’ entrepreneurs engage relatives to procure goods on their behalf in home countries and transport them to either the camp or respective selling points using use host international transporters operating truck haulages on international routes as participant RTE33 explains:

“Products or goods from home countries are sent by relations and business network partners. Refugee entrepreneurs use the network of suppliers (online, relatives, Malawians ordering and supplying to refugees) and distributors (local and international who get products from home and other countries outside Malawi. They usually use host transporters operating truck haulages on international routes. These connections are established through hosts who operate similar businesses and connected to refugees. Another option is the connection with international traders who bring goods on their behalf. For example, some businesswomen buy plantains from Tanzania and engage host international transporters who brings truckloads of plantains to the camp. The group provides the quantity of goods needed to the suppliers

and make necessary arrangements with host transporters to transport and deliver to respective locations in Malawi”.

Refugee entrepreneur RTE27 describes his journey to business entrepreneurship and connections to international suppliers and explains:

“I used to largely source most commodities I sell in my shop from wholesale traders available within the camp. I grew my network of suppliers comprising Malawian wholesalers, and Indians within Lilongwe. My engagement made me connect to a diversity of wholesale suppliers from Zambia, Mozambique, South Africa, and Tanzania. This connection made suppliers of Malawian, Rwandese and Asian origin within Lilongwe start distributing commodities to my shops in Dzaleka refugees’ camp. I met some international suppliers in Lilongwe who were supplying goods to Asians, Rwandese and Malawians who exchanged contacts with me based on my historical purchase of bulk commodities from Lilongwe. The international suppliers signed contracts with me to distribute products directly to the camp from different sources locally and internationally. I have access to supplies such as orange squash from Zambia, pampers from South Africa, super shake from Mozambique, Soap tablets and washing powder from Tanzania”.

Some refugees’ entrepreneurs take calculated risks to directly access supplies of goods from home and third countries using unchartered routes as participant RTE34 explains:

“Some refugees illegally smuggle across borders to directly buy goods from home and third countries and supply them to the camp and other localities. Connections across borders are established through friends and relatives in other countries using social media facilities such as WhatsApp. WhatsApp connections are either made directly to an individual or using WhatsApp Group chat methodologies. Some refugees use buses, trucks, and unchartered routes to ensure that they get across borders to get the required goods on demand on the market. Refugees’ entrepreneurs use trucks and buses to transfer and transport commodities from one country to another through linkages with business partners, and families from either home countries or third countries where goods are cheap translating to high profit margins in Malawi while selling at fair prices to both communities. Apart from online transactions and engagement of relatives and business counterparts, refugees also use legal channels such as freights, shipments, FedEx, and DHL to transport goods from international markets to the camp and other selling points across the country”.

Participant RTE29 describes how these supply chain and distribution modalities operate among refugees operating their businesses in the camp and other parts of the country and explains:

“Most medicines and products sold in my shop are accessed from suppliers in Lilongwe city, Tanzania and online. I was referred to international markets through fellow business entrepreneurs. I was then provided with contacts to engage directly with suppliers in Tanzania who send my goods directly to the camp through their own distributors in Malawi. For online products, I buy directly online using my visa card, and products are transported to the camp through distribution channels used by online sellers such as freights, shipments and international delivery services such DHL and FedEx. We also make payment to international suppliers through international mobile money transfer services such as Airtel Money that is available in Malawi, Zambia, and Tanzania”.

5.6.4 Conclusion

Through supportive networks, refugees’ entrepreneurs connect with homophilic business entrepreneurs to source commodities within the camp, across the country (north, central, and southern regions) and across borders. Refugees source commodities from farms, local and international markets. Connections are established through business proxies, partners, middlemen, friends, referrals and sometimes directly. In these encounters, entrepreneurs with counterparts’ exchange information about sources of cheap products that are on high demand on the market and establish direct contacts through physical, phone and social media connections. Some of the agricultural related commodities supplied for local and international export markets include groundnuts, soy, maize, hoes, and agricultural inputs, among others. Some products are imported from international markets such as Mozambique, Burundi, Zambia, South Africa, and China, among others, through suppliers in Lilongwe with wholesale shops. Refugees’ entrepreneurs establish international connections through interactions with hosts and communicate through mobile phones and social media channels both distributors and suppliers to transport goods to the camp and other business selling points across the country.

Chapter 6: Case Stories of Refugees Entrepreneurs

6.1 Introduction:

This chapter introduces three key case stories capturing key entrepreneurship activities among refugees pursuing their businesses within the camp (intra-camp business entrepreneurship), across the country (inter-country business entrepreneurship) and across borders (transnational business entrepreneurship). Each participant epitomises the refugees' entrepreneurship and supply chain management drive despite living in adversity amidst legal constraints and the encampment policy in the host country. This was based on reiterative discussions and building on interesting experiences and insights each definite participant revealed during repeated contacts. These participants had stories that captured the developed data structure and model in a very explicit way and required a special feature to understand the context. The author obtained consent from the three key participants with interesting case stories to have their stories captured in a distinct way while remaining anonymous in this study.

6.2 Mugisha a Shop Owner and Distributor

Intra-Camp Entrepreneurship

6.2.1 Mugishas Life Story and Biopolitics of Encampment

Mugisha (pseudonym) a Rwandese, arrived in Dzaleka refugee camp in Malawi, in the year 2000 after escaping genocide in Rwanda. The Rwandan genocide is marked as one of the most appalling atrocities of this century. The genocide led to the slaughter of more than 1 million Tutsi minority tribe as well as moderate Hutus by armed Hutu militia in a period of 100 days. Mugisha is a proud owner of a warehouse, wholesale shops, and a large distributor of various commodities (food and beverages) in the camp. His business serves his fellow refugees as well as the host community in and around in Dzaleka refugee camp. He left Rwanda after the genocide. Back in Rwanda, he was a successful entrepreneur running shops with a financial capital base worth MK20million (equivalent of 18, 000USD), but his fortune took a turn for the worse when the rebels attacked; the mayhem which followed led to the looting of his shops and killing the majority of his relatives. Facing an uncertain future, he was left with no choice but to flee Rwanda and was forced seek asylum in Malawi. Upon his arrival, he was apprehensive of his grim future, as he arrived as a destitute with only clothes on his back as his assets and nothing of value to his name.

His arrival at Dzaleka refugee camp was uneventful; however, he was stuck by a feeling of weariness and listlessness culminating from the fact he, Mugisha, knew nobody; he had neither friends nor relatives; no one to turn to for help and he was overwhelmed by the feeling of helplessness. As days turned into months, he found his stay at the camp very challenging and daunting, and he was tempted to resign himself to his fate. He found some of the occurrence's puzzling; he failed to grasp how people would move beyond boundaries of the camp without any official documentation.

Life at the camp was not easy, as the food ration he received from WFP as a single-headed household was inadequate, and it lasted for 10 days only. Mugisha realised that he somehow needed to come with a plan to find food sustenance for the remainder of the month (20 days). To his chagrin and surprise, the food ration provided never included cooking energy, salt, sugar, and vegetables; this put the recipients in quagmire regarding how to make up the balance. Mugisha, having arrived at the camp with nothing, was at pains to make ends meet. Cognisant of the fact that he had to somehow survive at the camp, he started to explore opportunities within the camp. At first, he attempted to secure job opportunities; however, his chances waned daily as employment was scarce.

Out of desperation, his mind pondered on the idea of matrimony; he thought of marriage as a panacea to his immediate needs. Against his better judgement, his circumstances forced him to marry. This was despite his misgivings, an inner voice, a foreboding voice, kept reminding him that a marriage of convenience was not a magic bullet. Furthermore, he had a nagging feeling that marriage might make his situation worse—in other words, he was caught between a rock and hard place. He deluded himself into believing that the addition of an extra member in his household would double the amount of food ration. However, in the end, this turned into a nightmare as it created more problems than it solved as other expenses equally doubled. Mugisha later painfully realised that his gamble had not paid off as he got more than he'd bargained for. This led to further feelings of vulnerability and destituteness; it felt like he was a sitting duck.

His first two years in Malawi were his worst ever, the helplessness was palpable and getting worse by the day; had no financial capital and means. His only source of some semblance of income was from selling part of his meagre food ration—a necessary evil. He was vividly aware that desperate times require desperate actions. The money realised was used to offset some basic needs that were not covered by WFP, government, NGOs and UNHCR. The MK2000 realised from the sale went to cover charcoal, vegetables, salt, tea, and sometimes

sugary things not provided for by charity. His existence was at worse destitute; at best, he was barely clinging to life.

6.2.2 Homophilic Connections

As time went by, Mugisha's fortunes took a turn for the better when the gods smiled on him at last. He managed to connect with some refugees within the camp including host citizens from the host communities that came to buy commodities at the camp. Furthermore, he developed an avid interest in learning the local language commonly spoken by hosts known as Chichewa. His mastery of the local language proved to be pivotal to his success; his language proficiency skills tremendously improved, and this presented itself as an inordinate opportunity for information exchange as well as obtaining insights about business prospects existing within the camp and beyond. His inquisitive mind helped him glean valuable and relevant information about various business opportunities from the other refugees and the host community.

Meanwhile from time to time he was able to supplement his food rations by getting piece work from the host community; familiarity with languages spoken in the camp and his proficiency in spoken Chichewa made this easier. Eventually by stroke of luck, some members from the host community linked him to a large-scale farmer who employed not only hosts but also refugees. This was his first job since arriving at Dzaleka and became a dream come true for him: a golden opportunity. As time went by, he saved the income and used it to set up a trading business within the camp.

6.2.3 Business Entrepreneurship, Bricolage and Supply Chains

Mugisha's first foray in business was trading in peas and tomatoes. He operated from the camp market which was patronised by both refugees and host communities. He developed a saving culture making savings through profits realised and eventually diversified his business interests. Apart from trading, he set up a livestock farm and rented land for farming. These investments allowed Mugisha to graduate from a farm labourer to a stable, respected farmer and business entrepreneur. Mugisha established himself in his farm and trade investments and injected more financial capital in trade. Apart from sourcing agricultural commodities from his own farm, Mugisha procured additional commodities at wholesale prices from other producers and sold them to the camp and host communities at retail prices making good profits in the process. Traders from Lilongwe procured peas and tomatoes in bulks from him and transported them to Lilongwe markets for sell. As he grew his networks, several traders beyond Lilongwe, from the central region, started to procure commodities from him as well.

Unlike the produce business, the livestock business was mainly conducted within the camp and host communities. In time, Mugisha came to own herds of livestock that were kept by host communities who would then get shares at the end of every year in the form of livestock assets. In a quid pro quo arrangement, his community business partners in the host communities surrounding Dzaleka refugee camp benefitted by amassing wealth in form of livestock gained from sharing of new birth of livestock. Today, Mugisha's vibrant business empire rents some properties in Dzaleka refugee camp owned by hosts. These are used as shops, warehousing, and storage facilities.



Mugisha first venture into the bananas and plantains business was after he made a pertinent observation into the machinations of most business entrepreneurs who engaged in meat roasting. He discovered that the traders made extra profits when they served the meat alongside either boiled or roasted plantains. This was because meals were in high demand among alcohol and non-alcoholic imbibers in Dzaleka and across the country. This was a Damascene moment for him: Mugisha realised that supplies of plantains and bananas remained a challenge as Malawi was not a key producer of either commodity, with most supplies coming from Mulanje (approximately 411km from Dzaleka) in the southern part of Malawi and Mozambique. He realised that this was his golden opportunity to fill a gap in the supply chain. He immediately set out to establish a vibrant supply chain by engaging his network of connections in other countries; these introduced him to suppliers of plantains and bananas in Tanzania, the country bordering Malawi to the north.

With business booming and employing his business acumen, Mugisha was compelled to expand his banana business beyond Dzaleka in response to an insatiable appetite for bananas in Malawi demonstrated by high demand and good profit margins. Through his market analysis across Lilongwe city, he concentrated on high density localities such as Area 23, 24, 25, 36, Kaphiri, Chinsapo, Biwi, Kawale, Likuni, and the Devil Street. His thinking was shrewd as he hoped to turn the high population into high demand.

6.2.4 Mugishas Bananas and Plantains Supply Chain

Aware of the risks of running a business in various localities without proper documentation, Mugisha had to be ingenious; he had to think of a strategy of doing business in

various localities without stepping on the toes of the law enforcers. He had to think outside the proverbial box. True to his genius, Mugisha took time to understand the perception of host communities towards refugees' entrepreneurs in various localities to ascertain the possibility of establishing business ventures with low risks—a sort of SWOT analysis. He found the perception largely negative; most of the hosts viewed the presence of refugees negatively and considered them as undesirable economic migrants who would increase insecurity. The prevailing view was that refugees were either involved in war criminal activities or were rebels who had left their countries, were armed to teeth, and had the propensity to foment unrest in the host country. This perception was also reflected in some government officials who reinforced this attitude through various decrees made during refugees' relocation exercises. Similarly, business competitors displayed a marked hostility characterised by feelings of jealousy and xenophobic attitudes towards refugees' businesses. This was exacerbated by the fact that businesses run by refugees were highly competitive and patronised due to high quality products and services offered at lower prices compared to host competitors. Aware of the stumbling blocks, Mugisha devised an ingenious solution: the use of third parties and keeping a low profile within the camp to avoid problems with the authorities and hosts.

Mugisha understood that logistics was cardinal and central to his business success. To facilitate his banana and plantain business logistics, Mugisha set about to connect with transporters who delivered goods and services in the East African markets of Uganda, Kenya, Tanzania, and Burundi. He first connected with suppliers of bananas in Kyela, Tanzania, and Songwe: with assurance of constant supply secured, he engaged with host transporters' logistical networks to transport bananas on his behalf from Kyela, in Tanzania and Songwe in Malawi. The first successful delivery proved to be a litmus test and a blueprint for a future business model to be pursued. It also provided a learning



Figure 28: Mugisha's team offloading bananas and plantains

experience on the challenges of the business. This business venture made a handsome profit with the first delivery. He recounts that all his bananas and plantains were sold out in a single day which prompted him to instantly connect with suppliers for more consignments and this marked the genesis of his foray into the bananas and plantains business. To expand his business,

he dedicated many of his warehouses in the camp for storage and distribution of bananas within the camp and host communities, and across Lilongwe city.

Within a short time, Mugisha embarked on an expansion of his business with the aim of addressing unmet demand for bananas and plantains in various locations across Lilongwe city. He engaged trusted host counterparts as middlemen, business partners and proxies. The game plan was for business counterparts to either set up satellite selling points or use vans as a means of distribution to retailers while making sure that they also realise profits in the process. At the time of the study, Mugisha was importing 10 trucks of 25 metric tons of plantains and bananas per consignment. It is worth noting that, seeing his success, some of Mugisha's refugee business entrepreneurs' counterparts joined the market. However, he has remained the biggest supplier of bananas and plantains in the Lilongwe and the central region as he also controls the M1 Northern corridor from Karonga to Mzuzu city. He has the capacity to offload 10 trucks of 25 tons per consignment and it is this economics of scale which has turned him from being a destitute into a multimillionaire. Mugisha's persistent stay is due to the elimination of the entire family back home during genocide which he believes brings him bad dreams. His only wish is to be integrated into Malawi and contribute to the economy through tax remittances. However, the legal constraints make it difficult for him to integrate as a citizen. While wearing a shy grin in his face, Mugisha jokingly calls himself "a millionaire from a zero". This is a remarkable story of man's fortitude; he was able to regain his wealth even when the odds were stacked against him. Mugisha's ability to reinvent himself and use of networks to build robust supply chains is unparalleled and awe-inspiring. He is a true survivor and a master business tactician.

Despite Mugisha's case demonstrating how the biopolitics of encampment and homophilic networks contribute to promote business entrepreneurship ventures within the camp and beyond, it also calls for questions on why such individuals cannot be integrated into the host country to positively contribute to the economy and create employment? It also raises questions as to why such individuals cannot be formally paired with hosts entrepreneurs to undertake business ventures freely across the country and beyond.

6.3 Hakizimana A Farmer, Trader, And Exporter

Intercountry Refugee Entrepreneurship

6.3.1 Hakizimanas Journey

Hakizimana (pseudonym) arrived in Malawi from Burundi in the year 1994. Hakizimana traces his family roots from his maternal side to Rwanda and his paternal side to Burundi. Coming as he does from a village near the border of Burundi and Rwanda, he states that intermarriages between people of these two countries were not uncommon. However, the proximity of the village to Rwanda was to prove disastrous when civil war broke out in neighbouring Rwanda pitting the majority Hutus against the minority Tutsis; eventually culminating in a genocide in which over 1 million Tutsis and moderate Hutus were massacred by armed Hutu militias.

Eventually the fate his village, and those of his families came to be intertwined and embroiled in the genocide from across the border in Rwanda; the ripple effects of the noxious tribal conflict escalated to his village and reared its ugly head with the brutal killing of his entire family. In disbelief, fear, and panic, he was forced to flee from Burundi to Tanzania with a group of his kinsmen from the same village.

They arrived in Tanzania dog tired but glad to be alive and proceeded to a camp for refugees and asylum seekers. After a few months' stay at the camp, their relief turned into despair—the conditions of the camp were unbearable and extremely harsh. As a group, they overwhelmingly decided to abandon ship and move to another country for purposes of asylum—the country chosen was Malawi. The group arrived in Malawi in 1994, the same year Dzaleka refugee camp was being opened. Incidentally, the camp had just transitioned from a prison and a detention centre into a refugee camp. Before its transition to a refugee camp, the prison was amongst the notorious prisons in Malawi, holding political dissidents who were mostly detained without trial during the one-party regime of Dr Hastings Kamuzu Banda, the first president of Malawi.

6.3.2 Biopolitics of Encampment in Dzaleka Refugee Camp

Hakizimana recalls that his stay at Dzaleka was filled with mental torture: he spent his days stressing about living in squalor and wallowing in poverty. He agonised over realising that his journey from Tanzania to Malawi was in vain and his dream of becoming one the wealthiest and most successful business entrepreneurs was in jeopardy. He bemoaned the vicissitudes of his life; eventually, he reached the verge of giving up on life itself. He witnessed

the Kubler- Ross Grief Cycle first-hand: first was the denial of his situation, then the anger. The bargaining followed, then desperation and finally the acceptance of his fate. His acceptance of his predicament was not easy as his very existence was beset with numerous challenges—for one, the basic need of nutrition in the form of food rations was insufficient.

Eventually acceptance of this predicament was to prove a blessing in disguise: he realised that self-pity was not going to put bread on the table. He decided to explore unskilled labour opportunities (ganyu) within the camp—with little success as labour opportunities were scarce. He recalls that his existence bordered on destitution; often he found himself sleeping on empty stomach especially when his food ration got exhausted during the month. On several occasions, he had to swallow his pride, and out of desperation he found himself begging from neighbours and sometimes from staff members working for various agencies at the camp.

6.3.3 Homophilic Connections and Business Entrepreneurship

It is said that the darkest hour is before dawn: Hakizimana's lucky break came exactly two years after his arrival at Dzaleka. A refugee entrepreneur within the camp offered him an opportunity to do labour-related work on his farm. Despite the job being menial, Hakizimana was overjoyed, as the job provided a lifeline, an emancipation from the grinding poverty. He set out by fully committing himself to the job. It is during this time that he learnt the local language, Chichewa, by engaging with hosts. Over time, his spoken language was mastered so well that it became difficult to recognise him as a refugee when in conversation with host communities. In the long run, this interaction turned to be a yet another blessing and was eye-opening as he was introduced to various business opportunities that existed in the agricultural sector. He recounts that this exposure was what he needed as it helped him frame his future entrepreneurial plans.

Hakizimana funded his transition from employee to employer by using his savings from his job; he also utilised and harnessed connections from the host community. Armed with his savings, he started his first agricultural endeavour from a rented piece of land within the host community: his metamorphosis was complete as this turned him from an employee to a small-scale farmer and employer. In his first year of renting land, he harvested forty (40) bags of maize weighing 50kg each. Finally, he saw light at the end of the tunnel, as his old dream of becoming a wealthy business entrepreneur was within his grasp.

On the other hand, his personal life also took a turn for the better as he weaned himself from the reliance on support of food rations provided by the UN agency, World Food Programme (WFP). Putting his ducks in a row, he sold some of the produce from his bumper

yield of about twenty (20) bags and invested the money in renting more land for winter cropping; this necessitated the employment of more farm labourers. He also diversified his crop production into tomatoes, onions, beans, Irish potatoes, and vegetables.

Over time, his farm business grew exponentially: he progressed from a small supplier to a large one. He became one the largest suppliers of most agricultural commodities in demand by refugees and host communities in the camp. Eventually, Hakizimana started supplying agricultural commodities to middlemen and traders from various localities within Dowa and across the central region; Lilongwe city, Kasungu, Salima, Nkhotakota, Mchinji, Kasungu, and Mponela; he also went cross border by supplying to Chipata, a city in Zambia bordering Malawi. These traders came directly to his rented farms and bought produce at wholesale farm gate prices.

Hakizimana's success as a farmer gratified him—reminiscing on his laborious journey from destitution to a successful farmer made him wary of putting all his eggs in one basket, so he sought of ways to diversify his business interests. He invested in commodity trading: the business involved buying commodities in bulks after each harvest season when the prices were low, holding them for a period in warehouses until they become scarce on the market and reselling them at a higher price when demand was at peak during the lean season (December, January, and February). The most lucrative commodities were groundnuts, soybeans, maize, peas, and rice.

His business having grown with a solid capital base and having mastered the local language, he felt that time was ripe for him to spread his wings: Dzaleka was too small to accommodate his expansion plans. Hakizimana was aware of the challenges of operating a business outside Dzaleka. He knew it was a different kind of ballgame, despite all the barriers to entry, Hakizimana decided to rise to the occasion and face the hurdles with ingenuity. The crux of problems facing refugees operating business outside the camp was multifaceted: sometimes host business competitors argued that refugees' entrepreneurs plying businesses across the country did so illegally. At times it was argued that refugees sold their commodities at cheap prices and created unnecessary competition for host business entrepreneurs. Then it was argued that refugees' business evaded import and export duties as a result they were able to offer their products at a cheaper price.

Hakizimana was aware of these pitfalls and challenges of running a business outside the camp. He let his imagination run wild and decided to recruit trusted host community partners (twenty-eight-28) who were deployed to various districts across the country in order

buy agricultural commodities on his behalf; these commodities were taken to the camp warehouse for grading. He was supported by daily labour comprising of not less than fifty (50) individuals per day from the camp and host community. The labourers' performed menial jobs such as grading and packing commodities in sacks and warehouses. He converted most of his truck containers into warehouses for storage of agricultural commodities within the camp. As his business grew, he eventually established satellite commodity centres in Dowa, Lilongwe, Mchinji, Dedza, Kasungu and Mzimba in the northern part of Malawi thereby increasing his work force beyond four hundred employees.

6.3.4 Hakizimana's Secret Wealth at Mgoni Informal Export Market

Mgoni is bustling trading centre on the outskirts of Lilongwe City which has transformed itself into an informal export market. Most of the farmers and traders from Lilongwe and the central region sell their commodities at this trading centre. Until recently, most large business players at Mgoni were refugees who had navigated their way out of the camp. Hakizimana legalised his trading business using his own credentials for business registration. Employing his mastery of the local language, and illegally beating government systems, he acquired tax clearance certificates, business registration documents, a national identity and passport as a citizen, then he set his sights on Mgoni as a potential gold mine.

Hakizimana, having established a reputation for himself as among the most versatile business entrepreneurs in several sectors and having the financial muscle, found it easy to set up shops mainly consisting of truck containers at Mgoni trading centre. The shops doubled as grading and packaging facilities for raw agricultural commodities bought from different localities across the country. Middlemen and vendors bought various agricultural commodities from farmers on his behalf based on agreed commission. To enhance his supply chain, Hakizimana also developed direct relationships with farmers and engaged them in contract farming to produce agricultural commodities of his choice for him—he gave loans to farmers to grow specific agricultural commodities on the understanding that those commodities will be sold to him after harvest. This proved to be a win-win situation; the loan money supported the farmers with agricultural inputs such as seeds and fertiliser during the planting season and in turn guaranteed high quality yield for both the farmer and him. Hakizimana's success was phenomenal; inadvertently in the long run, it rubbed some host competitors the wrong way. As a result, enemies were rife among the host business competitors; eventually, elaborate schemes were hatched to remove the refugees' traders from Mgoni: these included the confiscation of

all containers belonging to refugees' business at the trading centre by government officials through relocation decrees.

6.3.5 Processing of Commodities for Export

In a bid to promote quality and improve efficiency, Hakizimana invested in automatic shelling machines for groundnuts, expediting the grading, cleaning, and packaging processes. He also rented out his machines on occasion, which generated additional income as he charged



Figure 29: Hakizimana processing commodities for export market

a fee of (MK2000 per 50kg bag/1 USD/50kg).

Hakizimana also adds that he helps women put food on the table – as most of them are women from single-headed households – by providing them with employment. These women

sieve agricultural commodities to separate high quality commodities from lower ones—charging MK1000 per 50kg bag (0.9 USD/50kg) for sieving and MK800 per 50kg (0.72 USD/50kg) for grading.

Hakizimana reveals that his enterprise is desegregated according to the destination of the commodities: locally he sells tomatoes, cabbages, spices, and onions to hosts, and legumes (groundnuts, and soybeans) to companies that manufacture paste, and cooking oil. For the export markets, he sells maize, soybeans, beans, and groundnuts whose destination is Dar es Salaam in Tanzania, Nairobi in Kenya, Kampala in Uganda, Kigali in Rwanda, Bujumbura in Burundi, and Kinshasa in the Democratic Republic of Congo (DRC) and as far away as India and the Far East.



Figure 30: Trucks offloading and loading commodities at Hakizimanas Mgona Business Facility

Hakizimana credits the success of his export business to trusted connections along each stage of the supply chain, from the supplier to the end market. He also recognises the critical role of working with like-minded traders—he stresses the significant role of well-established trade connections across Malawi, the East African region, and the Far East in transforming trade. Similarly, he points out to the crucial role digital technology plays in facilitating business linkages and maintaining them. He points out that business is not without risks as it is easy to lose all your consignment if your cards are not played well. He further notes that being a refugee does not make things any easier and he often must oil the palms of authorities. To protect their turf, the refugees’ entrepreneurs usually speak coded language which the host’s competitors cannot decipher; as a result, they dominate the export trade.

Trading and export trading has been lucrative for Hakizimana, as he usually sells one metric ton of soybeans at USD540 translating into a profit of approximately USD10,800 per truckload. He has since accumulated assets worth millions of dollars over time and is one of the most successful business traders not only among the refugees’ community, but also among Malawian business competitors. His success has had its drawbacks; he has to contend with law enforcers swarming to him like bees to honey—officials have been consistently coming to his business facilities for kickbacks and sometimes blackmail. Likewise, relocation decrees by government have been a major headache and challenge to him as he is forced to close his satellite facilities during these decrees.

Malawi made nine reservations to the 1951 convention despite having a regulatory framework in place. Malawi continues to face a number of challenges relative to protection of and assistance to refugees leading to calls for review of existing policies, laws and practices distressing refugees. However, the draft refugee law has been under review for the past ten years. The reservation to Article 26 on freedom of movement and choice of place residence

significantly obstructs and affects prospects for engagement in various formal livelihood opportunities including business registration.

6.3.6 Acquisition of Property

The picture below showcases Hakizimana's imposing mansion built in an upmarket suburb of area 47 in Lilongwe city; it stands as a testament of his business success and acumen—a befitting symbol of his journey to success from rags to riches and his unrivalled ability to leverage the mastery of the local language, networks, and international supply chain.



Figure 31: Hakizimana's house in area 47, Lilongwe.

Conversely, it must be explicitly stated that while assenting to the 1951 Convention, Malawi Government made reservations to Article 13 (Movable and Immovable Property), restricting refugees to own properties. The Malawi Government concurrently specified that it reserved a right to limit enjoyment of the right to wage-earning employment (Article 17 of the 1951 Convention) and to freedoms of movement and choice of residence outside the camps (Article 34 of the 1951 Convention). However, the nine reservations Malawi made to the 1951 Convention exist only on paper. Pragmatically, refugees' own property, have formed associations, engage in business entrepreneurship activities. Nevertheless, the argument to lift reservations cannot go without resistance from Malawi citizens.

6.4 Amelia, A Fashion Designer and Cross border Trader

Transnational Entrepreneur

6.4.1 Amelia's Life Story

Amelia (pseudonym) is a single mother with a son, and she comes from the Democratic Republic of Congo (DRC) formerly known as Zaire. DR Congo is a poster child of a country with a resource curse. Ideally a country's mineral wealth is synonymous with economic growth translating into high standards of living for its populace; however, for DR Congo, this has proven to be antithetical in the sense that the mineral wealth has fomented unrest in the form of civil war. At often given time, over 120 armed groups and self-defence militias are fighting in the country.

Amelia left her home country in the year 2013 and arrived in Malawi through Mbilima transit centre in Chitipa, before proceeding to Karonga and finally to Dzaleka refugee camp. She narrates the experience of her journey as horrifying, tiresome, and dangerous but overall worthwhile. Amelia's troubles began when rebels attacked her village, destroying houses and looting property including livestock in a scorched-earth policy. On that fateful day, they beat her senseless and left her for dead. When she regained consciousness, she woke up to a petrifying scene, straight from Hades. She found herself lying beside dead bodies some without heads others without limbs; sadly, among the dead were bodies of her parents and kinsfolk. Amelia recalls the horrific encounter vividly:

"I was moribund, drifting between a state of consciousness and unconsciousness. After some time, I regained my consciousness and could not believe the stark reality, it felt like a bad dream. The reality was too much for me; I immediately collapsed again out of psychological trauma only to be awoken by cries of my grief-stricken son. I dashed across to him and picked him up; I immediately decided to escape with my life to the most faraway place imaginable."

This tragedy marked the genesis of her escape from DR Congo and her journey to Malawi. After her lucky escape and a close brush with death in her village, Amelia travelled in the forest for some days until she chanced upon human contact. She heard voices of people talking from a distance; at first, she was apprehensive but later gathered up enough courage to approach the group after realising that things could hardly get worse for her. Luckily for her, it was a group comprising people from neighbouring villages who were also escaping the savagery of the rebels. From DRC, they went through an arduous journey through Zambia until they reached the Malawian border—extremely exhausted but relieved. She arrived at Mbilima

transit centre in Chitipa district and, with the support of UNHCR, she travelled to Karonga and finally to Dzaleka refugee camp in Dowa District, where she was registered as an asylum seeker.

6.4.2 Biopolitics of Encampment

Amelia mistakenly thought her arrival at Dzaleka refugee camp marked the end of her problems and suffering, but she was quickly dismayed by her delusion and naivety. Camp restrictions in terms of movement, lack of access to employment and other economic opportunities compounded her dire situation and proved to be an insurmountable hurdle in the beginning. She recalls that these were trying times, she could barely eke a living as access to finance was non-existent and food rations provided by WFP were inadequate. As a result, being a woman, the temptation to engage in transactional sex to supplement her rations was overwhelming; however, her conscience would not let her.

Instead, she opted to start looking for labour-related opportunities within the camp instead of selling her body. Fortunately, Lady Luck smiled at her as she managed to secure a job with one refugee entrepreneur as a farm labourer. She was ecstatic; however, the euphoria as result of the opportunity to earn money, was short-lived, the reality of farm work was that it was backbreaking and mostly donkey work. Farm labour required her to spend the entire day in the garden planting, clearing, and taking care of the tomato garden: the presence of a 3-year-old child did not make things any easier. She recounts experiencing continuous backaches, joint pains, and headaches while working in the tomato field—fumes from chemicals used in spraying tomatoes made things worse by aggravating the chronic headaches.

Payday always provided the much-needed catharsis, and the modest wages were always gratifying as well as satisfying. She was delighted by the possibility of buying extra food for herself and her son; it offered a temporary sense of relief in a sea of despair and sorrow. Earning an honest living was extremely rewarding for her as she frowned on immoral ways of earning money. In due course, she used the savings from her wages for her first business venture. Hoping to build from her experience in tomato farming, she opted to venture into the tomato business by buying small quantities of tomatoes in the field for resale at Dzaleka market. However, lack of business skills coupled with hospital expenses incurred by the deteriorating health of her son meant that her business folded, and she had to return to her farming job. With her predicament seemingly taking a turn for the worse she felt like the universe had dealt her a bad hand.

6.4.3 Homophilic Connections and Business Entrepreneurship

The turning point of her fortunes was in June 2020, when she heard via the grapevine that an organisation named, Churches Action in Relief and Development (CARD) was offering training opportunities for extremely poor households. She made a conscious decision to present herself to the organisation. A few days later, she was very pleased to learn that she met the criteria of the organisation and was selected to participate in one of the Ultra Poor Livelihoods Graduation Programmes. She hoped this was the break she had been vehemently praying for; she envisioned a positively transformed livelihood and extra income in her household. Stories from other beneficiaries not only served to motivate her, but they also exhilarated her—she was over the moon.

Her training programme focused on small business management; she was amongst the lucky twenty individuals who participated in the training programme which offered the following courses: starting a business, improving business, expanding business, business management, financial literacy, marketing, and savings.

December 2020 was her graduation, and in addition to the certificate, she received startup capital from CARD. She was thrilled at the prospect of a better life. For once since she arrived in Malawi, she felt that she was in control of her own destiny. She used the financial capital to start trading in Irish



potatoes and pineapples; she reckoned that she would make a killing in the business. She bought these at farm gate prices and resold them in the camp market at retail prices. Knowledge gained from the training by CARD was to prove invaluable and instrumental to her success: she was able to do a careful market analysis of demand and supply forces and established that Irish potatoes and pineapples were highly consumed within the camp. Irish potatoes were specifically targeted at Burundians, Rwandese, and Congolese as this was their staple food.

Business entrepreneurs who deep-fried French fries and sold them to customers during Tuesdays and Fridays markets that were highly patronised by both refugees and host communities were also targeted. She was able to sell at least four to six sacks of Irish potatoes per day during peak market periods, realising a profit of one hundred and twenty thousand kwacha as profit (109 USD). By year end she had saved over 1200 USD in her mobile banking app; quite a sizeable amount of money—a small fortune given the prevailing circumstances at the time. She resisted the urge to rest on her laurels; to augment her income, she rented a small

piece of land where she planted maize, beans and tomatoes for sale and home consumption. She accessed rented land through connections she made with host communities.

6.4.4 Transnational Entrepreneurship and Supply Chains

As many players joined the Irish potato and pineapples business, competition was stiff and consequently, profit margins took a nosedive. Amelia was cognisant of this ominous threat to her survival; she had been close to the abyss before and did not care to return to her life of misery—this thought alone made shudder with fear. She realised that the onus was on her to reinvent her herself and she reimagined her business strategy. Through her stay at Dzaleka camp, she noticed an obsession with fashion among the Congolese community, but few players existed on the market to respond to such demand.

Amelia immediately realised this as a window of opportunity. Scratching her head for ideas, she remembered that she had relatives in Kinshasa, the capital of DR Congo, who had access to various fashion and clothing design opportunities. Her enquiries yielded fruits as her cousin assured her that the type of clothing demanded were available not only in Kinshasa but also neighbouring cities with Zambia. Amelia was able to gather all this information within a short period thanks to the digital age; her WhatsApp was vital for exchanging information on the type of design and clothing materials needed. She was wary of engaging a third party so early in the business; the risk was just too much for her to bear. She was mindful that this was a do-or-die situation. Apprehensive of the dangers involved in the journey, she nevertheless chose to undertake the risky journey to DRC despite lack of documentation and left her son with a colleague in the camp. She had little choice; she was clearly caught between the devil and the deep blue sea.

After she decided to proceed with the perilous journey to DR Congo, she knew that for her there was no turning back, failure was not an option. Her arrival at Mchinji, a border district with Zambia, presented a different set of challenges for her as she did not possess any travel documentation. When she was almost at the end of her wits, she had a eureka moment when by a stroke of luck, she made a discovery of loopholes in the system: Malawi and Zambia being members of SADC grouping of Nations allow its citizens cross borders using “border passes” if they don’t possess any passport because of some protocol. Armed with information, Amelia, pretending to be a Malawian citizen, obtained a “border pass” as her mastery of the local language was the icing on the cake. If Government authorities knew the illegality (not possessing any legal travel documentation or passport) of her border crossing, she would have exposed herself to the arms of the law thereby facing stiff punishment including imprisonment.

Amelia managed to cross the border into Zambia and navigated her way to the Zambian-DRC Congo border, finally reaching Kinshasa. In Kinshasa, she managed to procure the desired materials and returned to Malawi without any challenges. At the end of the day, the risk was worthwhile as she managed to realise a big profit from proceeds of her sells in the camp despite the illegality of her manoeuvres. Using the proceeds from the DRC business trip, she rented a shop which was patronised by refugees and hosts.

As demand for her products surged from both the Congolese and host's communities, Amelia embarked on an expansion drive: she took a risk by setting up a second shop in Lilongwe city. This necessitated frequent travel to DRC for her to stock both Dzaleka and Lilongwe shops. With the increase in trips also came increased profit margins and as her business grew, so did the risks. In view of minimising the risks, Amelia adopted two channels of supply systems: unchartered routes and using transporters. Using unchartered routes was like playing Russian roulette: sometimes she made it without any hurdles, sometimes the authorities confiscated her goods as she had no legal travel and business documents to undertake her business beyond the camp. Restriction of freedom of movement was amongst the nine reservations made by Malawi Government to the 1951 refugee convention and her errands attracted harsh penalties if caught by Government authorities. However, she opted for the route of defying the odds, continued to make significant profits, and had wherewithal because of her burgeoning financial muscle; employed bribery tactics to get her way out with the authorities. This on its own was intolerable and punishable by Malawi laws but some officials bent the rules. Amelia presents a refugee entrepreneur who twists the rules by using undesirable routes that can attract punitive treatment from Government authorities.

She recalls that her expansion countrywide was demand led: women's wraps (Zitenge) was the catalyst for the expansion; Blantyre shop in the southern part of Malawi, and Mzuzu shop in the northern part of Malawi were opened to meet this demand. The women wrappers business was really a game changer for her. She now ordered her stock by the truckload, and had it delivered to her shops managed by local proxies in Lilongwe, Blantyre and Mzuzu cities, while she managed the Dzaleka shop. At the time of the study, she had an accumulated net worth of not less than USD55,000. She is a true-life story of woman's escape from the jaws of poverty through sheer determination, persistence and cunning.

Amelia's business journey has not always been smooth sailing, often it has been fraught with challenges and hiccups which have tested her resolve on multiple occasions. The relocation decrees that were constantly made by the Government of Malawi have been major

hindrances to her business. One such challenge, the first relocation decree made in April 2021 affected her shop in Lilongwe city. In this decree, government authorities required all refugees to return to Dzaleka refugee camp, and this halted business operations for Amelia for a period of two months. This was a setback and had a knock-on effect on her business as she was forced to conduct her business from within the camp. However, she recounts that many of her business associates were far worse and not so lucky as they were arrested and ended up completely losing all their businesses. Those with limited local language proficiency were particularly vulnerable to the long arm of the authorities.

The 2021 decree was followed by another decree in June 2022: Malawi Government's declaration was the same, it required that all refugees and asylum seekers return to Dzaleka camp. This time she closed her shops for one month while monitoring the situation closely; despite recruiting hosts as proxies in her shops, she was wary of losing her assets should she be exposed by them. Yet another decree was issued in February 2023 in which the Minister of Homeland Security engaged the Malawi Defence Force and Malawi police to undertake a sweeping exercise of removing refugees' entrepreneurs operating across the country. This exercise resulted in more than two thousand refugee entrepreneur arrests. Consequently, most lost their assets and were incarcerated at Maula prison for a short time before being relocated to Dzaleka refugee camp. Amelia's ingenuity and tenacity has meant that she has prevailed in the hostile environment where other refugees have stumbled; she has survived the harsh operating environment with psychological scars but unperturbed, she continues to ply her business in all localities despite stringent business circumstances for refugees. *"You have to be a man and half to succeed in business,"* she concludes.

Amelia's accounts contradict the commitments Malawi Government made at the United Nations General Assembly through the *New York Declaration* of 2016 and consequently accepting to roll out the Comprehensive Refugee Response Framework (CRRF) in 2018. The rationale of the CRRF was to enhance harmonious and peaceful co-existence or social cohesion between refugees and hosts. Malawi Government committed to promote the inclusion of refugees in the national systems (health, education, and security); legal and policy reform; registration and documentation; enhanced reception conditions and increased livelihood opportunities (lifting reservations to Article 26). These commitments would have facilitated the formalization of informal businesses through simplified business registration processes for refugees. Nevertheless, after elections in 2020, and transition to new political leadership, commitments were halted, and decrees were seriously enforced against any refugees plying businesses across the country and beyond. Business competitors got excited with such decrees

because they worked to their favor by reducing business competition. These explain the complexities of biopolitics of subjugated camp life for refugees versus business entrepreneurship successes.

Chapter 7: Discussions

7.1 Introduction

I explored how social capital promotes business entrepreneurship within refugees' camps, between refugee camps and host communities, between host, home and third countries among refugees living in camps amid adversity in Dzaleka refugee camp in Malawi. My scholarly work unpacks three salient theoretical areas of interest that emerge on how refugees living in adversity connect and thrive in their business entrepreneurship ventures. The three key salient areas include biopolitics of encampment and homophilic networks; business entrepreneurship diversification and bricolage; and adapting supply chains around institutional rules.

A general version of my final model on business entrepreneurship among refugees in adversity is depicted in Figure 32.

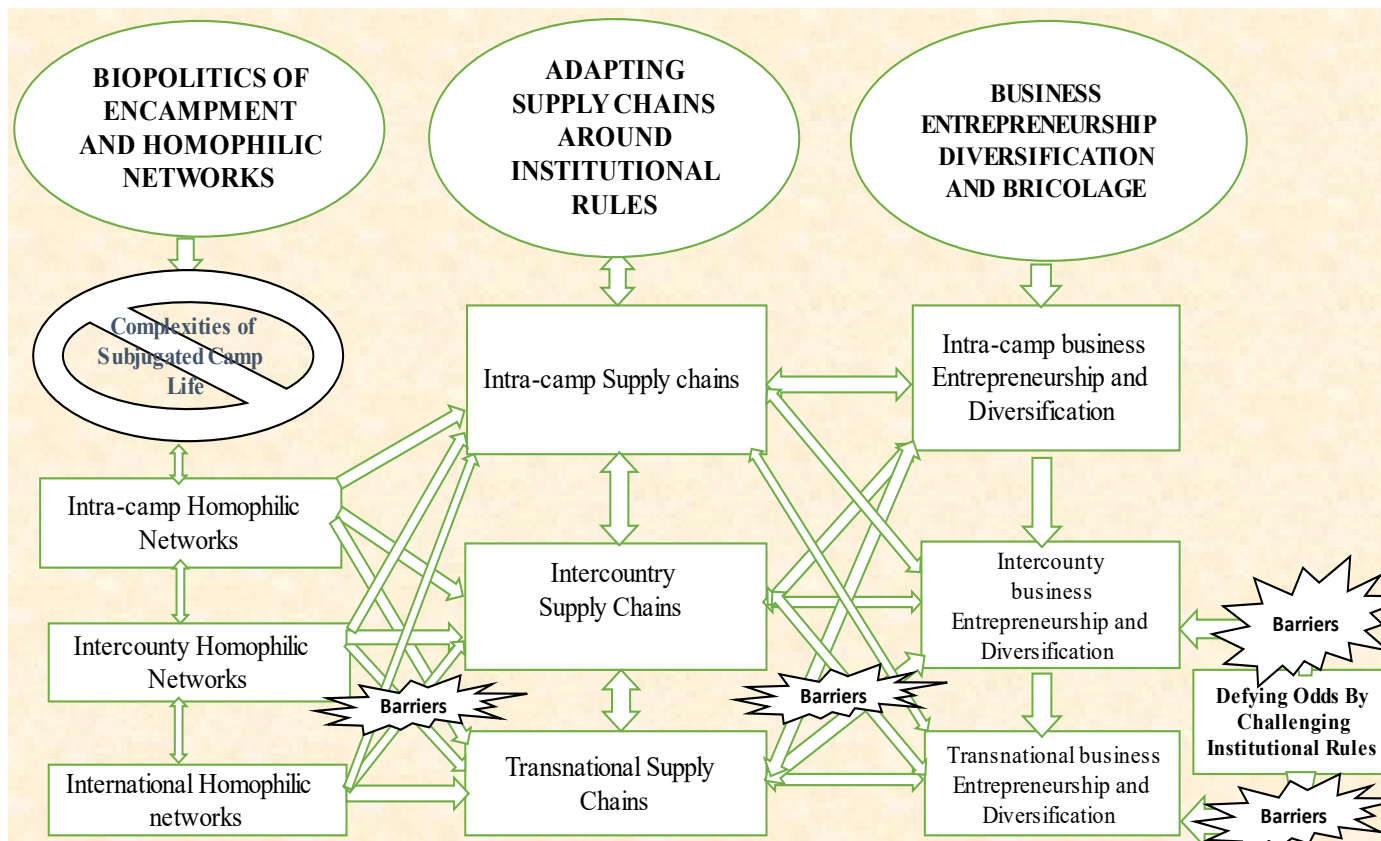


Figure 32: Final Model of Social Capital Development Among Refugees Entrepreneurs in Adversity

7.2 Biopolitics of Encampment and Homophilic Networks

The definition of biopolitics has remained fluid since its inception and has been defined in different contexts by diverse scholars. Biopolitics is a contentious term among scholars, but a commonly agreed definition in scholarly literature entails governance politics related with

management of human beings through regulatory controls or governance exercised over “shared incorporation of life and politics” (Faghih & Forouharfar, 2023: 1-11). Biopolitics exhibits elements of power that manages issues of the population through governing practices; the behaviour of governments towards humanity using laws as instruments; political decision-making methods and justifications; and pursuance of power over the human population (Abushama, 2021; Coleman & Grove, 2009; Peters, 2018; Tyrrell, 2021; Wahab, 2022; Zeveleva, 2017). The central focus of biopolitics is power and governance over humanity. These elements of biopolitics can be progressively exploited or abused by governments and humanitarian agencies when exercising control over displaced populations (Brantly & Brantly, 2023; Mavelli, 2017; Ullah & Chattoraj, 2023).

For example, biopolitics of encampment confine refugees to designated locations through encampment policies and governance that inhibits their mobility, freedom of movement, and rights. This intertwines the two powers of politics and humanitarian governance at play over displaced populations reinforcing marginalisation and dependence. Refugees are entrapped in a dependence political puzzle where governments pretend to promote refugees’ independence while simultaneously disrupting their efforts to be autonomous individuals through enforcement of legal restrictions (Brantly & Brantly, 2023; Faghih & Forouharfar, 2023; Tazzioli, 2023). Literature on biopolitics exhibit that refugees are denied socio-economic autonomy and rights (Tazzioli, 2023).

Existing literature provides some partial explanations on why states develop refugee camps away from cities leaving refugees isolated from areas with active economic activities. Extant studies underline that biopolitical systems by Governments demarcate refugees in refugee camps and socially segregate them from hosts (Wahab, 2022). However, this biopolitical argument falls in the perspective of borderlands where refugees are hosted as sites where politics of territory intersects politics of identity, thereby, reinforcing issues of security in camps by host governments. This contradicts current findings which strictly focus on biopolitics exercised within the camp vicinity by governments and humanitarian actors and how this impedes or promotes the development of social capital through network connections and business entrepreneurship activities within camps, between camps and hosts and between host and home countries. This provides a more precise context for the study's unique contributions. Zannettino (2012) offers some insights on biopolitics of encampment through the racism and political perspectives of sovereign powers as triggers for refugees’ incarceration in camps. However, extant literature is scant and emerging on whether this demarcation and social segregation entirely thwart any forms of connections with hosts and does not explain

how refugees navigate their way out to create homophilic networks that promote business entrepreneurship. Little is known about how refugees utilise homophilic connections in a biopolitical sphere of encampment to engage in business entrepreneurship activities and adapting to various supply chain mechanisms.

Hence, this study defines the term biopolitics of encampment as the use of “state and humanitarian power” to control and manage forcibly displaced populations with the pretext of creating order of management. This is a top-down approach with the application of law and humanitarian protection principles. In this study, I understand that biopolitical power is used as a locus of control, utilises top-down bureaucracy and is paternalistic in determining refugee socioeconomic livelihoods (through social and economic segregation) thereby reinforcing marginalisation (Zeveleva, 2017). This makes refugees stay within the complex circle of governance or control with strict rules while navigating their livelihoods for survival.

Homophilic Networks in this research embody connections, affiliations, bonds, or linkages developed among groups or individuals sharing similar characteristics, aspirations, purposes, or intentions. Homophily being a pervasive attribute of different groups’ (based on profession or skill, social identities, gender, socioeconomic backgrounds, nationalities, values, beliefs, etc.), intention to pursue or the pursuit of business entrepreneurship epitomises such groups or individuals among refugees confined to camps despite representing diverse pedigrees.

Biopolitics of encampment confine refugees to institutional rules that result in them becoming passive recipients of any form of support from government and humanitarian agencies on the pretext of legal mandates and global protection. My findings identify four key features less explored in extant literature associated with biopolitics of encampment and homophilic networks developed by refugees subjected to camps. These include complexities of subjugated camp life, symbiotic intra-camp networks, symbiotic inter-country networks and symbiotic international networks.

7.2.1 Complexities of Subjugated Camp Life

Several accounts of refugees’ life in camps have been spelled out in various scholarly conversations (Alloush et al., 2017; Bulley, 2014; Milner, 2006; Nawyn, 2012; Wardeh & Marques, 2021). Refugee camps have become practically synonymous with the refugee experience and the most indispensable characteristic of camps is the autocratic character of administration by government and humanitarian agencies. Other key characteristics include limited access to land, constant shortage of food, overcrowding, prevalence of acute

malnutrition, restricted rights, over dependence on aid among others. Refugee camps are inescapably crippling zones (Oesch, 2017) with restrictions that limit refugees' rights, leaving them in a predicament where they have restricted freedom of expression, limited rights and with constrained rights to access livelihood opportunities. This makes them vulnerable due to limited access to basic needs, exposure to poor conditions of living, and restrictive conditions due to legal constraints as expressed by several inexhaustive accounts of participants. For new arrivals in a new home that limit their rights and freedom, the sensation and isolation become devastating. By being compelled to adopt specific demeanours through encampment, refugees are initiated into the biopolitical conundrum. Camp settings restrict them from undertaking productive livelihoods activities thereby forcing them to heavily depend on aid and support offered by humanitarian agencies and government.

When biopolitics of humanitarian and government control are at play, refugees are subjected to stringent legal constraints that limit their mobility, access to business and employment opportunities outside the camp, and access to some social services enjoyed by hosts (De la Chaux & Haugh, 2020; Huq & Miraftab, 2020). Within the camp environs, there is no political or socioeconomic space for refugee to function optimally as the systems at play mimic those of benevolent tyrannies exemplifying as generous players while striking ruthlessly. This makes refugees to adapt to new strategies that either defy or comply with the rules of the game for survival.

Despite various scholarly conversations on biopolitics, extant literature is scant on how social capital through homophilic networks develop within camps, between camps and hosts and between camps and host and third countries despite the biopolitical conundrum refugees face. Additionally, literature is nascent on how social capital promotes business entrepreneurship activities in a bubble of biopolitical encampment.

Reinforcement of the encampment policy through issuance of relocation decrees by the Government of Malawi through the Ministry of Homeland security was done three times (April 2021, June 2022, and Feb 2023) ascertaining the seriousness of the encampment policy (biopolitics of encampment at work) in Malawi. Refugees are subjected to strict controls to prevent their exposure to public's sights, to be regulated, scrutinised, housed, directed and security patrolled. Based on extant literature, the expectation is that restrictions must render refugees entangled in the chain of rules, relegated to a purgatory, and wait for opportunities after departure from the camp through resettlement, voluntary return or integration, options, which are oftentimes a non-starter for some (Tyrrell, 2021). The two forces of over protection

(on the pretext of humanitarian protection) and order protection (on the pretext of creating order through legal context) at play create a disorder or imbalance of disempowered and dependent refugees (Diken, 2004). For example, Malawi signed the New York declaration in 2016, the Global Compact on Refugees (GRC) in 2018 and made pledges at the Global Refugee Forum (GRF) in 2019. To affirm these international commitments, the Government of Malawi made country level commitments through the development of a strategic road map called “Malawi Comprehensive Refugees Response Framework” that address refugees’ challenges in modern ways and respond to burden sharing principles advocated by the Global Compact on Refugees. Notwithstanding these strides, commitments and flexibility, the government of Malawi turned around and issued three decrees to relocate all refugees plying businesses across the country back to the camp with the pretext that all international instruments signed were not legally binding. With all the decrees reinforced to refugees, it is evident that the government of Malawi plays the cat and mouse game of exercising sovereign power over refugees as the fundamental biopolitical subjects.

Restrictions result in refugees being isolated from hosting communities, wholly dependent on donor aid, subjected to wretched or distressed living conditions within the camp, congested due to limited space thereby exposing them to many risks and restricted access to livelihood opportunities, among others. However, debates abound, that camps can be fertile grounds for formation or regrouping of rebel groups (Doom & Vlassenroot, 1999; Milner, 2006; van Acker, 2004; Westerhout, 2005) who might go back to destabilise home countries and return to the camp. Poor conditions within camps might exacerbate management challenges (Milner, 2006) as the encamped populations might rise against adverse conditions that they are subjected to in camps environments. Camps can also trigger hostile backlashes (Hangartner et al., 2019) from the host community who might feel deprived of some basic services highly enjoyed by refugees in camps.

7.2.2 Symbiotic Intra-Camp Homophilic Networks

In their study, Currarini et al. (2016) found that the persistent feature of social and economic networks lies in contacts that tend to be more frequent among similar individuals or groups than the opposite. This behaviour pattern that occurs along numerous social interactions, and along several dimensions of resemblance was referred to as “homophily” (Currarini et al., 2016; Dandekar et al., 2013; Ertug et al., 2018; Khanam et al., 2022; McPherson et al., 2001; Wang et al., 2023). Scholarly conversations on homophily have

widely been discussed in various areas of the academic circle but scant in both entrepreneurship and refugee spheres.

In my study findings, Symbiotic Intra-Camp Homophilic Networks are refugees' networks that are established by individuals or groups similar in characteristics within the refugee camp environments for balanced shared reciprocity with similar others or those with common interests. This was seen pervasively more frequent among refugees with similar interests especially those aspiring to become business entrepreneurs in Dzaleka refugee camp. In addition, countries of origin, religious affiliations, business interests, business sectors, education commonalities and risk-coping strategies, among others, played a key role in these networks. This type of engagement predisposed homophilic (Coufalová et al., 2023; Dandekar et al., 2013; Ertug et al., 2018; Fu et al., 2012; Kiesner et al., 2003; Paik et al., 2023; Sun et al., 2022) features of network connections. For example, individuals who approached business entrepreneurs for employment benefits usually accessed such opportunities to generate income and saved money to establish future similar business ventures. This in return benefitted entrepreneurs to increase productivity, business expansion, growth, and profit margins to grow their business while empowering beneficiaries with income and skills to establish their own businesses in the long term.

As refugees explore opportunities in the camp, they meet friends and neighbours who provide them with information about various services and opportunities that exist in the camp. It is through exploration for opportunities that they meet employers, business entrepreneurs, lenders, community leaders, and staff members of organisations working in the camp. Connections allow refugees understand various contexts of businesses, existing markets, customer needs and requirements, and commodities that are on high demand within the camp markets. Information gained during these interactions help refugees establish commonalities and make informed decisions in business based on demand and supply forces on markets while exploring strategies of making their business profitable.

Despite belonging to same nationalities and tribes, exhibiting commonalities or similarities in terms of skills for survival play a critical role in network formation. Groups or individuals in homophilic networks harmonise their efforts, blend their understanding and pursuits into a definite group of refugees' entrepreneurs. They exhibit and share a common vision of unity, interrelationship, and interdependence. Another form of homophilic network is derived from various nationalities exhibiting similar entrepreneurship intentions due to limited opportunities and conditions of survival (survival of the fittest) in the camp. Language

is another key factor to establish quick connections or networks among refugees within the camp. Learning a common language revolutionises the way of living for refugees who are confined to camps. Language is a boulevard that ties refugees homophilic networks and binds those with common interest together. Religious groups, schools, and cultural exchanges provide some foundation for some refugees to engage with those with common business interests to nurture their business entrepreneurship ambitions within camps. These homophilic engagements provide avenues for refugees with similar interests to meet and explore opportunities for survival within legal restrictions imposed on refugees.

Connection established allow refugees easily access multitudinous services such as markets, sources of commodities, transportations, and other counterparts that support business investment and growth of individual businesses. Further, refugees supporting with financial capital inject some cash that support new entrepreneurs to expand their business and broaden profit margins thereby increasing the economy of scale in business over time.

7.2.3 Symbiotic Inter-Country Networks

Literature in this domain is scant and mostly dwell on general homophily (Currarini et al., 2016; McPherson et al., 2001) without special focus on refugees and subsequent linkage to inter-country networks. This study unpacks insights on how refugees develop and utilise this form of network.

Scholarly conversations on connections established between refugees and hosts among refugees living in camps is scant and nascent and does not drive beyond biopolitics of encampment. Hence, most scholars diving into this conversation focus on integrated and resettled refugees living in urban areas of countries with less restrictions towards refugees. For example, Lamba, (2003) and Beaman (2012) explore social networks established among resettled refugees in Canada and USA for support among peers in the network; (Stevens, 2016) accentuates the collapse of social networks among refugee Syrian refugees living in urban areas in Jordan; de Vroome & van Tubergen (2010) underscores how socially connected Iranian refugees adapted in urban centres of Netherlands; Williams (2006) on refugees' tactics established networks to meet their practical and emotional needs in the United Kingdom and home countries and Strang & Quinn (2021) examines the role of social networks among refugees from Iran and Afghanistan and its implications on mental health and well-being. The scholarly conversations agree that compared to other migrants, refugees living in camps have fewer social links in host countries exhibiting constrained access to social connections of home countries (Lamba, 2003; Williams, 2006).

Symbiotic Inter-Country Networks in this study refer to connections that are established by individuals or groups similar in characteristics between the refugee camp, surrounding host communities and across the country for balanced shared reciprocity with similar others or those with common interests. This form of connection is established between refugees and host communities sharing similar motives for reciprocal benefits. These homophilic connections are common among established refugees' business entrepreneurs who are interested in expanding their business ventures beyond the camp and are risk takers by defying the odds of encampment. These entrepreneurs make connections and establish partnerships not only with refugees but also host country business entrepreneurs, aspiring host business entrepreneurs, middlemen, and business proxies. Connections with hosts provide avenues for access to business partnership opportunities, access to profitable markets, new customers, and cheap sources of commodities that are on high demand within and outside the camp markets. Learning the local language is key but not a prerequisite for breaking the entry chain into the network.

Through these connections, refugees start discovering new business opportunities into other localities beyond the camp to source large volumes of commodities from wholesalers into the camp. These movements into and outside the camp take the form of legal as well as illegal movements. Legal movements use a movement pass or exit provided by government within a restricted period (48 hours). To the contrary, distributors, traders, middlemen, business partners, business proxies, and suppliers supply goods directly to the camp. Some inter-country homophilic network connections are developed and reinforced within the camp and host communities through customers interactions, landowners, friends, suppliers, families (intermarriages), cultural exchanges, language, business trading, community leaderships, and camp coordination between host and refugees' communities, among others.

7.2.4 Symbiotic International Networks

These are the trickiest and riskiest forms of social connections requiring smartest but also unpredictable strategies amongst refugees restricted to camps for refugees to develop homophilic networks between host countries and home including third countries. Most scholars agree on how difficult it is for refugees living in camps to develop social networks within the host country let alone home and third countries (Almohamed & Vyas, 2019; Lamba & Krahn, 2003; Lewis, 2020; Moghaddam et al., 2018; Sue et al., 2019; Sundvall et al., 2021; Vergani et al., 2021).

Hence, this study defines Symbiotic International Networks as connections that are moulded by individuals or groups similar in characteristics between the refugee camp, inter-

country and across transnational borders for balanced shared reciprocity with similar others or those with common interests. Scholarship conversations in relation to refugees' entrepreneurship and international networks among refugees living in adversity is scant and remains unexplored. Homophilic connections of this nature are common among established refugees' business entrepreneurs who are growing their business ventures across borders by either using legal channels or illegal means through risk taking by defying the legal restriction odds. Refugees' entrepreneurs develop international network or connections and create partnerships not only with refugees but also host country, third country business entrepreneurs, middlemen, transporters, suppliers, relatives, business partners and business proxies. A wide vista of symbiotic homophilic networks provide avenues for entrepreneurs' access to business opportunities, access to profitable markets, new customers, and cheap sources of commodities that are on high demand within host, home and third countries.

Due to restricted freedom of movement, refugees are not allowed to move into various localities outside the camp to buy commodities and resale in the camp. Optionally, refugees either illegally smuggle commodities into the camp from international markets (through home and third countries connections) or legally procure supplies using host counterparts and international distribution channels. Unlawful means attract severe penalties including imprisonment when apprehended by law enforcers. Similarly, the digital space has allowed refugees to connect with relations in home countries, business counterparts and suppliers in third countries and connect through referrals to understand market contexts and explore goods highly demanded in host countries but scarce on the market while available in-home or third countries at lower prices. These connections generate frameworks in which homophilic relationships express. Home country homophilic social networks promote the flow of information about business opportunities along the sociodemographic network between home and host country counterparts. Some of these homophiles involve risk taking by illegally engaging refugees in cross border business entrepreneurship ventures. Legal business connections engage host business partners, business proxies and middlemen with legal documents to undertake business activities across borders. This involves exportation and importation of goods on demand in host and third countries with potential to generate exponential profits and promote business growth. Third country homophilic connections incorporate networks developed with international business players either directly, through referrals by hosts, or business entrepreneurship ventures. These connections either occur within the host country or across borders.

These connections facilitate the flow of goods in all directions (home, host and third country movements) based on thorough analysis of markets trends and potential to generate high profit margins and business growth for refugees' entrepreneurs. To culminate into international business entrepreneurship activities, these business ventures take the form of legal and illegal business transactions across borders. Refugees also engage resettled friends and relatives in third countries to support or cushion them with financial capital. The digital space has significantly simplified the way of doing business by providing access to international markets. This is accomplished through the creation of international homophilic networks using mobile phones and digital social channels to facilitate international business entrepreneurship ventures between refugees and business players in diverse countries across the globe.

The emergent understanding of international connections unravelled in the study affirm the nature of human interdependence and the deeply unified nature of reality itself to survive and improve livelihoods in any form of environment. This emergent understanding converges new opportunities for transformational change between refugees and host communities and provides strategic insights for co-prosperity through business entrepreneurship ventures which is less explored in academic circles.

As noted in the study, homophilic networks in the form of symbiotic intra-camp, inter-country networks and international networks exhibit some features from bonding, bridging, and linking social capital but are not necessarily the same. For example, bonding social capital somehow resonates with symbiotic intra-camp networks but the difference is that this form of capital is common among individuals with common backgrounds, cultures, interests often suggesting closed links. For refugees, who are in larger groups in camps, its significance for collective solidity can be compromised. Despite belonging to same nationalities and tribes, exhibiting commonalities or similarities in terms of skills for survival play a critical role in symbiotic intra-camp, inter-country networks and international networks formation compared to bridging, bonding, and linking social capital. In the camp settings, linking social capital was complex to establish for shared interests as exhibited by different extracts by participants who associated organizations (NGOs, UN agencies, and government) working in the camp with support and authority rather than direct connections for reciprocal benefits. Extant literature on linking social capital suggests that this form of capital can be abused to promote nepotism, corruption, suppression, and political favouritism. As noted from the numerous elements of social capital, "all forms of social capital are not equal and that some forms of social capital are more suitable for the purposes of economic development than others" (Fedderke et al., 1999:739). This proclamation called for deeper understanding for refugees subjected to camp

settings in terms of the relevance of some forms of social capital towards the promotion of burgeoning business entrepreneurship activities within, outside camps and beyond host country borders. This uniquely positions this study for this purpose.

7.3 Business Entrepreneurship and Bricolage

Entrepreneurs perform significant roles in countries' economic growth (Huggins & Thompson, 2015; Parker, 2012; Sorenson & Stuart, 2008). It is evident in scholarly conversations that entrepreneurial initiatives frequently function in resource subdued settings and circumnavigating in such settings not only entails an entrepreneurial attitude but also abilities to discern and exploit resources to gain ingenious outcomes that is, bricolage (Salunke et al., 2013). Bricolage is summarised by various scholars as the tendency to rely on resources at hand in achieving business goals (Fu et al., 2020; Janssen et al., 2018; Kwong et al., 2019; Simba et al., 2021; Vanevenhoven et al., 2011; Witell et al., 2017; Zamantili Nayir et al., 2023). Consequently, establishing successful business entrepreneurship ventures entails innovation, proactiveness and risk-taking (Hooi et al., 2016).

In their study on entrepreneurship bricolage, Baker, and Nelson (2005) depict bricolage as a notion with three core elements: making do with available resources, innovation, and gathering and utilizing diverse skills and resources. Like the concept of refugee camps, though not the same due to the biopolitical nature of encampment, Baker, and Nelson (2005) explored entrepreneurship in settings of extreme environmental constraints and claimed that bricolage allows entrepreneurial action under situations where the startup, growth or survival of a business venture might not be possible. As applied to this study, Hayward et al. (2010) contend that efficacious entrepreneurs utilise established social connections to reduce the peril of investment loss in a new business venture.

Entrepreneurship is typically not the first option for some refugees when they arrive in the camp. The decision to choose the entrepreneurship path is contingent with restricted access to opportunities, bleak economic situations in the camp and tough legal restrictions (encampment, lack of access to employment, limited freedom of movement) that limit refugees from formally undertaking socioeconomic activities within and outside the refugee camp. These refugees' entrepreneurs commonly prioritise sectors with low entry preconditions and qualifications where they can provide value and generate business profits based on their skills, cultural background, and experience. The features of refugee entrepreneurship are different and complex in refugee camps due to legal, resource, and movement restraints. Encampment

policies breed aid dependency and economic inactivity for refugees with relevant skills and experience to undertake productive economic activities.

However, social relationships stemming from various forms of homophilic networks breed diverse types of business entrepreneurship activities burgeoning in Dzaleka refugee camp strangled with legal limitations, resource constraints and constantly enforced refugees' relocation decrees. Business Entrepreneurship activities in Dzaleka refugee camp employ entrepreneurship bricolage (An et al., 2018; Kwong et al., 2019; Scazziota et al., 2023; Simba et al., 2021) through the utilisation of homophilic networks and a focused mindset of resourcefulness amidst resource constraints and legal restrictions. This is compared to doing more with what is accessible and usable as an opportunity to survive within the restrictive camp environment. This results in refugees seizing every opportunity (financial, human, and social network resources) that manifest amidst challenges using ingenious and extraordinary approaches that defy the norms despite restrictions. This form of bricolage occurs either at individual or group level of refugees' entrepreneurs in the refugee camp.

Recent research by Janssen et al. (2018), though not in refugees' context, seem to support this form of refugees' entrepreneurship pathways that link bricolage to novelty in resource-inhibited settings embodied by regulatory, institutional, or political constraints (Scazziota et al., 2023). The resourceful use of constrained resources in the form of skills, financial, and homophilic social networks to exploit business entrepreneurship opportunities in the camp settings culminate in bricolage. This signifies refugees' entrepreneurs' reluctance to admit failure by circumnavigating legal constraints to undertake business entrepreneurship activities in Dzaleka refugee camp to improve their livelihoods. Key entrepreneurship bricolage alleyways take the forms of intra-camp business entrepreneurship ventures, inter-country business entrepreneurship, international business entrepreneurship, defying odds by challenging institutional rules and diversification as a risk mitigating mechanism.

7.3.1 Intra-Camp Business Entrepreneurship.

Intra-camp Business Entrepreneurship denotes entrepreneurship activities undertaken by refugees within the confines of the camp environment due to restrictions. The entrepreneurship ecologies for refugees constrained to camps due to legal constraints coupled with language barriers, lack of market knowledge, inadequate context specific entrepreneurial knowledge, inadequate social networks, limited access to financial services, limited understanding of business legal frameworks and taxation systems underscore the key challenges refugees face in undertaking entrepreneurship activities beyond the camp. This

confirms claims in scholarship conversations that refugee camps are devoid of extensive economic activities (Crisp, 2000; Stark, 2004).

Business entrepreneurship activities for refugees restricted to camps become sources of jobs, revenue and investments that benefit refugees. In the circumstances of Dzaleka refugee camp with limited resources, refugees circumnavigate various manoeuvres to set up new business ventures. This includes engaging in labour-related jobs within the camp to raise financial capital, approaching existing business entrepreneurs for business support, linking with business support networks existing within the camp, getting support from individuals and organisations.

The camp has many refugees who consume the largest volumes of commodities supplied or distributed. In addition, refugees' entrepreneurs within the camp have readily available markets, capacity and buy large volumes of commodities supplied to them. This makes the camp an attractive market for suppliers and distributors. The camp does not only attract large suppliers and distributors but also middlemen, vendors, and other business entrepreneurs who partner with refugees, including the host community as suppliers, producers, and consumers of products sold by refugees' entrepreneurs.

7.3.2 Inter-Country Business Entrepreneurship

Inter-country business entrepreneurship ventures are business entrepreneurship activities conducted by refugees within and beyond the camp setting including other regions of Malawi. This form of business entrepreneurship is prohibited by law and risky for refugees unless due processes are followed to formalise their business. The process of formalising refugees' businesses is an almost impossible adventure and violation is the norm for risk takers.

Refugees in camp setups are incarcerated in one place. Their daily encounters when accessing various services (health, food, water, education) in the camp make it possible for them to gradually start developing relationships or networks with those they interact with daily and with whom they have mutual interest (homophiles). This helps them easily link with various groups such as neighbours, friends, families, stakeholders, visitors, entrepreneurs, service providers, suppliers, distributors, business proxies, middlemen, farmers, buyers from the host community, transporters, among others. Connections with distributors and suppliers are established through interactions with host business partners, fellow entrepreneurs in the camp and direct interactions with distributors and suppliers who bring such commodities to the camp.

Refugees' traders move around the camp and host communities surrounding the camp looking for suppliers of cheap commodities. In these escapades, they encounter and develop relationships with supplies of commodities identified within the host communities surrounding the camp. To safeguard constant and adequate maintenance of stock levels, refugees' entrepreneurs exchange contacts with such suppliers to establish constant encounters. Networks with these suppliers provide a leeway to connect with more suppliers beyond the surrounding community and across the country through referral linkages. The web of linkages beyond suppliers surrounding the camp provide refugees with impetus to navigate business opportunities beyond the camp setting with the support of host business counterparts thereby beating systems of legal restrictions. With support of host counterparts, refugees circumnavigate their way out and setup business enterprises in various parts of the country, selling commodities at fair prices, attracting more customers being savvy at customer relationship management and distorting business for host competitors. Refugees' entrepreneurs maximize every avenue of interaction and access to resources to exploit revenue potential, profitability, business expansion and growth within the camp and beyond. Refugees engage in selling commodities that are highly consumed and are in high demand in both host and refugees' communities. In addition, most commodities sold by refugees are sold at fair prices to both communities. This makes consumption and demand for these products high not only in the surrounding host communities, but host business competitors come to the camp to procure these commodities and resale them in other country localities.

The camp population and host communities make the largest customer base as consumers of various products produced and sold in the marketplaces within the camp and host communities. Connections established during market days (Tuesday and Friday Markets) between refugees and hosts facilitate exchange of information on cheap sources or supplies of commodities that maximise profit margins when those commodities are resold in the camp and host markets. Hence, once businesses have accumulated good profit margins and growth, refugees engage with hosts to expand their business beyond the camp. Refugees' entrepreneurs look for trusted business partners that can run businesses on their behalf within the camp, in the host community and other parts of the country. In this context of uncertainty in the camp setting, refugees seem to partly exploit the "effectuation" (Fisher, 2012) approach to entrepreneurship decisions by ensuring that they exploit whoever buys their products and capitalize on personal knowledge, skills, and social networks established within and outside Dzaleka refugee camp.

Leveraging on strategic relationships through homophilic networks suggests that refugees' entrepreneurs in Dzaleka refugee camp emphasize their attention on developing business partnerships rather than undertaking systematic competitive analysis. When selecting places in other parts of the country, they first explore profitable markets, business trends, profitable commodities, among others, before establishing or setting up businesses in those areas. This is the reason refugees' businesses are found in various cities in the north, central and southern and eastern regions of Malawi. If low risks prevail for refugees to go and stay in those locations, they communicate with businesses partners and set up second businesses close to proximities where their partners are for protection purposes in case authorities confront them. These businesses run by refugees are registered in the name of a trusted partner who lie to authorities that refugees running the other shops are merely employed by them for their commitment and hard work. However, if authorities insist on documentation, then bribery occurs to ensure business continuity and growth.

Adaptation and resilience to legal restrictions make refugees survive the harsh milieus of the camp. Refugees' entrepreneurs adapt by understanding customer preferences and focusing on sourcing commodities that have high demand on the market. Knowledge about customer preferences and choices to satisfy them make refugees business entrepreneurship activities remain successful within and outside the camp. This seems to adopt the causation approach to entrepreneurship which involves the process of "discovery, evaluation and exploitation of opportunities" (Shane & Venkataraman, 2000: 218).

7.3.4 Transnational Business Entrepreneurship

Transnational or international business entrepreneurship ventures are business entrepreneurship activities conducted by refugees beyond the host country boundaries. This form of business entrepreneurship is forbidden by law and risky for refugees circumscribed to camps. When refugees arrive in the camp, they explore various business opportunities and sectors that exist within the camp settings and beyond. Analysis of demand and supply trends of commodities in the camp and opportunities that exist compel or motivate refugees to start establishing connections with friends, relatives, business counterparts and suppliers in either home countries or third countries for businesses purposes. Refugees use either personal mobile phones or borrow from friends and relatives within the camp to connect with relations or networks in home or third countries. The digital space has permitted refugees to easily link with relations or networks in home or third countries to understand if commodities demanded in the host countries are available at prices that can generate high profit margins in host

countries. Equally, refugees explore opportunities to understand demand and supply trends of some commodities available in host countries but in low supply and high demand in home and third countries. These engagements facilitate the legal and illegal transfer of commodities from host to home and third countries and vice versa.

Digital technology remains the centre piece that bridges the communication gaps between refugees and counterparts in home and third countries to access various commodities based on demand and supply trends in host, home and third countries.

7.3.5 Defying Odds by Challenging Institutional Rules

For refugees who have been locked out of opportunities due to legal constraints while whacked by camp adversities, they manage to navigate ways to bounce back to their feet. Circumstances in camp settings reinforce refugees' resilience by not allowing traumatic events in home countries, struggles, and distressing events in the camp overwhelm them and drain their steadfastness. Some refugees become so resilient that they defy odds by directly engaging in illegal trading outside the camp (leaving the camp without exit permits) and moving beyond borders using uncharted routes. This business route attracts harsh penalties from law enforcers as restrictions do not grant any opportunities for refugees to ply their businesses beyond the camp and let alone beyond borders.

Legal restrictions shape the way refugees' conduct their business entrepreneurship ventures and make refugees rethink strategies of doing business. Options beyond the camp and across borders expose refugees to extreme risks being unlawful in nature. Some refugees' entrepreneurs engage into business partnership with Malawians who get shares from their business ventures and undertake various business ventures within the camp, across the country and beyond borders. Refugees' entrepreneurs also engage business proxies and middlemen who do not hold any shares in their business but are paid commissions based on delegated business activities undertaken within the camp or beyond borders. This involves procurement and delivery of commodities from outside the camp localities (within Malawi) to the camp and from across borders (different countries bordering Malawi and beyond) back to the camp. Refugees' entrepreneurs are haunted with feelings that if they undertake business entrepreneurship beyond the camp, authorities will confiscate their goods, close their business, arrest them and if unlucky, deport them. Besides, refugees' entrepreneurs are confronted by host community business competitors who report them to authorities if they notice them beating the competition and registering great successes.

Due to illegality of transnational business entrepreneurship activities undertaken by refugees, use of unchartered routes using a network of illegal cross-border traders called “Kindicheli” remains key in evading authorities, escaping arrests due to lack of proper documentation, and taking risks to move across borders. Refugees’ transnational entrepreneurs develop resilience, are connected in their business endeavours and exchange information about business opportunities, cheap sources of commodities, unchartered routes to use and business actors to engage in home and third countries.

7.3.6 Diversification as A Risk Mitigating Mechanism

Business entrepreneurship activities undertaken by refugees easily grow and diversify into different businesses over time. As their businesses’ grow, they explore other profitable business ventures based on thorough market research on profitable markets, commodities that are on high demand on the market, existing risks, mitigation, and opportunities that exist in various locations. They are good at asking questions to explore opportunities, seizing, and exploiting those opportunities. They trust each other when in partnership and strongly support each other’s business as opposed to hosts. Refugees have great business management skills especially on savings, reinvestment, and diversification. Nevertheless, as refugees entrepreneurs’ expand their business ventures outside the camps, their success do not go without challenges such as law enforcement, resentments from host competitors, and xenophobic attitudes from host communities especially for refugees operating across the country. Those that are unlucky due to negative treatment of hosts are met with physical attacks and lotting of property leaving refugees with nothing.

7.4 Adapting Supply Chains Around Institutional Rules

Several scholars define supply chain as a system of organisations, individuals, events, information, and resources used in transferring goods or services from suppliers to customers (LeMay et al., 2017; Lummus et al., 2001; Mentzer et al., 2001). Strategically, a supply chain can be considered a web of interdependent relations established and nurtured through partnership with the objective of attaining reciprocated profits (Stock & Boyer, 2009; Woldt et al., 2019). In this context, refugees’ entrepreneurs’ supply chain comprises partnership with institutions, groups, or individuals to access resources through exchanges using supply and distribution channels for reciprocal benefits. Trust (Ta et al., 2018) and social steadiness in the supply chain connection have been found to be central features in building long-term relationships among entrepreneurs (Xiao & Yang, 2008; Yang et al., 2008). This context of

trust and steadiness profoundly applies to refugees who rely on suppliers to transport goods to the camp due to legal restrictions they are subjected to.

There are serious gaps in supply chain management literature in relations to refugees in general and refugees' entrepreneurs. Predominantly, supply chain literature is scant on refugees' entrepreneurs confined to camps and most conversations in this area do not consider constraints associated with institutional rules that subject and restrict refugees to camps. Supply chain management in refugees' entrepreneurship literature is focused on labour markets and supply chain systems that serve humanitarian agencies supporting refugees in various settings. For example, Cole et al. (2022) explores how Syrian refugees labour force in Jordan can be integrated in the Global supply chain market to improve employment opportunities for Syrian refugees in Jordan; and Woldt et al. (2019) underscores supply chain management performance when undertaking business with humanitarian agencies supporting refugees. It is worth noting that supply chain management is one area that is extremely deficient of scholarship conversation in the study of refugees' entrepreneurship. Literature is scant and getting search leads for refugees' supply chain and logistics proved difficult.

For traditional and novice refugees' business entrepreneurs, suppliers play a key role in increasing profitability and growth of business. Hence, connections in this space remain essential for camp, inter-country, and transnational business ventures. Legal constraints and location of business determine the way refugees' entrepreneurs respond and engage with suppliers and distributors. Refugees' entrepreneurs adapt their supply chain mechanisms based on location (where they conduct their business) of business entrepreneurship ventures including its legality. Intra-camp, inter-country and transnational business entrepreneurship ventures dictate the way supply chains are adapted to comply or evade institutional rules due to legal constraints imposed on refugees through restricted freedom of movement and enforcement of the encampment policy and decrees. Various supply chains and distribution networks are employed as refugees undertake business entrepreneurship activities within the camp, across the country and beyond borders.

For legally compliant supply and distribution networks, refugees' entrepreneurs use channels such as direct distribution from manufacturing companies, local and international transporters, wholesale suppliers and distributors, postal deliveries, and sometimes online logistics(e-commerce). For illegal ventures, refugees' entrepreneurs explore the engagement of business proxies, partners, middlemen, friends, relatives, and direct engagement using unchartered routes. Based on the type of commodities sold on the market, local and

international goods are sourced from within the camp, host communities, other districts outside the camp, cities in the three regions of the country including across borders. Refugees' entrepreneurs access sources of commodities through homophilic networks established directly with suppliers in host, home or third countries, referrals from counterparts, online searches, and social media contacts.

7.4.1 Intra-Camp Supply Chains

Intra-camp Supply Chains involve supply and distribution channels that integrate the supply and distribution of commodities to refugees' entrepreneurs undertaking business entrepreneurship within the confines of the camp. Refugees' entrepreneurs using these channels are often risk averse and adopt the legal compliant pathway. These entrepreneurs establish their businesses within the confines of the camp including the Tuesday and Friday markets legalised by the Government of Malawi. Business entrepreneurs use legal channels of engaging suppliers and distributors that either bring commodities directly to the camp or exist within the confines of the camp and commodities are sold to customers that buy directly within the camp settings either through wholesale or retail.

7.4.2 Inter-Country Supply Chains

Connections to cheap sources of supplies is the key ingredient and impetus for business growth and expansion beyond the camp setting for both refugees and host communities around Dzaleka refugee camp. Suppliers of cheap commodities provide opportunities for refugees' entrepreneurs to maximise on profit margins and grow their businesses beyond the camp milieu. For refugees' entrepreneurs, connections with suppliers are either made directly or through referrals from customers, friends, business counterparts and suppliers themselves.

Inter-country Camp Supply Chains involve supply and distribution channels that integrate the supply and distribution of goods to refugees' entrepreneurs plying their businesses within the camp and across the country by defying legal restrictions imposed on them. Apart from establishing their businesses within the confines of the camp, they also diversify and set up more businesses across the country. Refugees' entrepreneurs operating business beyond the camp connect with suppliers to distribute goods to various businesses premises set up in various localities across the country including the camp. They also utilise the services of middlemen, business partners, proxies, transporters, and distributors to access goods across various selling business points. These services are provided to business entrepreneurs outside the confines of the law being illegal in nature.

7.4.3 International Supply Chains

International Supply Chains involve supply and distribution channels that integrate the supply and distribution of goods to refugees' business entrepreneurs plying businesses across borders by defying legal restrictions imposed on refugees. Refugees' entrepreneurs using these channels are high risk takers who confront institutional rules. Apart from establishing their businesses within the confines of the camp, some entrepreneurs diversify and set up more businesses across the country while accessing goods across borders. Their supply and distribution chains involve international markets. They procure commodities in host countries and sell them to international markets fetching high profit margins and vice versa. The means goods are transported in and outside the host country does not follow the normal rules of the business game based on regulations, hence, deemed illegal except for commodities that are either procured online or use formal channels of supply directly to the camp.

Apart from online transactions and engagement of relatives and business counterparts, refugees also use legal channels such as freights, shipments, FEDEX and DHL to transport goods from international markets to the camp and other selling points across the country.

Through supportive networks, refugees' entrepreneurs connect with homophilic business entrepreneurs to source commodities across borders. Connections are established through business proxies, partners, middlemen, friends, referrals and sometimes directly. In these encounters, entrepreneurs with counterparts' exchange information about sources of cheap products that are on high demand on the market and establish direct contacts through physical, phone and social media connections. Some of the agricultural related commodities sourced for international export markets include groundnuts, soy, groundnuts, maize, hoes, and agricultural inputs, among others.

Chapter 8: Conclusions

8.1 Theoretical Contributions

My findings make four key contributions that provide a more nuanced conceptualisation of social capital development through homophilic networks among refugees living in adversity, entangled in biopolitics of encampment to promote entrepreneurship ventures within camps, between camps and host communities, between host, home and third countries.

First, my findings reveal that biopolitics of encampment confines refugees to institutional rules that cause them to become passive recipients of any form of support from government and humanitarian agencies on the pretext of legal mandates and global protection. Hence, refugees subjugated to camp life are propelled by camp conditions to develop three forms of homophilic social networks (symbiotic intra-camp, symbiotic inter-country, and symbiotic international networks) as a coping strategy to improve their well-being. My findings bring biopolitics of encampment with focus on refugees' entrepreneurs to the fore, which has been less explored in extant business entrepreneurship literature. This study reveals that constraints created by biopolitics of encampment facilitate the unblocking of barriers (through compliance and defiance) that deter the promotion of interbeing, interconnectedness, and interdependence (through collaborative, synergistic relations, and dynamic businesses) among refugees and hosts to promulgate business entrepreneurship and co-prosperity. This area has been less explored in extant literature making the findings of this study unique by extending findings of existing studies and bridging existing gaps in extant literature.

Secondly, this study provides deeper insights on how refugees develop homophilic connections (symbiotic intra-camp, symbiotic inter-country, and symbiotic international networks) to promote the proliferation of business entrepreneurship ventures within the camp, between camp and host including home and third countries. This study converges new unitive narratives and contributes towards unlocking homophilic connection by bringing to light how refugees subjected to biopolitics of encampment manage to develop network connections between host, home and third countries. While other studies explicate about biopolitics in general, none explains the connection between biopolitics of encampment and how this influences the development of social capital through homophilic networks within the camp, between the camp and host and between the host country and home countries. Hence, this study challenges existing studies by addressing the gap in literature between biopolitics of

encampment, and social capital development between host and home countries among refugees subjected to camps.

Thirdly, this study contributes to emergent understanding of refugees' entrepreneurship by unravelling deeper insights on how refugees living in camps subjected to all forms of legal restrictions navigate their way out to connect within the camp, with host communities, across the host country, and internationally to engage in various business entrepreneurship ventures. Accordingly, my study suggests that homophilic networks play a vital role in promoting the mushrooming of business ventures and bricolage among refugees in adversity and restricted to camps. The study significantly contributes new insights in refugee entrepreneurship by delving deep and bringing to light on how encamped refugees utilise homophilic networks as one form of bricolage to undertake in intra-camp, inter-country, and transnational business entrepreneurship ventures. This addresses the gap existing in extant literature by providing a deepened and nuanced understanding in business entrepreneurship circles. No study in extant literature unpacks the interplay between intracamp, intercountry and international business Entrepreneurship ventures among refugees living in camps with linkages to various supply chains thereby making this study more exceptional.

Finally, this study makes significant contribution to literature by giving special insights to supply chains around refugees' entrepreneurs and specifically those restricted to camps amidst adversity which is less explored in the academic circles. The study reveals that biopolitics of encampment and homophilic networks are precursors to refugee entrepreneurs adapting supply chains around institutional rules. The rules make refugees adapt to various supply chain systems to pursue diversified business entrepreneurship ventures within the camp, between camp and hosts, between the camp, home and third countries. Success in entrepreneurship for refugees, is therefore, accomplished by either complying with the institutional rules around supply chain systems or ultimately defying them. Refugees' entrepreneurs' specific business supply chains, especially those subjected to camp life have not been explored in extant literature making the study exclusive. Such studies are more focused on logistics and supply chain of humanitarian actors.

In summary, this thesis brings biopolitics of encampment and homophilic networks to the fore as precursors to refugee entrepreneurship bricolage alleyways in adapting supply chains around institutional rules. In my study, biopolitics of encampment and homophilic networks were predominantly significant because refugees' entrepreneurs relied heavily on connections or networks as a form of social capital to identify or execute supply chains,

distribution networks and business entrepreneurship ventures that defy the odds of encampment. The study reveals that despite such stringent constraints, refugees navigate their way out to engage in various business entrepreneurship activities while defying the odds of encampment biopolitics.

8.2 Practical Implications

The study contributes to three realms of practice namely, political will and policy, implementation, and markets by recommending best approaches to address grand challenges of this nature.

Political will-The commitment and determination of governments at national and local levels, plays a pivotal role in providing refugees with both de jure and de facto access to their rights. Political will to ensure de facto access is crucial in translating legal provisions into practical measures that allow refugees to enjoy their rights by allocating resources, establishing appropriate administrative mechanisms, addressing practical barriers, and ensuring effective coordination among government entities responsible for delivering services to refugees.

Policy-With respect to policy, this study provides a better understanding of constraints through legal constraints and decrees that prevent governments, refugees, and host communities from commonly tackling grand challenges to improve the socioeconomic well-being of society in a comprehensive manner. The need for policymakers to use gaps and challenges explicated in this thesis as conduits to address the refugees grand challenge and design policies that promote inclusion of refugees and host communities in interventions cannot be overemphasized. The challenges encamped refugees face and opportunities they create through successful business ventures can be converted to opportunities for governments to promote business entrepreneurship policies or strategies that benefit both refugees and hosts to improve their well-being.

For example, refugees' inclusion in national systems is critical through actions and processes that ensure that refugees have access to national services and opportunities, in accordance with international law and practice. National systems must include formal and informal structures, functions, and capacities through which a country manages its affairs, including laws, regulations, policies, and plans; data systems; institutional structures and mechanisms for decision making, participation, representation, oversight, and accountability. National systems must also include different actors – communities, public, private, and civil society actors.

Establishing favorable legal and policy frameworks is crucial for refugee protection and inclusion. By aligning national laws with the Refugee Convention and other International Humanitarian and Refugee Laws (IHRL) instruments, governments recognize the rights and protection afforded to refugees under international law. It is important to acknowledge many countries have laws, policies, and practices that exclude refugees' access to fundamental rights. These are countries not party to either the Refugee Convention or other relevant international instruments or have reservations or restrictions in place that limit the rights provided to refugees. These challenges highlight the need for comprehensive legal and policy frameworks that adhere to principles, standards, and recommendations of such legal instruments.

Secondly, on implementation, the study deepens understanding of practitioners involved in the implementation of policies and programmes regarding challenges encamped refugees face and entrepreneurship opportunities created by refugees living in camps amid adversity to address the poverty grand challenge equally faced by host communities. A deepened understanding will reinforce insights on how practitioners can design programmes that promote business partnerships between refugees and hosts while advocating for removal of barriers to promote inclusion.

For example, Humanitarian actors must make deeper engagements with host governments, civil society, private sector institutions, development actors, international financial institutions, and diverse other stakeholders to drive the inclusion of refugees within national systems for reciprocal benefits. International law allows the host States to place conditions and restrictions on the rights of refugees as they would do to other non-nationals in the country. However, for certain rights, refugees should be treated the same as nationals. Humanitarian actors such as UNHCR have supervisory and support role in relation to States' compliance in law, policy and practice with 1951 Convention relating to the Status of Refugees and its 1967 Protocol (Refugee Convention), International Human Rights Law (IHRL) and other international obligations towards refugees. These obligations provide refugees to have access to civil, political, economic and cultural rights on equal footing with nationals, or at least equal footing with foreigners legally residing in the host country. They also uphold States' primary responsibility to protect, respect, and fulfill these rights. The Global compact on refugees underscores a global consensus that the responsibility to protect rights of refugees does not only lie on the hosting State, but on the international community as a whole.

Humanitarian actors and State Governments must work to foster and strengthen these collaborations in order to yield significant progress in addressing forced displacement issues

by establishing dedicated financing instruments and integrating forced displacement into development strategies, response plans, socio-economic data collection, and policy dialogues with Governments. There is also growing recognition of the role that the private sector can play in supporting displaced and host communities to become self-reliant and access essential social and economic services. This stronger collaborative approach to support inclusion efforts has been reinforced by the 2030 Agenda for Sustainable Development which includes a commitment to a central, transformative principle to leave no-one behind. Inclusion must be supported by a much larger coalition of partners to pragmatically address today's complex displacement challenges in a way which proactively foster improved human development outcomes for both refugees and host populations.

Institutional capacity-National governments need to develop comprehensive policies, allocate resources, and create an enabling environment for refugee inclusion by setting national priorities, coordinating intergovernmental efforts, and engaging with international partners. A whole-of-government approach can be used to facilitate policy alignment across and between sectors, ensuring policies are coherent and consistent. Local governance structures must have the capacity to coordinate and deliver services, include refugees in local planning and budgeting processes, and engage with structures for services which are not devolved or decentralized.

Public attitude and social cohesion are vital to refugee inclusion. Governments often have concerns about inclusive policies leading to tensions with their citizens, diminished social cohesion, and political backlash. Restrictive policies can hinder social and economic exchange and growth opportunities for both refugees and host communities. Media narratives around migration influence host governments' decisions to adopt or not inclusive policies around asylum and shape public attitude about refugee inclusion. The media community could be brought on board at the start of a crisis to promote inclusion. Empirical evidence shows inclusive policies foster acceptance, understanding, and shared responsibility without having a detrimental impact on host community. By conducting an analysis of the political and economic landscape, policymakers and advocates can develop evidence-based strategies promoting refugee inclusion. This approach not only enhances the effectiveness of advocacy efforts but also strengthens the argument for inclusive policies by highlighting their potential benefits for both the refugee population and broader society.

Commitment to responsibility sharing- Enhancing development cooperation and predictable financing are crucial to supporting host governments. Shouldering increased costs

associated with inclusion is needed in mid- to long-term until gains made through inclusion offset initial costs. Responsibility sharing involves financial support, technical assistance, capacity building, and policy coordination with a variety of actors, including development actors, International Financial Institutions (IFIs), regional organizations, civil society, governments, local authorities, and local communities. Partnerships which enable host countries to access external financing and aid form a basis for refugee inclusion efforts, paving the way for policy investment, infrastructure enhancement, systems building and financing. Moreover, partnerships can build the capacity of host country institutions to effectively manage refugee situations and implement inclusive policies, through economic impact assessments, data collection and management, evidence-based programming, and improving accountability to affected populations.

Plans and budgets at national, local, and sector level- Inclusive planning and budgeting are crucial for a country's development as they address the diverse needs of the population. It is important to explicitly include refugees in these processes. By incorporating refugees into national, local, and sectoral plans and budgets, they can access essential resources and services, enabling enhanced self-reliance and protection.

Aligning inclusion with national development priorities can foster sustainable approaches and minimize long-term dependence on humanitarian assistance. By addressing the specific challenges faced by refugees, such as limited access to education and employment opportunities, governments can enhance their self-reliance, empowering them to contribute to the local economy. Comparable socio-economic data across refugees and hosts are necessary to include refugees into national systems and approaches.

Effective monitoring and oversight mechanisms are central to ensuring the delivery of quality services to refugees and upholding their rights. This involves regular monitoring of service delivery systems, policies, and programs related to refugee inclusion. Through systematic data collection, analysis, and evaluation, governments can identify gaps, assess the effectiveness of interventions, and make evidence-based adjustments to improve outcomes. Providing services to both refugees and host communities has the added potential to foster social cohesion. As part of the workforce or business players, refugees can contribute to tax revenues, strengthening fiscal sustainability of national systems. Through employment, entrepreneurship, and skills development, refugees can attain economic self-reliance and reduce their dependence on aid. Economic modeling that projects both the costs and potential

revenues of allowing refugees to work, do business and contribute to taxes can be used to inform policy.

Finally, this thesis provides clear insights to policymakers and practitioners on how to apply a pragmatic social capital lens in understanding how to eradicate poverty using homophilic networks among refugees and host communities by addressing macro- and micro-level barriers affecting refugees and host communities. Government actors, refugees and host communities can benefit by commonly exploiting transnational market niches created by refugees' entrepreneurs between host, home, and third countries. These market niches can be promoted and maximised for market exposure of hosts if barriers are removed thereby increasing profit margins and socio-economic welfare of hosts and refugees. This can promulgate business entrepreneurship and co-prosperity between refugees and host communities.

8.3 Study Limitations and Directions for Future Research

In comparison to many studies, my study is not without limitations since it was conducted in a single location, comprising multiple cases, in Dzaleka refugee camp in Malawi. Nevertheless, cross-referencing other scholarly articles demonstrates that refugee camp settings are likely to emerge and yield similar results in other parts of the world as demonstrated by studies conducted in Lebanon, Kenya and Europe—though not bearing the same results (Almohammad et al., 2021; Baktir & Watson, 2021). These settings are not essentially limited to emergent economies but also found in advanced economies. However, further studies are required to verify disparities among refugees restricted to camps undertaking business entrepreneurship activities while adapting to various supply chain mechanisms as stipulated in the study.

Besides, while I unpack three key theoretical concepts in my study, there is high likelihood of unearthing more concepts by diving deeper into each theoretical notion as a single area of focus to comprehend how refugees navigate their way out despite strict legal constraints. Hence, future research could explore additional concepts and players around supply chain management that describe refugees' entrepreneurship ventures. Future research in the study should also examine relationships between game power plays of biopolitical players, entrepreneurs and relocation decrees reinforced against refugees' entrepreneurs plying business in various parts of the country. Comparative analysis between participants' accounts and formal compliance reports issued by governments could be further undertaken. Exploring avenues for refugees to seamlessly integrate into host communities, transitioning into tax-

paying citizens, is another promising avenue. Additionally, comparing success rates among refugee entrepreneurs presents a valuable research avenue. Finally, the exploration of alternative methodologies stands out as a potential enhancement to the current study.

My study also has some limitations in that all relocation decrees affected the participation of participants as any enquiries during such periods were perceived as information-gathering sessions for government intelligence mechanisms. However, this was avoided by constantly engaging trusted refugee research participants who were also trusted within the community and respected by most members of the refugee camp. These research assistants were trained and engaged by various reputable agencies working in the camp. Hence, this in the view of participants, formed their daily routine work. Future research needs to consider undertaking similar studies when no decrees are enforced to refugees and compare any variation of results.

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Appendix 1: Interview Questionnaires

Interview Summary for Refugee Entrepreneurs

Contact details:

Name		Date	
Place		Time	

- 1) Why did you leave your country and how did you end up in this camp?
- 2) What was your first week/month/year experience when you arrived in the camp?
- 3) What challenges did you face?
- 4) Why did you start your business activities?
- 5) How were you able to relate with others in the camp and outside the camp?
- 6) How has your life developed since you have been in this camp?
- 7) What challenges have you faced over time?
- 8) What challenges did you face in starting your business?
- 9) How did you determine your best business fit/choice?
- 10) Who were your customers?
- 11) Did you ask for and/or receive any support in starting your business?
- 12) How has your customer base changed over time?
- 13) How do you engage with locals at either community or national levels?
- 14) How do you access products that are not locally made?
- 15) How do you engage with suppliers in countries where products are sourced?
- 16) Who are your distributors? (Assuming distributors are involved)
- 17) How do you transport them to the camp if you don't engage a distributor?
- 18) What challenges do you face when importing products?
- 19) How would you describe your network of connections in getting business products from source to customers?
- 20) How do develop these business network connections within the camp, outside the camp and with your home country?
- 21) If you were to draw/visualize a network or a map of connections from the time you arrive, connecting with friends in the camp, host communities, nationals, suppliers and distributors in host and home countries, how would it look like?
- 22) If you were to isolate one of more important players in this network of connections, who are they and why?
- 23) What would happen if these key players were disconnected in this network?
- 24) How do these network connections evolve over time?

- 25) Can you describe your typical day in the camp now? /How is your typical day spent?
- 26) How would you describe your business prospects as you continue to live in the camp?
- 27) What do you think are the best strategies that either you or government can employ to improve your business and resolve challenges you incur?

Interview Summaries for Customers (host and Refugees), Non-customers (host and Refugees), and Key Stakeholders.

Contact details:

Name		Date	
Place		Time	

- 1) What is your opinion of the refugee situation?
- 2) Give me your perspective of business entrepreneurship activities conducted by refugees.
- 3) How do host communities respond to business entrepreneurship activities (buying and selling of products) conducted by refugees?
- 4) How do they connect with host communities/you when buying and selling their products within and outside the camps?
- 5) How are commodities sold by refugees accessed from local and international markets despite restrictions? / How do refugees connect into local and international markets to access products sold?
- 6) Why do you buy/not buy from the refugees?
- 7) What do you think are key challenges they face in their business endeavors?
- 8) Who are their key customers and how does this change over time?
- 9) How do they engage with suppliers in countries where products are sourced?
- 10) Who are their key distributors? (Assuming distributors are involved)
- 11) How do they transport commodities to the camp if they don't engage distributors?
- 12) If you were to draw a network or a map of connections for refugees' entrepreneurs from the time they arrive, connecting with friends in the camp, host communities, nationals, suppliers and distributors in host and home countries, how would it look like?
- 13) What do you think are the best strategies that could be adopted to improve their businesses?

Interview Summaries for suppliers and Distributors

- 1) What is your opinion of the refugee situation?
- 2) Tell me how you develop network connections with refugees' entrepreneurs who buy products/access distribution facilities from you?
- 3) How do you supply/distribute your products to refugees' entrepreneurs?
- 4) How would you describe your supply/distribution network with refugees' entrepreneurs if you were to draw a map/network?
- 5) Why do you engage refugees in business enterprises?
- 6) What challenges do you/they face as they engage in business ventures with you?
- 7) What do you think would be the best strategies to avert such challenges?



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@Commerce UCT



UCT Commerce Faculty Office

26 01 2022

Richmond Msowoya

Graduate School of Business

University of Cape Town

REF: REC 2022/01/017

REFUGEE ENTREPRENEURSHIP IN MALAWI: THE NEXUS BETWEEN SOCIAL CAPITAL AND ENTREPRENEURSHIP AMONG REFUGEES IN ADVERSITY

We are pleased to inform you that your ethics application has been approved. Unless otherwise specified this ethical clearance is valid until 31-Dec-2023 .

Your clearance may be renewed upon application.

Please be aware that you need to notify the Ethics Committee immediately should any aspect of your study regarding the engagement with participants as approved in this application, change. This may include aspects such as changes to the research design, questionnaires, or choice of participants.

The ongoing ethical conduct throughout the duration of the study remains the responsibility of the principal investigator.

We wish you well for your research.

Signed by candidate

2022.01.26

19:12:25 +02'00'

Jacques Rousseau

Commerce Research Ethics Chair

University of Cape Town

Commerce Faculty Office

Room 2.26 | Leslie Commerce Building

Office Telephone: +27 (0)21 650 2695 / 4375

Office Fax: +27 (0)21 650 4369

E-mail: jacques.rousseau@uct.ac.za

Website: <http://www.commerce.uct.ac.za/com/Ethics-in-Research>

Telephone: (265) 01 789 177
Fax: (265) 01 788 104

Communication should be
addressed to: The Secretary
for Homeland Security



In reply please quote No:

MINISTRY OF HOMELAND SECURITY
PRIVATE BAG 331
CAPITAL CITY
LILONGWE 3
MALAWI

Ref. No. CI/01/Vol II/129

18th February, 2022

Mr. Richmond Msowoya,
UNHCR Malawi,
P.O Box 30230,
Area 14/100
Lilongwe, Malawi

Cc: The Camp Manager,
Dzaleka Refugees Camp,
P.O Box 1-6,
Dowa

Dear Richmond,

**RE: PERMISSION TO UNDERTAKE A STUDY ON REFUGEE ENTREPRENEURSHIP
IN DZALEKA REFUGEE CAMP, LILONGWE, BLANTYRE AND MZUZU CITIES**

I refer to your letter dated 17th February 2022 in which you are seeking Government's permission to allow you to conduct a study at Dzaleka Refugee Camp and three major cities namely Lilongwe, Blantyre and Mzuzu.

I am glad to inform you that your request on this matter for the sole purposes of accomplishing the attainment of your PHD in Business Administration has been granted.

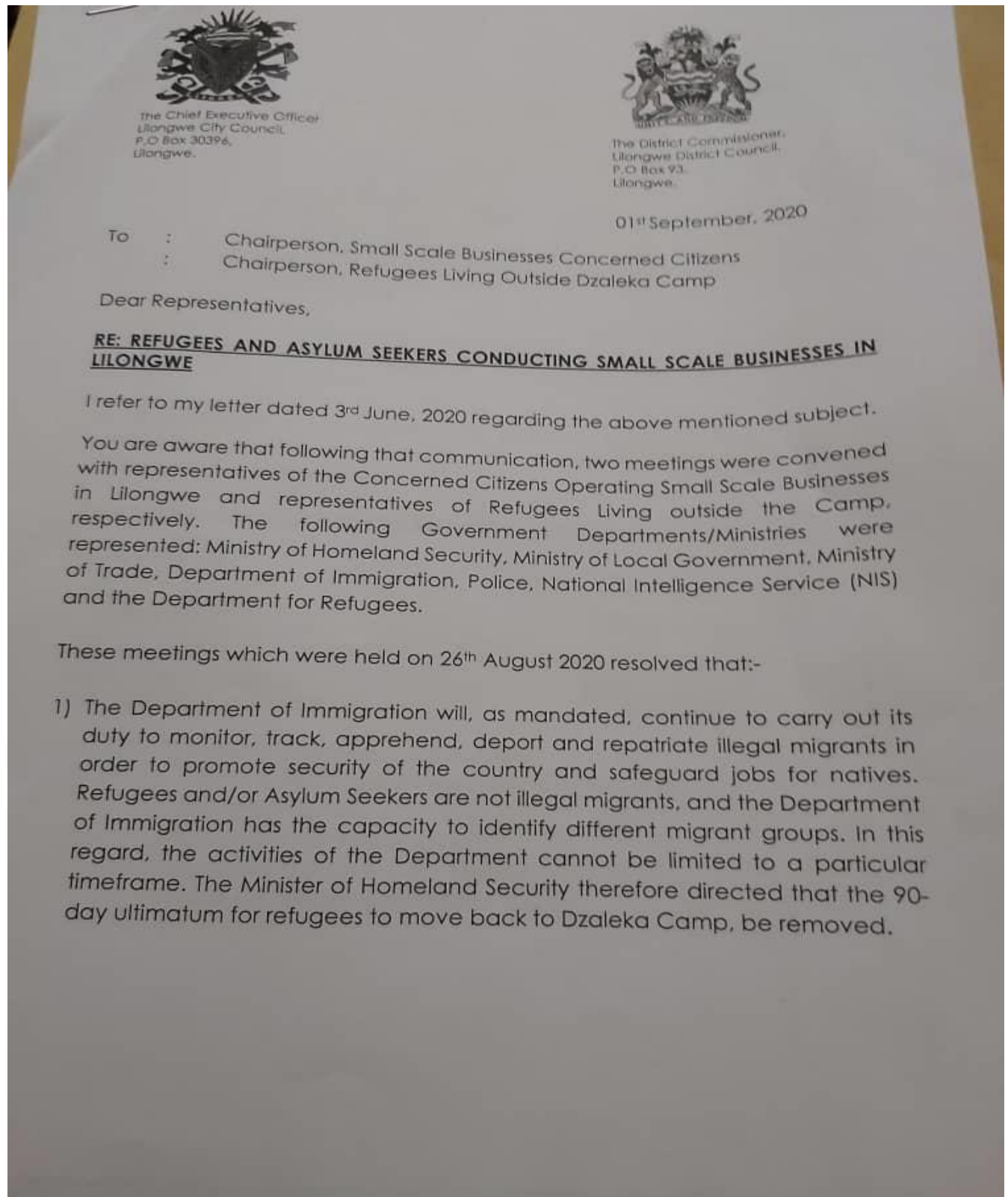
By copy of this letter, the Camp Manager is therefore advised to coordinate with the bearer.

You are requested to furnish this office with the findings of your research for our improvement on notable issues.

Yours Faithfully,

Signed by candidate

Easter Zimba
For: **PRINCIPAL SECRETARY AND DEPUTY COMMISSIONER
FOR REFUGEES**



2) Concerned Citizens demonstrated active citizenry by bringing various migration and security related issues to the attention of the authorities. This is duly commended. However, citizens are reminded that they should never take the law into their own hands. The Government of Malawi is committed to adhere to the rule of law across all sectors.

3) Refugees are subject to the Laws of Malawi and to the jurisdiction of its courts and shall be obliged to all the measures for the maintenance of public order.

4) The Government will remain committed to promoting the self-reliance of refugees so that they contribute to the socio-economic development of the country. Refugees conducting businesses outside of the camp must however obtain the required documents (certificates, licenses and permits) in accordance with the law.

5) The Government of Malawi will endeavor to provide a favorable legal environment and harmonious co-existence between refugees and the host community.

The Government of Malawi will wholly serve the people of Malawi and also uphold its international obligation to offer protection to Refugees and Asylum Seekers without compromise.

Your continued cooperation on the matter will be greatly appreciated.

Yours faithfully,

Yours faithfully,

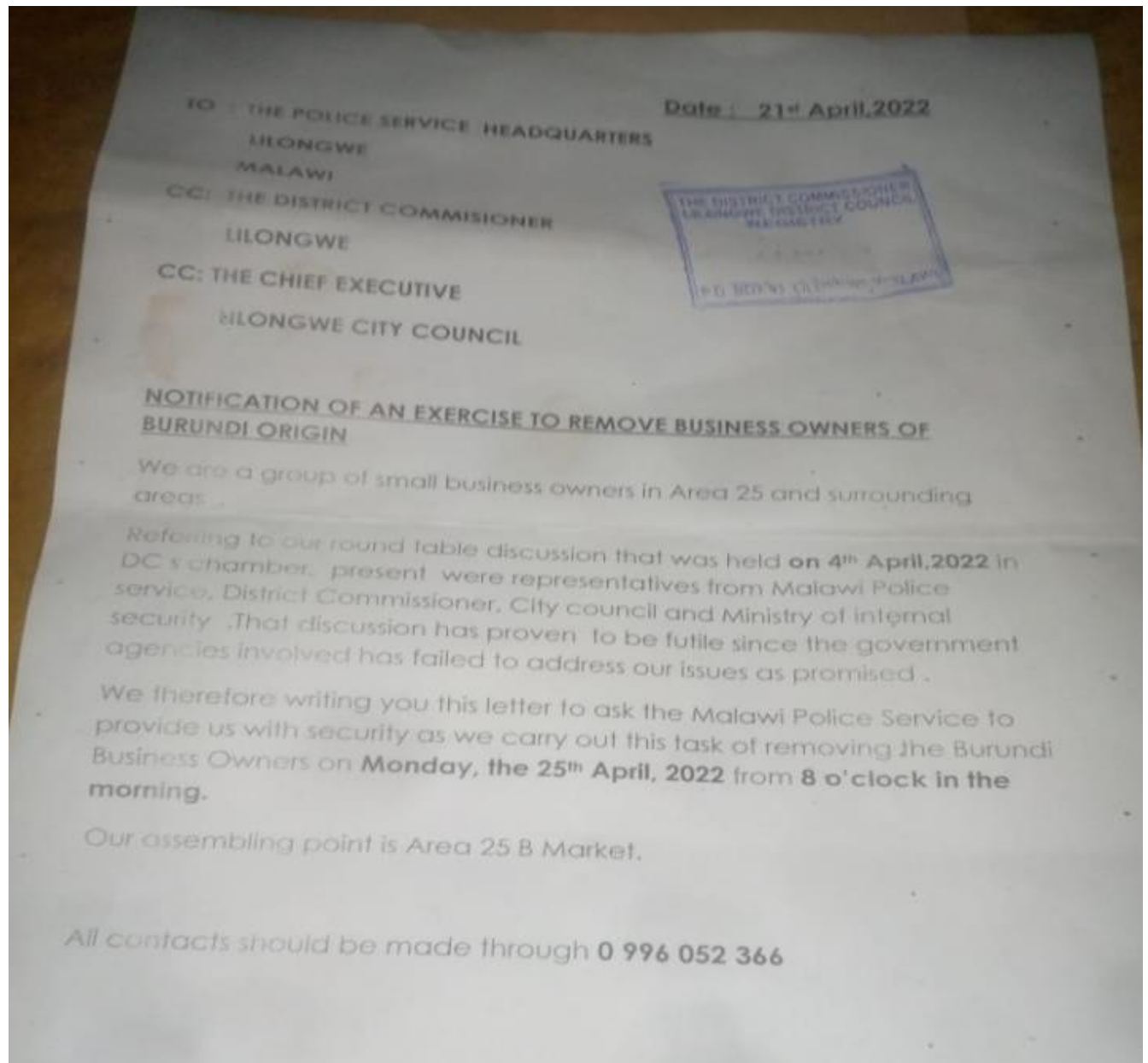
Signed by candidate

Signed by candidate

John Chome,
Chief Executive Officer
LILONGWE CITY COUNCIL

Dr. Lawford Palani
District Commissioner
LILONGWE DISTRICT COUNCIL

Cc : Secretary for Homeland Security
Secretary for Local Government and Rural Development
Secretary for Trade
Commissioner for Refugees
Inspector General of the Malawi Police Service
Regional Immigration Officer- Centre



Appendix 6: Injunction for Judicial Review-Refugees Relocation

SERVICE ACKNOWLEDGED BY:
F. KAMLOPA
ON BEHALF OF THE ATTORNEY GENERAL
ON THE 27 DAY OF 04 21 AT 16:05 HOURS
SIGNED: [Signature]

High Court of Malawi
PAID
26 APR 2021
Lilongwe District Registry
Private Bag 15, Lilongwe

SERVICE ACKNOWLEDGED BY
172 [Signature]
ON BEHALF OF THE INSPECTOR GENERAL OF POLICE
ON THE 27 DAY OF 04 21 AT 16:05 HOURS
SIGNED: [Signature]

MALAWI GOVERNMENT
IN THE HIGH COURT OF MALAWI
LILONGWE DISTRICT REGISTRY
MISCELLANEOUS CIVIL CAUSE NO. 21 OF 2021

IN THE MATTER OF SECTIONS 15, 28, 29 AND 41 OF THE MALAWI CONSTITUTION
-AND-
IN THE MATTER OF ORDER 19 RULE 20 OF THE COURTS (HIGH COURT)(CIVIL PROCEDURE) RULES
-AND-
IN THE MATTER OF SECTION 9 OF THE REFUGEES ACT
-AND-
IN THE MATTER OF AN APPLICATION FOR JUDICIAL REVIEW BY ELIE UMUKUNZI OF PRIVATE BAG 337 LILONGWE 3 IN THE REPUBLIC OF MALAWI

BETWEEN:
ELIE UMUKUNZI
AND
THE SECRETARY FOR HOMELAND SECURITY
AND COMMISSIONER FOR REFUGEES
THE INSPECTOR GENERAL (MALAWI POLICE SERVICES)

APPLICANT
1st RESPONDENT
2nd RESPONDENT

NOTIFICATION OF JUDGE'S DECISION ON APPLICATION FOR LEAVE

a. Leave to move
b. Hearing to be expedited
c. Application to be made by summons to be filed together with skeleton arguments within 7 days from the date of the order
d. The Respondents shall file and serve their defence and skeleton arguments, if they wish to defend the proceedings, within 14 days from the date of service of summons

MINISTRY OF HOMELAND SECURITY
27 APR 2021
PRIVATE BAG 331
LILONGWE

- e. Trial of the judicial review proceedings shall be held within 21 days after service of the defence and skeleton arguments in defence
- f. The decision made by the 1st Respondent directing that all refugees/asylum seekers in Malawi and living outside Dzaleka camp do relocate to Dzaleka refugee camp, and further threatening to enforce the same if they fail to comply, be stayed pending the determination of judicial review proceedings.

Dated this day of 2021

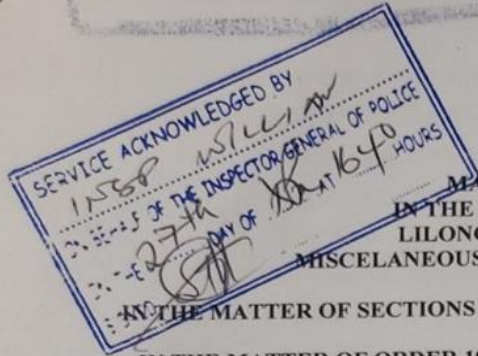
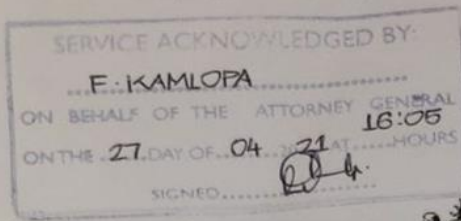
Signed by candidate

REGISTRAR

Type of hearing:

1. On consideration of the documents only
2. Following oral submissions by the Applicant or counsel in chambers/open court (delete whichever is inapplicable)

Counsel : Eric Dickson Salima 099 444 648



MALAWI GOVERNMENT
IN THE HIGH COURT OF MALAWI
LILONGWE DISTRICT REGISTRY
MISCELLANEOUS CIVIL CAUSE NO. 21 OF 2021

IN THE MATTER OF SECTIONS 15, 28, 29 AND 41 OF THE MALAWI CONSTITUTION
-AND-
IN THE MATTER OF ORDER 19 RULE 20 OF THE COURTS (HIGH COURT)(CIVIL
PROCEDURE) RULES
-AND-
IN THE MATTER OF SECTION 9 OF THE REFUGEES ACT
-AND-
IN THE MATTER OF AN APPLICATION FOR JUDICIAL REVIEW BY ELIE UMUKUNZI OF
PRIVATE BAG 337 LILONGWE 3 IN THE REPUBLIC OF MALAWI

BETWEEN:
ELIE UMUKUNZI
AND
THE SECRETARY FOR HOMELAND SECURITY
AND COMMISSIONER FOR REFUGEES
THE INSPECTOR GENERAL (MALAWI POLICE
SERVICES)

APPLICANT
1st RESPONDENT
2nd RESPONDENT

**ORDER GRANTING LEAVE TO APPLY FOR JUDICIAL REVIEW AND GIVING
DIRECTIONS**

(By Order of The Hon. Justice Chingwa made on the 27th day of April 2021)

UPON reading the statement lodged pursuant to Order 19 of the Courts (High Court) (Civil Procedure) Rules

AND UPON reading the sworn statement of Elie Umukunzi,

AND UPON HEARING Counsel on behalf of the above-named Applicant for leave to apply for judicial review for a like order of certiorari and mandamus and damages in respect of the said decision made by the respondent

IT IS HEREBY ORDERED that the application for judicial review be allowed and that the said applicant do have leave to apply for judicial review as aforesaid.



The court further orders that the application for judicial review be made by Summons to the judge in open court.

The court further directs that the hearing of the said Motion be expedited.

IT IS FURTHER ORDERED AND DIRECTED as follows;

1. Application shall be made by summons to be filed together with skeleton arguments within 7 days from the date of the order
2. The Respondents shall file and serve their defence and skeleton arguments, if they wish to defend the proceedings, within 14 days from the date of service of summons
3. Trial of the judicial review proceedings shall be held within 21 days after service of the defence and skeleton arguments in defence.
4. The decision made by the 1st Respondent directing that all refugees/asylum seekers in Malawi and living outside Dzaleka camp do relocate to Dzaleka refugee camp, and further threatening to enforce the same if they fail to comply, be and is hereby stayed pending the determination of judicial review proceedings.

Dated this 27th Day of April 2021

Signed by candidate

REGISTRAR

To: The Attorney General
Private Bag 333
LILONGWE 3

And to: The Secretary for Homeland Security and Commissioner for Refugees
Private Bag 331
LILONGWE 3

And to: The Inspector General
Malawi Police Service
Area 30
LILONGWE

This document is filed by Messrs. E.D. Salima & Company, whose address of service is Top Floor (Suite No. 206) CIL House, along Kamuzu Procession Road, Opposite SS Rent-A-Car, Area 3, Post Office Box 3031, LILONGWE



Republic of Malawi
MINISTRY OF HOMELAND SECURITY

For Immediate Release

27th March, 2023

**NOTICE TO ALL REFUGEES AND ASYLUM SEEKERS RESIDING IN THE RURAL AND
URBAN AREAS IN MALAWI**

Government of Malawi being a party to the 1951 UN Convention relating to the Status of Refugees entered reservations in respect to the protection of Refugees and Asylum Seekers. The reservations that were made concerned **Articles: 7, 13, 15, 17, 19, 22, 24, 26 and 34**. The capacity to make reservations under any international agreement underscores the principle of state sovereignty. The effect of such reservations is to allow a State party to be bound only by the provisions it so wishes.

Government of Malawi is obliged to protect Refugees and Asylum Seekers in designated camps. It is in this respect that **Dzaleka Refugees Camp** was established with assistance from **UNHCR** where appropriate provisions and required international standards for a safe stay for all refugees and asylum seekers are provided. The said standard including but not limited to having the Katubzya Primary and Secondary School run by JRS, the Dzaleka Health Center run by the Ministry of Health and the Dzaleka Market under the Ministry of Local Government. All Refugees and Asylum Seekers are therefore expected to reside in this designated camp.

Government gave a notice in light of the High Court decision of **12th August, 2022** (*The State: On the Application of Abdul Nahimana (on his own behalf and on behalf of Refugees and Asylum Seekers in Malawi) and Samuel Mkumbira -vs- Minister of Homeland Security; Judicial Review Cause No. 18 of 2021*). The notice required all refugees and asylum seekers in the **Rural Areas** to relocate to **Dzaleka Refugee Camp** by **30th November, 2022**. The notice further

stated that all Refugees and Asylum seekers residing in the **Urban Areas** relocate to **Dzaleka Refugee Camp by 1st February 2023**. This was ample time to allow all those affected to make all the necessary arrangements and settlements. Government appreciates the efforts of all those that have returned to the camp following the deadline set and calls upon those that have not done so to **immediately** adhere to the notice.

This notice is effective from 1st April until 15th April, 2023 thereafter relocation process by the State will be enforced. Government reiterates that during the process of relocation only State Agencies such as the **Malawi Police Service and the Department of Immigration and Citizenship Services** as well as the Refugees and Asylum Seekers themselves should be involved. If any person or group of persons is found meddling in this process or harassing the refugees and asylum seekers in any way, Government will ensure that such individuals are met with the full arm of the law.

Signed by candidate

DR. KEN ZIKHALE NG OMA
MINISTER FOR HOMELAND SECURITY