THE IMPACT OF REFUGEES AND ASYLUM SEEKERS IN CONTRIBUTING TO THE LOCAL AND NATIONAL ECONOMIC DEVELOPMENT NEXUS. A CASE STUDY OF DZALEKA CAMP IN MALAWI.

A work submitted in partial fulfilment of the requirements for the degree of Master's in International Cooperation and Humanitarian Aid.

Ce devoir fait partie d'un ensemble d'épreuves nécessaires à la validation d'un programme de master en coopération internationale et aide humanitaire

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Title / Titre /Titulo 2/66

TABLE OF CONTENTS

| 20 S | LICENSE AND DECLARATIONS | | 4 |
|------------|--|----------|------------|
| 1.1 | | 4 | |
| 1.2 | | 4 | |
| 1.3 | | 4 | |
| 1.4 | DEDICATION | 5 | |
| 2 | ABOUT THIS DOCUMENT | | 5 |
| 2.1 | | 5 | |
| 2.2 | | 5 | |
| 2.3 | | 6 | |
| 2.4 | LIST OF ACRONYMS | 7 | |
| 2.5 | GLOSSARY | 7 | |
| 2.6 | LIST OF FIGURES | 8 | |
| <u>3</u> | INTRODUCTION AND BACKGROUND OF THE STUDY | | 9 |
| 3.1 | INTRODUCTION | 9 | |
| 3.2 | STATEMENT OF THE PROBLEM | 10 | |
| 3.3 | RESEARCH GOAL, OBJECTIVES, RESEARCH QUESTIONS AND HYPOTHESIS | 11 | |
| 3.3. | 1 RESEARCH GOAL: | 11 | |
| 3.3. | 2 OBJECTIVES OF THE STUDY: | 11 | |
| 3.3. | 3 RESEARCH QUESTIONS: | 11 | |
| 3.3. | 4 HYPOTHESIS: | 11 | |
| 3.4 | SIGNIFICANCE OF THE STUDY | 12 | |
| 3.5 | SCOPE OF THE STUDY / ADDED VALUE | 12 | |
| 3.6 | LIMITATIONS OF THE STUDY | 12 | |
| 3.7 | DESCRIPTION OF THE STUDY AREA | 13 | |
| 4 | LITERATURE REVIEW | 1 | 13 |
| 4.1 | THE MIGRATION SITUATION GLOBALLY | 13 | |
| 4.1. | 1 GLOBAL RESPONSE: | 13 | |
| 4.1. | 2 COMMITMENTS IN THE NEW YORK DECLARATION: | 14 | |
| 4.1. | 3 WAY FORWARD: | 15 | |
| 4.2 | THE MIGRATION CRISIS IN AFRICA: | 15 | |
| 4.3 | MIGRATION SITUATION IN MALAWI: | 16 | |
| 4.4 | EXISTING SOLUTIONS FOR REFUGEES AND ASYLUM SEEKERS: | 16 | |
| 4.5 | | JAL | |
| EC | ONOMIC DEVELOPMENT: | 17 | |
| | RESEARCH DESIGN AND METHODOLOGY: | | 19 |
| | 1 INTRODUCTION | 19 | |
| | 2 STUDY DESIGN AND PROCEDURE: | 19 | |
| | 3 STUDY SITES: | 19 | |
| | 4 STUDY TARGET POPULATION AND RESPONDENTS' SELECTION | 21 | |
| | 4.1 POPULATION: | 21 | |
| | 4.2 SAMPLING SIZE; | 21 | |
| | 4.2.1 DATA COLLECTION: | 22 | |
| | 4.2.2 PRIMARY DATA: | 22 | |
| | 4.2.3 SECONDARY DATA: | 23 | |
| | 5 RESEARCH INSTRUMENTS: | 23 | |
| | 5.1 SURVEY QUESTIONNAIRES: | 23 | |
| | 5.2 KEY INFORMANTS INTERVIEWS (KIIS) | 23 | |
| | 5.3 FOCUS GROUP DISCUSSIONS (FGDS) | 24 | |
| | DATA MANAGEMENT AND ANALYSIS | 24 | |
| 5.2. | | 24 | |
| | 2 QUALITATIVE ANALYSIS ETHICAL CONSIDERATION | 25 25 | |
| | ETHICAL CONSIDERATION | 25 | _ |
| _ | RESEARCH RESULTS/FINDINGS AND DISCUSSIONS | | <u> 26</u> |
| 6.1 | INTRODUCTION: | 26 | |



Title / Titre /Titulo 3/66

| 6.2 | DEMOGRAPHIC CHARACTERISTICS: | 26 |
|-------------------|--|-----------|
| 6.3 | KNOWLEDGE OF REFUGEES, ASYLUM SEEKERS AND ECONOMIC IMMIGRANTS B | Y |
| POC | CS AND MALAWIANS: | 27 |
| 6.4 | PERCEPTIONS OF MALAWIANS TOWARDS REFUGEES | 28 |
| 6.4.1 | PERCEPTIONS: | 28 |
| 6.4.2 | MISCONCEPTIONS: | 30 |
| 6.4.3 | LEGAL REGISTRATION OF BUSINESSES: | 31 |
| 6.5 | EMPIRICAL EVIDENCE OF ECONOMIC ACTIVITIES FACILITATED BY POCS IN | |
| | LAWI AND IMPACT TO LOCAL ECONOMY: | 33 |
| 6.5.1 | ECONOMIC ACTIVITIES FACILITATED BY POCS IN DZALEKA CAMP AND SURROUNDI | |
| | MMUNITIES: | 33 |
| | ECONOMIC ACTIVITIES FACILITIES BY POCS IN VARIOUS LOCATIONS IN MALAWI: | 34 |
| 6.5.3 | IMPACT OF ECONOMIC ACTIVITIES FACILITATED BY POCS TO LOCAL AND NATIONA | L |
| | NOMIES: | 35 |
| | IMPACT OF ECONOMIC ACTIVITIES: | 35 |
| | 3.2 AVAILABLE OPPORTUNITIES FOR POCS AND MALAWIANS: | 38 |
| | 3.3 CHALLENGES: | 39 |
| 6.6 | STRATEGIES | 40 |
| 7 (| CONCLUSION AND RECOMMENDATIONS | 43 |
| 7.1 | INTRODUCTION: | 43 |
| | KNOWLEDGE, PERCEPTIONS AND MISCONCEPTIONS BY MALAWIANS TOWARDS | |
| POC | CS: | 43 |
| | THE IMPACT OF REFUGEES ECONOMIC ACTIVITIES TO LOCALAND NATIONAL | |
| | ONOMIES | 44 |
| 7.4 | AVAILABLE OPPORTUNITIES FOR POCS AND MALAWIANS: | 44 |
| 7.5 | CHALLENGES: | 45 |
| 7.6 | RECOMMENDATIONS: | 45 |
| <u>8</u> <u>A</u> | ANNEXES | 47 |
| | REFERENCES | 47 |
| 8.2 | LETTER OF REQUEST FOR PERMISSION | 56 |
| 8.3 | LETTER OF PERMISSION | 57 |
| 8.4 | QUESTIONNAIRES: | 58 |
| | SURVEY QUESTIONNAIRE GUIDE FOR MALAWIANS | 58 |
| | SURVEY QUESTIONNAIRE GUIDE FOR REFUGEES AND ASYLUM SEEKERS | 61 |
| 8.4.3 | GENERAL KEY INFORMANT INTERVIEW GUIDE | 64 |
| 8.4.4 | FOCUS GROUP DISCUSSIONS | 65 |



Title / Titre /Titulo 4/66

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Title / Titre / Titulo 5/66

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1.4 Dedication

This piece of work is dedicated to all refugees and asylum seekers who continue facing various challenges in the world. I urge all governments to embrace the comprehensive refugees' response framework to ensure that refugees and asylum seekers make meaningful contributions to economic developments of various countries where they reside.

2 About this document

2.1 Categories

| Countries | Document Type | Subject | | Institutions | Language |
|-----------|----------------------------|---|---|--|----------|
| Malawi | Case study Dissertation | Advocacy Awareness Development Empowerment Governance Human Rights | Humanitarian Assistance Humanitarian principles Migration Development Assistance Poverty Project Management Protection Refugees Research Resilience Social Change Sustainability Theory of Change | UNHCR Ministry of Homeland Security and Internal Affairs UN Sphere Project | English |

2.2 Author



Richmond Msowoya works with the United Nations High Commission for Refugees based in Lilongwe, Malawi operations as a Livelihoods Consultant. He holds a Master's Degree in Business Administration from Management College of Southern Africa, a Bachelor's Degree from the University of Malawi and he is also a member of the Chartered Institute of Marketing (CIM-UK). He has added to his accolade this Master of International

Corporation and Humanitarian Aid. Richmond has been previously engaged by INGOs, the Private Sector, Government as well as UN agencies in carrying out various consultancy assignments. He is a multicultural player, effective communicator, results oriented, a



Title / Titre / Titulo 6/66

strategist, creative & intuitive thinker, and innovator. He is open to diversity, has high emotional intelligence, an effective delegator, and influencer.

2.3 Executive Summary

Most governments have remained hesitant or even resistant in hosting refugees and asylum seekers because the economic contribution of refugees and asylum seekers to host economies has some controversies. However, evidence from various literature shows context specific economic impacts as it targets individuals as well as communities surrounding the camp or settlements without necessarily trickling the benefits to the larger national economy in general. In Malawi, several refugees and asylum seekers illegally operate various successful business activities across the country. The study explored the impact of refugees and asylum seekers in terms of contribution to the local and national economy.

The target population for this study was principally drawn and selected from refugees and asylum seekers, communities in Dzaleka and Dowa district, business entrepreneurs, dwellers, private sector players and vendors from the three cities of Mzuzu, Lilongwe and Blantyre. Interview guides for survey questions, in-depth key informant interviews, and Focus Group Discussions were developed and administered for data collection. Data analysis employed mixed methods approach that addressed the needs of qualitative and quantitative data. Statistical Package for Social Sciences (SPSS) version 20, Microsoft Excel and Power BI were used to analyze data.

Results revealed great disparities in the level of understanding between Malawians and POCs for the terms refugees, asylum seekers and economic immigrants. In general, Malawians perceived POCs as economic immigrants' opportunists in addition to increasing insecurity (as they were perceived to have committed crimes against humanity and were shielded by international humanitarian law).

However, refugees and asylum seekers were operating various business enterprises across the country (roast meat, hair dressing saloons, minibuses, taxis, beauty salons, restaurants, garments shops, farm produce shops, liquor shops, renting properties and operating beer clubs), dominating most of the local retail markets in many market points and paying various forms of taxes to Malawi government. Business enterprises conducted by POCs had ripple effects to the local and national economies. Nevertheless, some Malawians that were pessimistic about the contribution made by POCs in the areas of crop production and business enterprises clearly indicated that POCs made no contribution towards the development of the local and national economies. Various business enterprises positively contributed to the local and national economies in different forms such as creation of employment, opening new markets, expanding consumer markets, stimulating economic growth in regional areas through tax remittances, filling empty employment niches through introduction of differentiated businesses that are not regularly patronized by Malawians, increasing economies of scale, bringing in new skills and fostering innovation. A number of challenges were created when Malawi made nine reservations to the 1951 convention. However, it has been proposed that Malawi should lift the reservation and implement the global compact on refugees as well as the comprehensive refugees' response framework to ease pressure on its burden as recommended by the New York Declaration on Refugees. Implementation of the strategies will result in easing the burden Malawi often times faces in supporting POCs.



Title / Titre /Titulo 7/66

2.4 List of Acronyms

APP Factory: Apprenticeship Factory;

CIM-Chartered Institute of Marketing;

CRRF: Comprehensive Refugee Response Framework;

EU: European Union;

FGDs: Focus Group Discussions;

IDIs: In-depth interviews;

INGOs: International Non-Governmental Organizations;

KIIs: Key informant Interviews;

POCs: Persons of Concern

Power BI: A data analysis tool developed by Microsoft;

SPSS: Statistical Package for Social Sciences;

UK: United Kingdom; UN: United Nations:

UNHCR: United Nations High Commission for Refugees;

2.5 Glossary

Apprenticeship Factory: A computer laboratory where young refugees and asylum seekers develop various types of application softwares that operate both on windows and mobile applications. This was supported by Microsoft;

Persons of Concern: A person of concern is any person whom the United Nations High Commissioner on Refugees (UNHCR), the UN Refugee Agency, considers a refugee, internally displaced person (IDP), asylum- seeker, or stateless person, with some additional persons not fitting these criteria;

The Comprehensive Refugee Response Framework, or CRRF: The New York Declaration laid out a vision for a more predictable and more comprehensive response to refugees' crises, known as the Comprehensive Refugee Response Framework, or CRRF. It calls for greater support to refugees and the countries that host them;



Title / Titre /Titulo 8/66

2.6 List of Figures

| Figure 1: Map of Malawi depicting study sites of Dowa, Lilongwe, Mzuzu & Blantyre | 20 |
|---|-----------|
| Figure 2: Map of Dzaleka, Dowa | 20 |
| Figure 3: Dzaleka Camp: Source; Google Earth | 21 |
| Figure 4: Disaggregation of participants by Age, Sex &Level of Education: | 26 |
| Figure 5: Disaggregation of Participants' Sex by Nationality: | 27 |
| Figure 6: Distinction between Refugees and Asylum Seekers among Refugees and Malawians: | 28 |
| Figure 7: Perceptions of Malawians towards POCs | 29 |
| Figure 8: Malawians Sentiments against POCs | 29 |
| Figure 9: Mode of access to capital by POCs: | 30 |
| Figure 10: Legal registration of businesses by POCs: | 32 |
| Figure 11: POCs subsectors with the most impact to the local and national economies. | 35 |
| Figure 12: Subsectors where POCs play the most active role in generation income | 35 |
| Figure 13: Areas of Contribution by POCs to Local and National Economy | 36 |
| Figure 14: The impact of POCs on income levels of the host community or host national | als 36 |
| Figure 15: Challenges Facing POCs in Malawi | 40 |
| Figure 16: Strategies to engage POCs in national development: | 41 |



Title / Titre / Titulo 9/66

3 INTRODUCTION AND BACKGROUND OF THE STUDY

3.1 INTRODUCTION

Wars, other violence, natural disasters and persecutions have displaced millions of refugees, asylum seekers and internally displaced persons worldwide (Brysk, 2018; Esses, Hamilton, & Gaucher, 2017; Naidoo et al., 2018). Loyd et al. (2018), Esses, Hamilton, and Gaucher (2017) assert that the issues of displacement for refugees and asylum seekers remain protracted and there is no evidence to show that they will end any sooner. United Nations High Commission for Refugees (UNHCR), the UN Refugee Agency, in its annual Global Trends Report (2017) affirm that 68.5 million people were displaced as of the end of 2017. Among them were 16.2 million people who became displaced during 2017 itself, either for the first time or repeatedly-indicating a huge number of people on the move and equivalent to 44,500 people being displaced each day, or a person becoming displaced every two seconds. Turkey hosted the largest number of refugees worldwide, with 3.5 million people (Keane, 2003 & Martin, 2016)

Refugees who fled their countries to escape conflict and persecution accounted for 25.4 million of the 68.5 million. This was 2.9 million more than in 2016, also the biggest increase UNHCR ever saw in a single year. Asylum-seekers, who were still awaiting the outcome of their claims to refugee status as of 31 December 2017, meanwhile, rose by around 300,000 to 3.1 million (Hatton, 2017; & Global Trends Report, 2017). People displaced inside their own country accounted for 40 million of the total, slightly fewer than the 40.3 million in 2016 (Global Trends Report, 2018).

In addition to the protracted nature of refugees and asylum seekers, the presence of refugees compounds the already prevailing economic, environmental, social and, at times, political difficulties in different countries (Black, 2016; Kalipeni & Betts, 2019; Hamber, 2019; Macharia & Ruigu, 2017, Umek, Minca, and Šantić, 2019). This is supported by Aiyar et al (2016), Crabtree (2010), Jacobsen (2002) and Zetter (2012) who contend that from the moment of arrival, refugees compete with the local citizens for scarce resources such as land, water, housing, food and medical services. Over time, their presence leads to more substantial demands on natural resources, education, health facilities, energy, transportation, social services and employment(Alfano et al., 2016; April et al., & Assefa, 2018; Baloch et al., 2017; Forrest-Bank et al., 2019; Miller, 2018; Salemi et al., 2018; Taylor et al., 2016; and Tumen, 2016). On the other hand, their presence may cause inflationary pressures on prices and depress wages. In some instances, they can significantly alter the flow of goods and services within the society as a whole and their presence may have implications for the host country's balance of payment and undermine structural adjustment initiatives (Collier and Betts, 2017; Joly, 2016; and Thielemann, 2018). Equally, increased demand for food and other commodities can lead to price rises in the market which will stimulate local economic activity, although, again, not benefiting the poorest. Evidently, while most host governments have shown willingness to bear many of these costs, they are justifiably reluctant to pay, as a price for giving asylum, the cost of additional economic burdens including infrastructure development that may be needed to accommodate refugees. Taylor et al.(2016) and Tumen (2016) underscore that no government of a low income country is prepared to contract loans or reallocate its previous development funds to programmes designed for, or required because of, large numbers of refugees on their land.

Xhenophic attitudes towards refugees and asylum seekers have been highlighted by Ariely (2019), Campbell III (2017), Esses, Hamilton, and Gaucher (2017), Getmansky, Sınmazdemir, and Zeitzoff (2018), Gordon (2016), Miller (2018), Renner et al. (2018), and



Title / Titre / Titulo 10/66

Rucht (2018) since refugees and asylum seekers are considered to be a threat to the existing social fabric, opportunity seekers, and, consequently, they are not easily integrated into the host society. The proponents of anti-refugee campaigns accuse the latter of problematic behavior such as bringing and spreading diseases (Bizri, Fares, & Musharrafieh,2018), criminal activities and taking jobs from indigenous residents (Schaffer, B., & Obergfell-Fuchs, 2018; & Zhang,2018). As a result, policy-makers tighten immigration by implementing tougher border controls to reduce unauthorized entry (Hatton, 2017) and labour policies thereby limiting further migration and excluding the refugee community already in the country from formal employment, social welfare and equal protection.

For example, Poland, along with Hungary, has refused to take in any refugees under a 2015 deal that was supposed to allocate 160,000 people among EU member countries in order to take the load off Greece and Italy (Andersson, 2016; & Cienski, 2017). Threequarters of Poles are against accepting refugees from Africa and the Middle East. Hungarian government had conducted a communications campaign warning citizens of the "pernicious" effect of immigration months before hundreds of thousands of migrants arrived in Hungary in autumn 2015. Increasingly, European governments are criminalising migration, militarising borders and expanding detention centres (Broeders, and Engbersen, 2007; Cienski, 2017; Maric et al., 2015, Márton, and Goździak, 2018; and Salehyan, 2008). The 1951 Convention Relating to the Status of Refugees accords refugees the right to work but Malawi as a signatory to the convention made nine reservations including the right to work, restricted movement, access to education, and other social services among others. This reluctance reflects varying concerns about labour market distortion and limited capacity to absorb new labour, the crowding of certain sectors, availability of jobs for citizens, reduction in wages and decline in working conditions(Arbogast, 2016; Marshall, 2020; Zetter, & Ruaudel, 2018). Of the 145 States Parties to the 1951 Refugee Convention, almost half declare reservations, and even States that grant the right to work usually impose conditions on access to labour markets. The same limitations apply to many of the 48 States that are not States Parties to the Refugee.

3.2 Statement of the Problem

Most governments have remained hesitant or even resistant in hosting refugees and asylum seekers because the economic contribution of refugees to host economies has some controversies (Nyamazana, Koyi, Funjika, & Chibwili, 2017). Some scholars posit refugee settlements and camps as housing people who are helpless and dependent on humanitarian assistance (Nyamazana, Koyi, Funjika, & Chibwili, 2017). Others disagree and argue that refugee populations are actively engaged with and contribute positively to host-country economies (Jacobsen, 2006; & Taylor et al., 2016), especially in the recent past when humanitarian budgets to protracted refugee areas have severely been cut by traditional donors. Alix-Garcia and Saah (2009) considered the impact of refugee camps on agricultural prices in Tanzania and found positive effects on prices of some agricultural products and a decrease in the price of food distributed in kind at refugee camps. Taylor et. al. (2016) analysed the economic impacts of refugees on host-country economies within a 10-km radius of three Congolese refugee camps in Rwanda. Simulations using Monte Carlo methods revealed that cash aid to refugees created significant positive income spill-overs to host country businesses and households. An additional adult refugee receiving cash aid increased annual real income in the local economy from \$205 to \$253. Trade between the local economy and the rest of Rwandans increased from \$49 to \$55. Using extensive qualitative and quantitative methods, Betts et. al. (2014) explored refugee economies in Uganda and found that refugees made positive contributions to the Ugandan



Title / Titre / Titulo 11/66

economy through significant volumes of market exchange, creation of employment and adaptation of appropriate technologies. Further assessments by Raimondi (2015), Baur (2017), and Ayoubi (2017) showed substantial increase in income among refugees engaged in various livelihoods activities.

However, evidence from various literature shows context specific economic impacts as it targets individuals as well as communities surrounding the camp or settlements without necessarily trickling the benefits to the larger national economy in general. Despite the government of Malawi facilitating the encampment policy, substantial economic activities through agriculture production, business enterprises, social events among others seem to be active among refugees and asylum seekers in Dzaleka camp. In addition, several refugees and asylum seekers illegally run various successful business activities across the country. The focus of the research is to explore the impact of refugees and asylum seekers in terms of contribution to the local and national economy

3.3 RESEARCH GOAL, OBJECTIVES, RESEARCH QUESTIONS AND HYPOTHESIS

3.3.1 RESEARCH GOAL:

The goal of this study is to investigate the impact of refugees and asylum seekers to the local and national economic development in Malawi.

3.3.2 OBJECTIVES OF THE STUDY:

The key objectives of the study have been outlined as below:

- To investigate empirical evidence on economic activities facilitated by refugees in Dzaleka camp, Dowa district, Malawi in general and its impact to the national economy:
- To investigate challenges facing refugees and asylum seekers in making positive contributions to the local and national economy; and
- To suggest practical recommendations of how Malawi governments can engage refugees and asylum seekers in national economic development.

3.3.3 RESEARCH QUESTIONS:

- What is the available empirical evidence that proves the positive contribution of refugees and asylum seekers to local and national economy in Malawi?;
- What are the challenges facing refugees in making positive contributions to the local and national economy?; and
- What strategies can governments engage to include refugees and asylum seekers in national development?

3.3.4 HYPOTHESIS:

Refugees and asylum seekers contribute nothing to local and national economic development of Malawi. Henceforth, there are no effective strategies that would provide business and economic opportunities for hosting governments and refugees to positively stimulate national economic growth and development to a noticeably larger scale.



Title / Titre /Titulo 12/66

3.4 Significance of the Study

The solutions devised through the framework will contribute towards influencing governments that restrict asylum seekers and refugees not only to accept them but also review their strategies, policies and legal frameworks by integrating refugees and asylum seekers in national developments. This will engage refugees, asylum seekers and governments to actively participate in livelihoods interventions that can stimulate both local and national economic growth and development. The study will expand to the limited scope of frameworks available in relations to impact of refugees to local and national economies. The results of the study shall be used as a basis for advocacy to include refugees and asylum seekers in national development as well as advocate for the "settlement model" (integration with the local community) instead of the "encampment policy" (restricted in camps). This, however, is to highlight that the author has no control on the movement trends of refugees and asylum seekers as other countries might end up suffering from the skew effect(absorbing more refugees and asylum seekers than others, thereby, distorting the inflow and outflow balance).

3.5 SCOPE OF THE STUDY / ADDED VALUE

The researcher focused on the impact of refugees and asylum seekers towards local and national economic development of Malawi. The study adds to the existing bank of knowledge by exploring more effective strategies to engage refugees and asylum seekers in contributing to the local and national economies. This provides business and economic opportunities for both hosting governments as well as refugees and asylum seekers. The solutions devised in the framework greatly contributes to strategies that would be responsive not only to local economic growth but also making huge impact nationally with spillover effects across the borders. The study through the framework intends to influence governments that restrict asylum seekers and refugees not only to accept them but also review their strategies, policies and legal frameworks by integrating refugees and asylum seekers in national developments.

3.6 LIMITATIONS OF THE STUDY

The study encountered limitations, some of which are discussed in this section.

Limited Coverage of the Study size: Although refugees and asylum seekers were illegally dispersed across the twenty eight districts in Malawi, the current study predominantly focused in one district and three cities namely Dowa, Lilongwe, Blantyre and Mzuzu. The study sampled one district where refugees were hosted and three cities in the North, Central and Southern Region due to resource constraints. However, available project reports and limited literature from the other districts augmented this gap.

Time Constraints to get Participants: Data collection coincided with busy schedules by farmers, business men and professionals alike. Due to competing priorities by various study participants, it was challenging to get them for interviews on first appointment. This was resolved by rescheduling interviews to different time schedules appropriate and convenient for participants.

Dearth of Literature on Contribution of Refugees and Asylum Seekers to Local and National Economies: Less evidence has been documented on the economic impact of



Title / Titre / Titulo 13/66

refugees to local and national economies. This inspired the investigator to come up with a gallant piece of work that adds to the limited bank of knowledge on the topic understudy.

3.7 DESCRIPTION OF THE STUDY AREA

The total population of Malawi from the 2018 Population and Housing Census was 17,563,749 (de-jure) up from 13,029,498 (de-jure) in 2008 representing an overall population increase of 35 percent. The key focus of the study was Dzaleka camp, in Dowa district where refugees and asylum seekers are hosted. Since several refugees and asylum seekers were illegally conducting various businesses activities across the country, the researcher sampled the three cities of Lilongwe(central region), 45km away from Dzaleka camp, Blantyre, southern region (4hours drive from Dzaleka camp) and Mzuzu in the north (five hours drive from Dzaleka camp). According to UNHCR Report (2019) and preliminary results of the 2018 Malawi Population and Housing Census, Dowa district has a total population of 772, 569, Dzaleka camp hosts approximately 38, 000 refugees and asylum seekers and the surrounding communities has a total population of 74, 083. Blantyre, Lilongwe and Mzuzu cities had total populations of 800, 264; 981, 318; and 221, 272 respectively.

4 LITERATURE REVIEW

4.1 THE MIGRATION SITUATION GLOBALLY

More than 65 million people around the world are displaced from their homes by conflict, violence and persecution-the highest figure recorded by the United Nations since the Second World War (Ceccorulli & Lucarelli, 2017; Dustmann et al., 2017; Knox, & Kushner, 2012; Türk., Edwards, & Wouters, 2017). However, the vast majority of people are displaced within their country of origin, or remain close to it. On the other hand, a recordbreaking numbers of refugees and migrants are moving across international borders, fleeing conflict, persecution, poverty and other life-threatening situations, or responding to labour and skill shortages and demographic changes and seeking better opportunities elsewhere. Beyond loss of life, the large displacement of populations has broader implications for the social, economic, and political landscape (Ahmed, 2018; Lonesco et al., 2016; & Simeon, 2017).

4.1.1 GLOBAL RESPONSE:

Essentially, large-scale mixed movements of refugees and migrants are distressing all UN Member States and necessitate closer cooperation and more robust responsibility-sharing. In September 2016, the General Assembly decided, through the adoption of the New York Declaration for Refugees and Migrants, to develop a global compact for safe, orderly and regular migration" (Carrera et al, 2018; Ineli-Ciger, 2019; Thouez, 2018; & Türk, 2019). Accordingly, the Declaration expresses the political will of world leaders to save lives, protect rights and share responsibility on a global scale (Assembly, 2016). The global compact for migration is the first, intergovernmentally negotiated agreement, prepared under the support of the United Nations, to cover all dimensions of international migration in a holistic and comprehensive manner (Assembly, 2016; Pittaway & Bartolomei, 2018; Türk & Garlick, 2016). The global compact is non-legally binding as it is grounded in values of state sovereignty, responsibility-sharing, non-discrimination, and human rights, and recognizes that a cooperative approach is needed to optimize the overall benefits of migration, while addressing its risks and challenges for individuals and communities in countries of origin, transit and destination(Assembly, 2016 & McAdam, 2019). The global



Title / Titre / Titulo 14/66

compact comprises 23 objectives for better managing migration at local, national, regional and global levels.

In summary, Betts (2018) and Gilbert (2018) underscore that the Global Compact:

- aims to mitigate the adverse drivers and structural factors that hinder people from building and maintaining sustainable livelihoods in their countries of origin;
- intends to reduce the risks and vulnerabilities migrants face at different stages of migration by respecting, protecting and fulfilling their human rights and providing them with care and assistance:
- seeks to address the legitimate concerns of states and communities, while recognizing that societies are undergoing demographic, economic, social and environmental changes at different scales that may have implications for and result from migration;
- strives to create conducive conditions that enable all migrants to enrich our societies through their human, economic and social capacities, and thus facilitate their contributions to sustainable development at the local, national, regional and global levels.

Its four key objectives are to:

- a) Ease the pressures on host countries;
- b) Enhance refugee self-reliance;
- c) Expand access to third-country solutions; and
- d) Support conditions in countries of origin for return in safety and dignity.

4.1.2 COMMITMENTS IN THE NEW YORK DECLARATION:

The New York Declaration contains bold commitments both to address the issues faced today and prepares the world for future challenges (Ferris & Donato, 2019; McAdam, 2019). These include commitments to:

- 1) Protect the human rights of all refugees and migrants, regardless of status. This includes the rights of women and girls and promoting their full, equal and meaningful participation in finding solutions;
- 2) Ensure that all refugees' and migrants' children are receiving education within a few months of arrival;
- 3) Prevent and respond to sexual and gender-based violence;
- 4) Support those countries rescuing, receiving and hosting large numbers of refugees and migrants;
- 5) Work towards ending the practice of detaining children for the purposes of determining their migration status;



Title / Titre / Titulo 15/66

6) Strongly condemn xenophobia against refugees and migrants and support a global campaign to counter it;

- 7) Strengthen the positive contributions made by migrants to economic and social development in their host countries;
- 8) Improve the delivery of humanitarian and development assistance to those countries most affected, including through innovative multilateral financial solutions, with the goal of closing all funding gaps;
- 9) Implement a comprehensive refugee response, based on a new framework that sets out the responsibility of Member States, civil society partners and the UN system, whenever there is a large movement of refugees or a protracted refugee situation;
- 10) Find new homes for all refugees identified by UNHCR as needing resettlement; and expand the opportunities for refugees to relocate to other countries through, for example, labour mobility or education schemes; and
- 11)Strengthen the global governance of migration by bringing the International Organization for Migration into the UN system.

4.1.3 WAY FORWARD:

As cited in Ferris and Donato (2019), McAdam (2019), Pittaway & Bartolomei (2018), Türk and Garlick (2016), to chart the way forward, The New York Declaration also contains concrete plans for how to build on these commitments by;

- Starting negotiations leading to an international conference and the adoption of a global compact for safe, orderly and regular migration in 2018. The agreement to move toward this comprehensive framework is a momentous one. It means that migration, like other areas of international relations, will be guided by a set of common principles and approaches;
- Developing guidelines on the treatment of migrants in vulnerable situations. These guidelines will be particularly important for the increasing number of unaccompanied children on the move; and
- Achieving a more equitable sharing of the burden and responsibility for hosting and supporting the world's refugees by adopting a global compact on refugees in 2018.

4.2 THE MIGRATION CRISIS IN AFRICA:

Although political chronicles and media descriptions focus on the alleged migration of Africans to Europe, the majority of African migrants move within the continent (All Africa, 2018; Fall 2017; Kamdem 2017; Kihato 2017; Ndegwa 2017; Zohry 2017). According to the UNHCR Global Trends Report (2018), developing countries, mostly in Africa, are taking in a disproportionate number of refugees-currently 80% of the world's refugee population. Refugees hosted in developing countries put enormous pressure on water and health care systems in host communities (Crisp, 2003 and Jacobsen, 2002). Ethiopia



Title / Titre / Titulo 16/66

hosts nearly 900,000 refugees, mostly from Somalia, Eritrea, Sudan and South Sudan, the largest refugee population in a single African country. In Nigeria, more than 2 million people have been forcibly displaced, including the 1.87 million who have fled from the militant group Boko Haram's violence since 2014. Some 195,350 people have sought refuge in neighbouring Cameroon, Chad and Niger. Uganda hosts more than 1.4million refugees from neighboring countries, including Burundi, Rwanda, Democratic Republic of Congo and South Sudan, have settled in Uganda (UNHCR Global Trends Report, 2018)).

There have also, however, been significant conflict-related long-distance movements of refugees, such as from the Horn of Africa (Eritrea, Ethiopia and Somalia) to Saudi Arabia and Yemen, and to Europe and North America, while significant numbers of refugees from Somalia and the Sudan have been moving to Egypt (Ahmed 2003; Al-Sharmani 2003; Grabska 2005; Zohry 2017). According to UNHCR Global Report (2017), 2.4 million people from South Sudan were living outside the country as refugees. Sub-Saharan Africa hosts more than 26 per cent of the world's refugee population.

4.3 MIGRATION SITUATION IN MALAWI:

UNHCR Malawi Report (2018) states that the number of people who have fled to Malawi has risen from almost 17,000 in 2013 to more than 38,000 in March 2019 and new asylum-seekers, particularly from the Democratic Republic of the Congo, are arriving(500 asylum seekers) each month. Most of those of concern to UNHCR live in Dzaleka refugee camp, which has a population of nearly 38,000, near the capital Lilongwe. More than 3,000 Mozambican asylum-seekers who were in Luwani refugee camp, in the southern part of Malawi were successfully repatriated back to Mozambique in 2018.

Despite several intervention by UNHCR and other agencies in Malawi, refugees are rocked in a number of challenges including dwindling financial resources from donors(forcing agencies to reduce rations and even suspend provision of some foodstuffs), limited access to arable land making them largely dependent on humanitarian assistance (Gibson, 2016), resistance from chiefs in alternative areas of settlement such as Katiri-attributing this to poor infrastructure in existing camps (Kumwenda, 2017), resistance from the general population due to insecurity and competition for resources(Chitsulo, 2017, Mandowa, 2018) and lack of access to employment and restricted mobility due to restrictive legal framework(Nyasatimes, 2016 & UNHCR Malawi Report, 2018) among others. The justification by chiefs on refusal to relocate refugees to their areas earmarked for relocation is attributed to the fact that UNHCR and government fails to develop or improve existing infrastructure in existing camps, and there is no guarantee that other districts where resettlement of refugees is proposed would benefit from any tangible development. Malawians' perception of refugees remain very negative as they regard refugees and asylum seekers as illegal economic immigrants and opportunists. This puts politicians and senior government officials in a fix or and any public dealing of issues related to refugees and asylum seekers become sensitive in nature.

4.4 EXISTING SOLUTIONS FOR REFUGEES AND ASYLUM SEEKERS:

According to UNHCR Global Report (2017), once refugee status has been determined and immediate protection needs are addressed, refugees are supported to find a long-term, durable solution. UNHCR promotes three durable solutions for refugees as part of its core mandate:

- Resettlement:
- Voluntary repatriation;
- Local integration.



Title / Titre / Titulo 17/66

Resettlement: There is a continuous drop in the number of resettlement places on offer for refugees world-wide. The UNHCR Global Report (2017) patently confirms that the growth trend in resettlement quotas saw a reversal, with declining global resettlement opportunities in 2017. As a result, UNHCR submitted 75,200 refugees during the year, a 54 per cent drop compared with 2016, leaving a 94 per cent gap between needs and actual resettlement places for the year. For example, the report highlights that 102,800 refugees were resettled to third countries during 2017, representing a 46 per cent reduction from the 189,300 admissions reported in 2016.

Voluntary repatriation: The UNHCR Global Report (2017) emphasize that the contexts in which such returns take place, for example, in 2017 were often complex, with many refugees returning under adverse circumstances to situations in which sustainable reintegration could not be assured. In some cases, so-called spontaneous returns took place under a degree of duress in which thresholds for voluntary, safe, and dignified return not being met.

Local integration: This involves a refugee finding a permanent home in the country of asylum and integrating into the local community (UNHCR Global Report, 2017). Local integration is a complex and gradual process comprising separate but equally important legal, economic, social, and cultural dimensions. Over time the process leads to permanent residence rights and, in some cases, the acquisition of citizenship in the country of asylum. The objective is for integrated refugees to be able to pursue sustainable livelihoods and contribute to the economic life of the host country, and live among the host population without discrimination or exploitation. However, the report highlights that measuring and quantifying the degree and nature of local integration is challenging given its complexity.

In their research studies, Alix-Garcia and Saah (2009), Jacobsen (2006), and Taylor et al. (2016) postulate that refugee populations integrated locally aggressively engaged with and contributed positively to host-country economies in their quest to improve their livelihoods.

4.5 CONTRIBUTIONS OF REFUGEES AND ASYLUM SEEKERS TO LOCAL AND NATIONAL ECONOMIC DEVELOPMENT:

For refugee and asylum seekers, households, income-generating activities are scarce and for most of them the income-expenditure gap is substantial and increasing Livelihood sustainability, cost of living, alongside food insecurity and increasing indebtedness, are major concerns for the refugees as well as for their hosts (Alcantar, 2017; Mayer, 2016; & Mraiyan, 2017). The question arises as to whether refugees and asylum seekers pursue livelihoods interventions that substantially impact not only to the local communities but to a larger extent, to the wider national economy. Most literature on the impact of refugees to the local economy are skewed toward local economic development that trickles down to host communities rather than the larger national economy.

Joly (2016) and Kavalo (2016) contend that host country national and regional authorities divert considerable resources and manpower from the pressing demands of their own development to the urgent task of keeping refugees alive, alleviating their sufferings and ensuring the security of the whole community. While most host governments generally have demonstrated a willingness to bear many of these costs, they are understandably reluctant to pay, as a price for giving asylum, the cost of additional infrastructure that may



Title / Titre / Titulo 18/66

be needed to accommodate refugees (Barslund et al., 2017; Long & Rosengaertner, 2016; Ryder et al., 2016).

Despite the official restrictions on working, Betts et al.(2017) proclaim that some refugees gain employment as well as engage in various business activities and the surge in labour supply deeply affects labour markets, and increasing market prices for basic commodities. While cash transfers/vouchers to assist refugees have enhanced their purchasing power de Bruin et al.(2019) and Friedman (2016) claim that it causes prices to rise in local markets, accentuating the livelihood vulnerability of an increasingly large number of local households. Negative **macro-economic** impacts include large losses in terms of economic performance, public revenue and taxes, profits, private consumption and investment, cuts in growth, increasing unemployment and widening of the national deficits

Bevelander (2016), Böhmelt et al. (2019), and Dustmann et al. (2017) highlight that the economic impact of refugees on host areas, however, is not necessarily negative. Del Carpio et al. (2015) assert that an economic stimulus may be generated by the presence of refugees and can lead to the opening and development of the host regions. This stimulus takes place through the local purchase of food, non-food items, shelter materials by agencies supplying relief items, disbursements made by aid workers, the assets brought by refugees themselves, as well as employment and income accrued to local population, directly or indirectly, through assistance projects for refugee areas (Esses et al, 2017; ODI, 2018).

The existence of refugees also contributes to the creation of employment benefiting the local population, directly or indirectly (UNHCR, 1997). In addition, increased availability of cheap labour which favours employers; rising demand and consumption by refugees; and benefits for large-scale agricultural producers, landlords, local traders, businesses and retailers, construction contractors, as well as suppliers of goods and commodities to the humanitarian programme (Betts et al., 2017; Böhmelt et al., 2019; Chomsky, 2018; Kreibaum, 2016; Loschmann et al, 2019; & Maystadt et al., 2018).

Additionally, pertinent line departments involved in refugee work as counterparts to UNHCR, and other related migration agencies, both at central and local levels, benefit from assistance aimed at strengthening their coping and management capacities. Such assistance may include equipment supply, capacity building and related training components (Night, 2018). Grant (2016) and Ruaudel et al., (2017) concur that the presence of refugees, as a focus of attention, can also attract development agencies to the host areas.

While it is recognized that there may be some "positive" aspects to the impact of a refugee influx on the economic life of a host country, Kuehl (2018) and Shellito (2016) assert that the large-scale presence of refugees invariably constitutes a heavy burden for receiving countries, particularly least developed countries.



Title / Titre / Titulo 19/66

5 RESEARCH DESIGN AND METHODOLOGY:

5.1.1 INTRODUCTION

This chapter explains the research methods and procedures that were embraced in the study design, sampling, data collection, and analysis. The chapter explicitly outlines the following areas:

- Study design;
- Study sites;
- Study target population and respondent selection;
- · Research instruments;
- Research procedures;
- Data management and Analysis; and
- Ethical consideration.

5.1.2 STUDY DESIGN AND PROCEDURE:

This was an exploratory and descriptive case study that adopted a mixed method approach by collecting both quantitative and qualitative data in order to explore the contribution of refugees and asylum seekers to the local and national economies respectively.

The mixed method approach is a research inquiry that employs both qualitative and quantitative approaches for purposes of breadth and depth of understanding and partnership (Creswell, & Creswell, 2017) and McKim (2017). Creswell and Clark (2017) added that the indispensable premise of mixed method design is that the use of qualitative and quantitative, in rapport, provides a better understanding of the research problems than the use of either one method alone in a study.

Mixed methods research provides broader, deeper, and or more useful information complementarily and the method makes up for the shortcomings of using only one method. Mixed methods approach does not only provide solid research, but also integrates what you learn from different methods. Creswell and Clark (2017) underline that it helps to have a more in-depth understanding of information on problem understudy as well as increasing findings reliability and credibility through the triangulation of the different results.

However, it is an approach is difficult to manage as it requires more analysis and rendition. The study considered the power of numbers and words put together to complement each other.

5.1.3 STUDY SITES:

The study was conducted in Dzaleka camp with a total population of 38, 000, the surrounding community with a total population of 74, 083, Dowa district with a total population of 772, 569, Blantyre, Lilongwe and Mzuzu cities with total populations of 800, 264; 981, 318; and 221, 272 respectively (see Figure 1).



Title / Titre /Titulo 20/66



Figure 1: Map of Malawi depicting study sites of Dowa, Lilongwe, Mzuzu & Blantyre.



Figure 2: Map of Dzaleka, Dowa



Title / Titre /Titulo 21/66



Figure 3: Dzaleka Camp: Source; Google Earth

5.1.4 STUDY TARGET POPULATION AND RESPONDENTS' SELECTION 5.1.4.1 POPULATION:

The total population of Malawi from the 2018 Population and Housing Census is 17,563,749 (de-jure) up from 13,029,498 (de-jure) in 2008 representing an overall population increase of 35 percent. The key focus of the study was Dzaleka camp, in Dowa district where refugees and asylum seekers are hosted. Dowa district has a total population of 772, 569, Dzaleka camp hosts approximately 38, 000 refugees and asylum seekers and the surrounding communities has a total population of 74, 083. Second samples were drawn from Blantyre, Lilongwe and Mzuzu cities that had total populations of 800, 264; 981, 318; and 221, 272 respectively.

The target population for this study was principally drawn and selected from refugees and asylum seekers, communities in Dzaleka and Dowa district, business entrepreneurs, dwellers, private sector players and vendors from the three cities of Mzuzu, Lilongwe and Blantyre.

5.1.4.2 SAMPLING SIZE:

The study computed the sample size based on the formula developed by Yamane (1967) and later recommended by Israel (2007) as shown below:

$$n = \frac{(z_{\alpha/2})^2 \sigma^2}{E^2}$$



Title / Titre / Titulo 22/66

$$n = \left[\frac{z_{\alpha/2} \sigma}{E} \right]^2$$

Or

Where z was the z-value yielding the desired degree of confidence (1.96 for 95% confidence level); σ was the standard deviation expressed as a decimal (0.4 for the sample); and E was the absolute allowable size of the error expressed as a decimal (e.g 0.4..,±4). From experience, this formula proved effective in ensuring representativeness of the sample to the population (Anderson, Sweeney, and Williams, 2011; and Ott and Longnecker, 2015). The estimate of the population standard deviation was computed based on data of previous studies as the planning value for σ .

Therefore,

Estimated Sample size
$$n = \left[\frac{z_{\frac{\pi}{2}}\sigma}{E}\right]^2$$

$$n = \frac{1.96^2 \times 0.4 \times 0.4}{0.046 \times 0.046} = 290$$

In order to give allowance for a refusal rate, questionnaires were administered to 300 participants. The initial list of respondents comprised refugees and asylum seekers, communities in Dzaleka and Dowa district, business entrepreneurs, dwellers, private sector players and vendors from the three cities of Mzuzu, Lilongwe and Blantyre. Additional participants were added to the computed figure of 290 from the sample size by systematic sampling. Nevertheless, the researcher managed to collect back 285 survey questionnaire responses representing a response rate of 95%.

5.1.4.2.1 DATA COLLECTION:

5.1.4.2.2 PRIMARY DATA:

Interview guides for survey questions, in-depth interviews (IDIs) and Focus Group Discussions (FGDs) were developed and used for data collection. Prior to data collection, eight research assistants received training for two days to ensure that data collection was consistent. The training covered the objectives of the study, methods of data collection and in-depth understanding of the survey questions, IDIs and FGDs. The interview guides were pretested in Lilongwe and consequently modified accordingly.

Pretested questionnaires were used to collect data for statistical analysis from refugees and asylum seekers, communities in Dzaleka and Dowa district, business entrepreneurs, dwellers, private sector players and vendors from the three cities of Mzuzu, Lilongwe and Blantyre. Discussions and individual interviews lasted about 60 minutes each.

To the validity and reliability of primary data, the researcher undertook the following steps;

Validity: The researcher engaged experts (Sun, 2009) with extensive experience in research at doctoral levels to comment on the representativeness and appropriateness of survey questions developed. This helped establish content validity and allow necessary modifications to be made prior to pilot testing. Prior to using the survey questionnaire for



Title / Titre / Titulo 23/66

data collection, the research team conducted a pilot test (Bell, 2005; Hazzi & Maldaon, 2015; and Saunders, and Thornhill, 2009).

Reliability: The author administered questionnaires twice to respondents although it is often difficult to persuade respondents to answer the same questionnaire. The test re-test helped in correlating data collected with those from the same questionnaire collected under as near equivalent conditions as possible (Saunders 2009). The test-retest reliability created a coefficient of reliability (Sun, 2009) and accordingly, a minimum correlation coefficient of 0.7 was appropriate for the study.

5.1.4.2.3 SECONDARY DATA:

The researcher reviewed both published and unpublished secondary data. Predominantly, the author reviewed government reports, policies and frameworks, UNHCR Reports, Global reports on migration, journals, and articles among others. However, the author took precautionary measures when using secondary data by ensuring that data displayed the following characteristics:

Reliability: The author explored who collected it, what were the sources of data, methods of data collection, time of collection, biasness, and level of accuracy.

Suitability: The author analyzed the definition of various terms and units of collection used at the time of collecting data from the primary source originally.

Adequacy: If the level of accuracy achieved in secondary data was found inadequate for the purpose of the present enquiry, it was considered as inadequate.

5.1.5 RESEARCH INSTRUMENTS:

As cited in primary data collection subheading, interview guides for survey questions, indepth key informant interviews (KIIs) and Focus Group Discussions (FGDs) were developed and used for data collection.

5.1.5.1 SURVEY QUESTIONNAIRES:

Survey questionnaires were administered to enable the drawing of statistically valid estimates for selected indicators. Closed survey questions were used in this study to collect quantitative data. This method is a positivist research method that includes the low level of involvement of the researcher and high number of respondents (Bell, Bryman & Harley, 2018; Bryman, 2016; Creswell, & Creswell, 2017; Sekaran, & Bougie, 2016). In addition, questionnaires are cost effective and can easily be understood as most people have been subjected to these questionnaires before, hence, high response rate. There is also an assurance that, the researcher's opinions cannot influence responses. Administered survey questionnaires adopted a Likert-style rating scale. Respondents were asked how strongly they agreed or disagreed with a statement or a sequence of statements on a five-point or more rating scale.

5.1.5.2 KEY INFORMANTS INTERVIEWS (KIIS)

In depth key informants interviews were purposely chosen based on the roles of participants and involvement in refugees related issues principally key government officials, refugees and asylum seekers, UNHCR staff and implementing partners.



Title / Titre / Titulo 24/66

Key informant interviews assist in collection of information from a wide range of people (Albuquerque et al., 2014; Bell, Bryman, Rossi, Lipsey, Henry, 2018; & Harley, 2018) who have firsthand knowledge about the issues related to a particular study. These content experts, with their particular knowledge and understanding, can provide insight on the nature of problems and give recommendations for solutions. The advantages to this technique are that it provides a free-exchange of ideas, and lends itself to asking more complex questions and getting more detailed responses. The give and take of these interviews result in the discovery of information that would not have been revealed in a survey. In addition key informant interviews are easier and less expensive than FGDs, fairly simple to conduct, provide readily understandable information and compelling quotations for reports and flexible, as questions and topics can be added or omitted during the interview(King, Horrocks, & Brooks, 2018 & Spradley, 2016).

However it is time consuming and expensive since all respondents have to be met in person especially if they are widely spread. It might also not be accurate since some participants can give false answers in order to end the interview.

5.1.5.3 FOCUS GROUP DISCUSSIONS (FGDS)

FGDs comprised twelve participants with similar access, experience and information about refugees and asylum seekers related issues. FGD were selected because they provide a relatively less intimidating context for participants and enables them to discuss their views and experiences. The FGDs allow a reflection on viewpoints, making individuals' ideas clearer which result in gaining deeper insights on issues related to the study (Barbour, 2018; King, Horrocks & Brooks, 2018; Krueger, 2014; Merriam, & Tisdell, 2015). In addition, interactions during FGD facilitate social learning among participants. Further to this, FGDs permit the quick verification of issues as they emerge via the ability of the FGD to generate unanimity on issues.

5.2 DATA MANAGEMENT AND ANALYSIS

Given that field information collected was both quantitative and qualitative, data was analyzed using the mixed methods approach that addressed the needs of both kinds of data.

5.2.1 QUANTITATIVE ANALYSIS

All quantitative data captured in SPSS, Microsoft Excel and Power BI was coded prior to data entry, and cleaned before analysis. All variables were fully categorized along with matching value codes in English. The researcher validated that double entry was conducted on 10% of data captured to determine the level of errors or inaccuracies. This was done in the primary stages of data capturing. This prompted the researcher to take critical precautionary action to minimize errors during data entry process. Other data quality control measures at the end of the data capturing process included checking data for internal consistency, filter errors, appropriate coding for non-response or missing values, and values that fell out of range.

Where necessary, the accuracy of the captured data and analysis thereof was checked and rechecked by the researcher to authenticate that original data had not been transformed.



Title / Titre /Titulo 25/66

5.2.2 QUALITATIVE ANALYSIS

Thematic analysis method was applied on responses solicited using FGDs and in depth KIIs guides. Data was read through several times and text segments coded to develop theory and identify themes. The analysis was undertaken through a processes involving ascertaining the themes emerging, and developing a detailed analysis of each theme, working out the scope and focus of each theme, determining the key issues. The summary report captured the descriptive phrases or words used by participants.

5.3 ETHICAL CONSIDERATION

To conduct the study, permission was granted from Ministry of Homeland Security and Internal Affairs to conduct the study in Dzaleka Refugee camp including other sampled areas of Dowa, Lilongwe, Mzuzu and Blantyre. Informed verbal consent was granted from all participants before commencing an interview. The purpose of the study was explained to participants to guarantee that they were inspired to respond to prescribed questions prepared by the researcher and the interviews were anonymous. Participation in the study was voluntary, confidentiality was retained at all levels of data management including; data collection, editing, cleaning, storage, analysis and presentation.



Title / Titre / Titulo 26/66

6 RESEARCH RESULTS/FINDINGS AND DISCUSSIONS

6.1 INTRODUCTION:

This chapter pursues to evaluate the data and deliberate the results. Additionally, the chapter endeavors to address the specific objectives of the study, namely: empirical evidence on economic activities facilitated by refugees in Dzaleka camp, and Malawi in general and its impact to the national economy; challenges facing refugees and asylum seekers in making positive contributions to the local and national economy; and suggest practical recommendations of how Malawi governments can engage refugees and asylum seekers in national economic development. A framework of descriptive and statistical analyses have been populated followed by discussions in various thematic areas.

6.2 DEMOGRAPHIC CHARACTERISTICS:

Demographic characteristics for Figure 4 were disaggregated by age, sex and level of education. The study took into account all age categories, gender and education levels to ensure that findings of the study were representative as views of all categories were taken into account to avoid skewing of results.

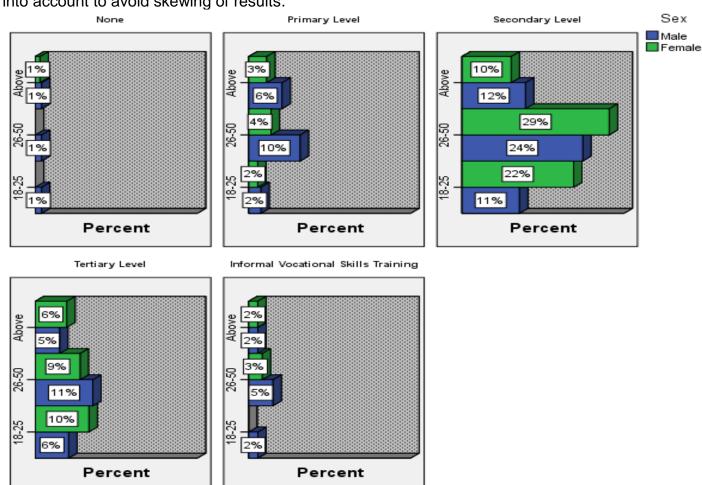


Figure 4: Disaggregation of participants by Age, Sex &Level of Education:

As noted in Figure 4, the majority of participants (53%) in the study possessed secondary level education. This was followed by tertiary (20%), primary (14%), informal vocational



Title / Titre /Titulo 27/66

skills training (8%), with final participants having no formal education. Interestingly, the majority of participants with the various levels and forms of education cited above were within the age ranges of 26-50 years while the rest fell in the age categories of 18-25years and 51-Above years. Based on Figure 4 results, it can be concluded that the study participants were relatively literate with clear understanding of the contents of the research topic.

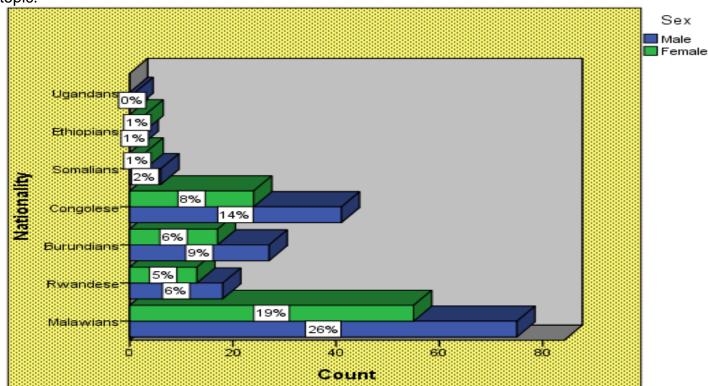


Figure 5: Disaggregation of Participants' Sex by Nationality:

Results in Figure 5 extrapolate that the majority of participants in the study were Malawians (45%) followed by Congolese (22%), Burundis (15%), and Rwandese (11%) while the rest constituted a small percentage of minority groups of participants in the study. Notably, the rest constituted a small percentage because they were minority groups based on registration figures with UNHCR. However, all nationalities registered with UNHCR as well as Malawians were equally represented in the study. This implies that the study covered diverse perspectives of nationality views based on the content of the topic under study.

6.3 KNOWLEDGE OF REFUGEES, ASYLUM SEEKERS AND ECONOMIC IMMIGRANTS BY POCS AND MALAWIANS:

The study explored the level of understanding in distinguishing between refugees, asylum seekers and economic migrants between Malawians and POCs.



Title / Titre /Titulo 28/66

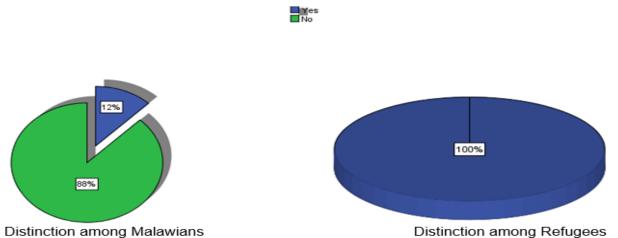


Figure 6: Distinction between Refugees and Asylum Seekers among Refugees and Malawians:

Results from Figure 6 clearly show great disparities in the level of understanding between Malawians and POCs for the terms refugees, asylum seekers and economic immigrants. Evidently, results revealed that all POCs (100%) understand the distinctions between refugees, asylum seekers and economic migrants. This might be attributed to the fact that they are part and parcel of the system and these terms are used on daily basis by different entities when referring to the groups. However, 88% of Malawian participants did not understand the terms except for the 12% depicted in the study. Focus Group discussions and KII revealed that Malawians referred to refugees and asylum seekers as economic immigrants who merely entered the country to seek economic opportunities rather than protection from threats in their country of origin. Malawian nationals cited Rwanda as an example where peace was restored and that the country was developing at a faster rate than Malawi. Hence, they did not see any reason why Rwandese did not return to their country to cease existing opportunities if they had appropriate skills.

The study confirms studies by Bansak et al. (2016) and Hiebert (2016) who expose diverse understanding of refugees, asylum seekers and economic immigrants. This diverse understanding lead to different perceptions that host communities hold against the groups. For American participants, immigration was mostly associated with 'undocumented immigrants' and therefore seen in a negative light (Hiebert, 2016). A survey from the Pew Research Center found that more than half of registered American voters did not approve of US accepting refugees from Syria, while 41 percent did (Krogstad & Radford 2017). The mixed knowledge of refugees and asylum seekers is exacerbated by lack of awareness of refugees and asylum seekers and their potential to contribute to development of nations without overlooking the fact that every community possess risks and opportunities. Hence, there is great need for countries to create awareness to locals (McIntosh & Cockburn-Wootten, 2018) to ensure that they have full understanding of refugees and asylum seekers in order to understand their status and impact to the economic development of the country.

6.4 PERCEPTIONS OF MALAWIANS TOWARDS REFUGEES

6.4.1 PERCEPTIONS:

The study explored the various perceptions held by Malawians at local and national levels in regards to refugees and asylum seekers. The aim was to establish the general attitude Malawians hold towards POCs in general. Malawians were asked about their perception towards POCs while POCs were asked about the attitude and sentiments Malawians expressed about them.



Title / Titre /Titulo 29/66

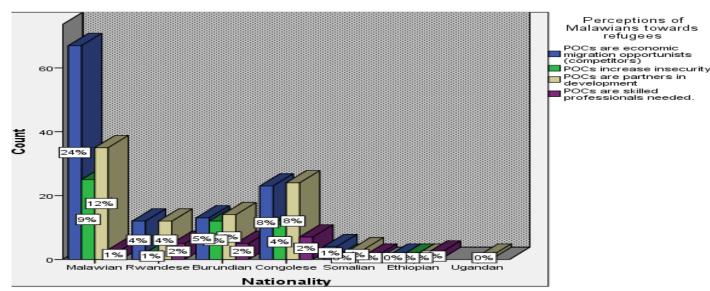


Figure 7: Perceptions of Malawians towards POCs

As exhibited in Figure 7, results showed that 42% of participants indicated that Malawians perceived them as economic immigrants' opportunists in addition to increasing insecurity (20%) in Malawi. This notion was collaborated by results from Congolese, Burundians and Rwandese nationals. KII and FGDs revealed that economic immigrants' opportunists were treated as competitors as well as a risk to security. Malawian nationals believed that some POCs committed crimes against humanity and were shielded by international humanitarian law thereby being risks to Malawi security. For business owners including those interested to invest in various business, they alleged that products and services provided by POCs were charged at lower prices compared to locals resulting in customers patronizing POCs businesses more than the locals. This created resentments among locals who felt that POCs lowered their opportunities to invest and grow in various forms of businesses.

On the other hand, FGDs and KII with POCs indicated that Malawians viewed them in different contexts depending on their level of understanding and tolerance towards POCs. As shown in Figure 6, some Malawians with high level of understanding and tolerance viewed them as partners in development (32%) as well as with the necessary skills (8%) required to develop the country economically.

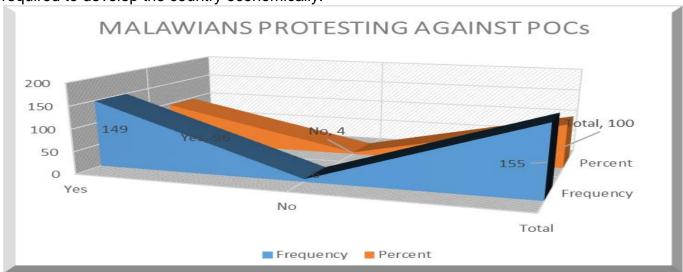


Figure 8: Malawians Sentiments against POCs

As noted in Figure 8, 96% of participants (Malawians and POCs) indicated that they heard and experienced Malawians protesting against POCs either for being accommodated in Dzaleka camp or successfully establishing their businesses in various areas across the



Title / Titre / Titulo 30/66

country. There are misconception among nationals that POCs obtain their financial capital to commence their businesses from UNHCR who provided large injections of cash thereby outcompeting nationals who had little capital to start their businesses. However, FGDs, KIIs and survey results unearthed that most POCs obtained their capital through remittances, loan shacks within the camp, support from communities, families or friends, village savings groups and formally through New Finance Bank which recently set up a branch in Dzaleka camp(see Figure 9).

6.4.2 MISCONCEPTIONS:

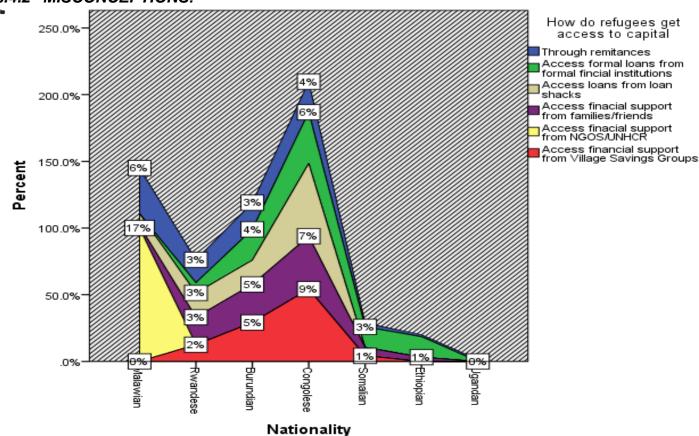


Figure 9: Mode of access to capital by POCs:

As noted in Figure 9, the majority of Malawian participants believed that POCs accessed their loans through UNHCR except those who engaged in various forms of livelihoods interventions together with POCs to promote peaceful co-existence between POCs and host community members. The study revealed that the assertions that most POCs get their cash support from UNHCR was entrenched within Malawian society such that some Malawians accused POCs of dominating in most business activities because they received cash support from UNHCR making them having a competitive advantage over Malawians. FGDs with surrounding communities further revealed that the coming of POCs promoted climate change due to environmental degradation at Dzaleka camp and the surrounding communities. Dzaleka had a thick forest before the arrival of refugees but the increased numbers as well competition to use fire wood with the locals for cooking energy led to quick deterioration of the environment around Dzaleka camp. In addition, locals surrounding Dzaleka camp, Dowa district and Lilongwe city cited incidences of increased prostitution by POCs who patronized Dowa and Lilongwe cities.

Studies by Arlt & Wolling (2016), Di Saint Pierre et.al. (2015); Feltes et al. (2018); and MacDonald (2017) show that the majority of local populations in most countries display



Title / Titre / Titulo 31/66

negative perceptions of refugees, linking them in different proportions to terrorism, loss of jobs for citizens and higher crime rates. For example, Dempster, Hargrave (2017) and Wike et al. (2016) contend in their studies that citizens of Greece, Hungary, Italy, Poland and every European country except Sweden expressed the strongest concerns and negatives attitudes towards refugees and minority groups and over 40% of older respondents displayed negative attitudes towards immigrants; the rate was as high as 80% in Hungary, Greece and Cyprus.

Studies by Dempster and Hargrave (2017) suggest that in UK, people tend to default to negativity when asked about 'immigration', but are much less prone to do so when asked about specific groups of migrants. In particular, people tend to be more favourably disposed towards those recognised as refugees than they are towards asylum-seekers and other migrants (Mayda, 2006; O'Rourke and Sinnott, 2006; Hatton, 2016). Studies consistently find that hostility towards refugees and migrants is less prevalent among younger, politically liberal and more educated people (Crawley, 2009; Dempster, & Hargrave, 2017; Heath and Richards, 2016; IOM, 2015; Geddes & Scholten, 2016; Krzyzanowski, 2017; Tent, 2016; & Winkler, 2015).

On prostitution, Jones (2017), Kelly and Tondo (2016) declare that some refugees' women and girls are driven into prostitution because of challenges to survive in countries where legal frameworks provide restrictive measures to refugees and asylum seekers. Black (2018) and Braun, Lang and Hochschild (2016) cite environmental degradation due to limited resources where both refugees and locals continue to encroach surrounding forests primarily to collect firewood or wood for construction, or to clear areas for cultivation. Tensions inevitably result, since host populations are currently made to bear many of the costs of the arrival of refugees in their area without immediate compensation (UNEP, 2005; Relief, 2003; Western, 1997).

6.4.3 LEGAL REGISTRATION OF BUSINESSES:

Due to deep-rooted assertions by Malawians that most businesses operated by POCs were illegal as they were not formally registered, the study explored the validity of the assertions. However, there were limits to authenticity of the results as all participants in the study were not business owners.



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Legal registration of businesses by POCs

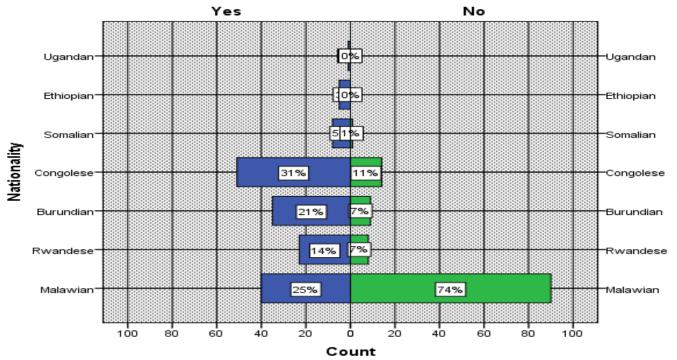


Figure 10: Legal registration of businesses by POCs:

As noted in Figure 10, 74% of Malawians asserted that businesses conducted by POCs were not registered while 25% agreed that they were legally registered by Malawi government. Some POCs collaborated the assertions made by Malawians that some business carried out POCs were registered (74%) while others were not (26%). Participants especially POCs cited the various challenges faced to POCs to legally register their businesses. For example, FGDs and KIIs revealed that there were restrictive procedures for registration of businesses that required several identification documents that POCs were not in possession. Hence, it required a POC to partner with Malawians to legally register their businesses.

Nonetheless, the legality of registration as cited in Figure 9 might not reflect the reality on the ground as to whether businesses conducted by POCs were legally registered or not. There was need to facilitate a special study that interviews business owners who are POCs while making validation using the legal registration documents if businesses were legally registered or not.

Laws that directly or indirectly restrict refugees' ability to start and own a business exist in many countries. In Pakistan, for example, refugees cannot hold real estate or own a business without a Pakistani partner. In Ecuador, refugees have limited access to financial institutions, and in Zambia, there are high fees for refugee business start-ups (Alrawadieh et al., 2018; Jacobsen, 2005; Jones, 2016; Zetter & Ruaudel, 2018). Evidently, these are constraints that restrict POCs from positively contributing towards the economic development of the local and national economies.



Title / Titre / Titulo 33/66

6.5 EMPIRICAL EVIDENCE OF ECONOMIC ACTIVITIES FACILITATED BY POCS IN MALAWI AND IMPACT TO LOCAL ECONOMY:

6.5.1 ECONOMIC ACTIVITIES FACILITATED BY POCS IN DZALEKA CAMP AND SURROUNDING COMMUNITIES:

FGDs and KII uncovered that the population surrounding Dzaleka camp in Dowa district used to largely produce Tobacco, Maize and Cassava as food and cash crops. Tobacco was a major cash crop earner for the local population. However, the anti-smoking campaigns across the globe largely affected production and market prices for tobacco in Malawi.

Malawi is a predominantly agricultural economy and the main export is tobacco which accounts for 55% of total exports. For example, Tobacco, generated about K 12 billion of export revenue in 1999 and accounted for more than one third of total revenue from agriculture and about 15 percent of GDP in the same year. However, concerns about the health risk of smoking promoted global efforts to reduce smoking. Various measures were proposed, including raising cigarette taxes, bans on cigarette advertising and promotion, and smoking restrictions. Painfully, Tobacco has been the major source of cash income for many rural households making 95 percent of the population in Dowa district and households in Dowa spent nearly 70 percent of their cash income on food.

However, the coming of refugees changed the landscape of agricultural production not only in Dzaleka camp but also in Dowa district. Largely, some refugees and asylum seekers from Rwanda and Burundi with skills in new agricultural technologies introduced the production of tomatoes, onions, cabbages, and Irish potatoes in the area. Over time, Dzaleka area mushroomed to be amongst the largest producers of tomatoes attracting large traders from Lilongwe city (across all large markets of Waka Waka, Lilongwe and Lizulu markets) to buy tomatoes from the area. Currently, Dzaleka compliments the two large production supplies of Jenda in the north and Ntcheu in the southern part of Malawi.

Results show that the catchment area for tomato production in Dzaleka camp spans over 20 km radius. Most of the farms in this area are owned by Malawi nationals but are mainly cultivated by PoCs who rent land from the nationals. At least 2,000 persons of concern and 3,000 Malawians dwelling in these surrounding locations of Dzaleka camp are involved in Tomato production. Tomatoes are used for virtually all meals by the PoCs in the camp, and nationals in Dzaleka and across the country. On average, a refugee households is likely to consume an equivalent amount of Mwk 8,000 per month on Tomatoes, while the consumption in the cities is significantly higher due to higher purchasing power in this population. Estimates indicate that about 75% of the tomatoes produced are sold to other markets in Malawi such as Lilongwe, Kasungu, Dowa, Salima, Ntchisi, Mchinji and Chipata in Zambia. During market days, more than 11 trucks line up to buy tomatoes from farmers for transportation to other markets within Malawi, and Chipata in Zambia. Most large scale traders have established connections with farmers and usually buy directly from them in Dzaleka market getting the best deals. When the commodity is scarce, traders are forced to go to farms to aggregate tomatoes from different farmers. These products have helped to cushion the inflation rates of food prices on the market in Dowa, Lilongwe and surrounding areas.



Title / Titre / Titulo 34/66

In addition to paying farm and other forms of laborers, refugees rented land from locals for farming. Some POCs owned herds of livestock that were kept by Malawians who got shares at the end of every year. This results in some Malawians surrounding Dzaleka camp accumulating wealth inform of livestock in the process. In Dzaleka camp, some POCs own private schools and colleges that provide access to education for nationals and refugees.

6.5.2 ECONOMIC ACTIVITIES FACILITIES BY POCS IN VARIOUS LOCATIONS IN MALAWI:

Refugees and asylum seekers are operating various business enterprises across the country, dominating most of the local retail markets in many markets and paying various forms of taxes to Malawi government. For example, in Lilongwe city, eight out of 10 rice mills in Mchesi are owned by refugees and asylum seekers. Similarly, various business enterprises such as roast meat, hair dressing saloons, minibuses, taxis, real estate properties, beauty salons, restaurants, garments shops, farm produce shops, liquor shops and beer clubs operating in various locations such as Area 23, 24, 25, 36, Kaphiri, Chinsapo, Biwi, Kawale, Likuni, Devil Street among others are owned by POCs. Participants indicated that some POCs established their business enterprises in Dowa district, Mponela trading center, and Kasungu municipal council in addition to Lilongwe and Dzaleka in central region. In the northern region of Malawi, POCs operate various forms of businesses enterprises in Mzuzu city (Chibabvi, Katoto, Mchengautuwa, and Chibanja) including surrounding districts such as Rumphi and Karonga where they operate shops, beer clubs, roast meat, lodges, minibuses and hair dressing saloons among others. Other POCs contribute towards the social development of the country through establishment of NGOs that engage Malawians as employees while contributing to the empowerment of the poor and underprivileged from both the national and refugees' populations.

In Dzaleka camp and elsewhere in the country, POCs rent properties owned by Malawians that are used to carry out various forms of business enterprises thereby injecting cash to the locals. When conducting business enterprises, POCs pay taxes on goods they sell and buy while at the same time paying market fees when selling goods in various markets set up by city, municipal or district councils.

The results confirm results of similar studies by Alix-Garcia et al. (2018) who accentuate that the majority of refugee and host communities identify as crop farmers and business entrepreneurs. In addition, the majority of refugees aspire to work in the same economic sector where they were occupied in their country of origin. For refugees one of the main challenges is to secure access to land, for host communities is secure access to knowledge, skills and water for production(Loschmann et al., 2019). In terms of setting up business enterprises, displacement drives motivations for operating an enterprise according to Ritchie (2018) and main reasons for operating an enterprise reported by refugee households are "new opportunity after displacement. Other studies confirm that more generally, the sectors where the refugees mainly like to work in are agriculture, health and social work, education and commerce/sales Taylor, et al. (2016). Commonalities between refugees and host communities exist and increasing over time, providing a strong foundation for peaceful coexistence and development.



Title / Titre /Titulo 35/66

6.5.3 IMPACT OF ECONOMIC ACTIVITIES FACILITATED BY POCS TO LOCAL AND NATIONAL ECONOMIES:

6.5.3.1 IMPACT OF ECONOMIC ACTIVITIES:

The study investigated the impact of various forms of businesses to the local and national economic development of the country. Results confirmed positive contributions of these businesses to both local and national economy as articulated below.

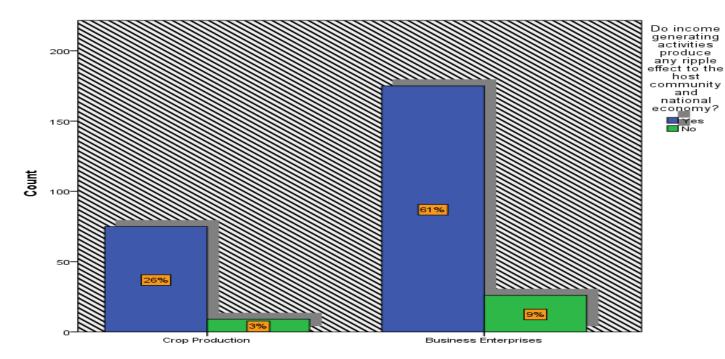


Figure 11: POCs subsectors with the most impact to the local and national economies

As shown in Figure 11, 61% of participants indicated that business enterprises conducted by POCs had ripple effects to the local and national economies. Correspondingly, 26% of participants indicated that crop production made positive contributions to the local and national economy. Nevertheless, the low rate of response on crop production might be attributed to a smaller scale covered by the supply of agricultural produce that only covered the central region of Malawi. Malawians that were pessimistic about the contribution made by POCs in the areas of crop production and business enterprises clearly indicated that POCs made no contribution towards the development of the local and national economies.

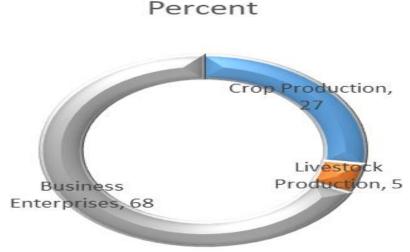


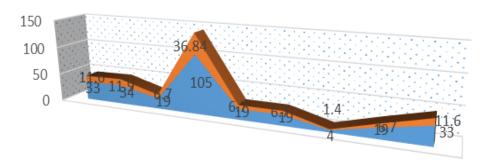
Figure 12: Subsectors where POCs play the most active role in generation income



Title / Titre / Titulo 36/66

Auxiliary analysis revealed that business enterprises (68%), crop production (27%) and livestock production (5%) were key subsectors in which POCs transacted their businesses and generated the most income (See Figure 12). Business enterprises was the most dominant form of businesses followed by crop production. However, crop production and livestock production were restricted to Dzaleka camp and the surrounding communities including Dowa district.

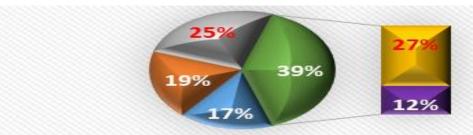
As exhibited in Figures 13 and 14, various business enterprises positively contributed to the local and national economies in different forms as descriptively summarized.



| | Expanding consumer markets for local and internation al goods | Opening new markets | Bringing in new skills | emplovmen | Filling empty employmen t niches | Increasing economies of scale | Fostering innovation | Stimulating economic growth in regional areas | None |
|-----------|--|---------------------------|---------------------------|-----------|---|-------------------------------------|----------------------|---|------|
| Percent | 11.6 | 11.9 | 6.7 | 36.8 | 6.7 | 6.7 | 1.4 | 6.7 | 11.6 |
| Frequency | 33 | 34 | 19 | 105 | 19 | 19 | 4 | 19 | 33 |

■ Frequency ■ Percent

Figure 13: Areas of Contribution by POCs to Local and National Economy



- As employers, they pay local communities
- As large buyers, they inject money in the national economy
- As small buyers, they buy commodities from host communities
- As tax payers, they inject cash into the national reserves
- None

Figure 14: The impact of POCs on income levels of the host community or host nationals



Title / Titre / Titulo 37/66

As presented in Figure 13 and 14, creation of employment (37%) was a key contributor to the local and national economies followed by opening new markets (12%), expanding consumer markets (12%), stimulating economic growth in regional areas through tax remittances (7%), filling empty employment niches (7%) through introduction of differentiated businesses that are not regularly patronized by Malawians, increasing economies of scale (7%), bringing in new skills (7%) and fostering innovation.

Results revealed that in expanding consumer markets for local and international goods, POCs largely contribute to the importation of bananas and other wholesale products from Tanzania and other countries which increase consumer choices of products for consumption as well as reduction of prices in various markets where they operate. The arrival of refugees in Dzaleka camp stimulated the development of Tuesday and Friday markets in Dzaleka camp and Dowa turn off respectively. During these days, Malawians along with POCs engage in trading and exchange of various types of commodities including agricultural products. Markets are patronized by POCs and various Malawians from Dowa, Ntchisi and Lilongwe city to buy the various commodities sold by POCs along with Malawians.

Refugees and asylum seekers consume a lot of food products, purchase various commodities as well as provide various services that lead into the injection of cash in the local and national economies. Apart from imparting new skills in agricultural production, POCs employ the local population in farming and business enterprises such as shops, clubs, hotels, restaurants', drivers of minibuses, providing shares in business enterprises as well as working as laborers in Dzaleka camp thereby contributing to the local and national economic development. Some Malawian nationals secured employment through UNHCR, government and other local as well as international NGOs because of the presence of refugees in Malawi.

Most refugees and asylum seekers are highly skilled in operating business enterprises, technology, cultural innovation, food preparation and production and have transferred such skills to Malawians. This has been accomplished through either partnerships or direct employment including skills transfer. In food preparation, POCs have transferred skills to Malawians in preparation of Chapatti, Chicken braai and meat braai as well as production of various types of alcoholic beverages such as Mugorigori. Results show that this was mostly dominant and visible in Dzaleka camp, Dowa district, Mponela, different locations in Lilongwe city, Kasungu and Mzuzu city. As income earners they dispose income back to the economy through purchasing or procurement of various commodities and services.

INNOVATION THROUGH CULTURAL TOURISM:

At national level, refugees organize cultural events such as Tumaini and Salama Africa festivals that draw international participation. Participants are drawn across the world which makes the country realize forex in various forms such as procurement of local goods, accommodation among others. Tumaini festival attracted a crowd of 60, 000 in November 2018 from Zambia, DRC, Mozambique, Belgium, Italy, UK, and South Korea. The event presents a unique opportunity to support an innovative large-scale cultural event, developed and delivered by refugees and host communities, which uses entertainment and artistic expression to promote intercultural harmony, mutual understanding and peaceful co-existence for the benefit of both communities.



Title / Titre /Titulo 38/66

REMITTANCES:

Some refugees receive cash from relatives through remittances in Europe, Americas and different countries in Africa. The injection of cash in Malawi helps in cushioning the forex cover that Malawi needs to positively stimulate the local and national economy.

6.5.3.2 AVAILABLE OPPORTUNITIES FOR POCS AND MALAWIANS:

Results of the study revealed that despite reservations made to the 1951 convention and harsh legal restrictions, the government of Malawi exercises some flexibility by allowing refugees to conduct their businesses freely across the country as long as they positively integrate with the local communities. Incidences of animosity against POCs in some parts of the country have only erupted if POCs mistreat the locals that they employ in their business enterprises.

Similarly, Microsoft established an Apprenticeship Factory (APP Factory) which is open to Malawians and POCs to develop different types of software applications using both mobile and windows applications. The APP Factory is an examination center for Microsoft in Malawi and the only center set up in a refugee camp among the 15 centers in Africa. This provides unique opportunity for young Malawians especially from Dowa district to design, develop and solve various forms of business process challenges and address the needs of various sectors such as transportation, manufacturing, agriculture, health, education, security among others. This serves not only as a great opportunity to POCs and locals but also the government of Malawi in general.

POCs skills profile for Dzaleka camp reveal a number of untapped skills opportunity available within the POCs communities such as doctors, nurses, teachers, engineers, computer programmers, software application developers; economists, lawyers among others that stay idle in the camp because of reservations the government of Malawi made to the 1951 convention. Interestingly, despite some Malawians having negative attitudes towards POCs, they largely agree that POCs make substantial investments in the economy resulting in positive stimulus to the local and national economy.

The study confirms studies that found that *refugees in common with other migrants, bring labour, skills, and they increase the overall demand for goods and services (Clemens et al., 2018; Cohen, 2016; Newland, 2017; Akgündüz, Van den Berg & Hassink, 2015).* In terms of both supply and demand sides, therefore, refugees represent a potential economic contribution. While few would dispute this contribution, the labelling of refugees as burdens on society seems to derive from a belief that any such contribution is dwarfed by the social benefits they receive (Stevenson, 2005).

But the question remains as to why myths still exist that refugees are a burden to society? Part of the problem may be irresponsible media reporting and populist party politics, but equally perception of bias may exist. Typical examples may be the popular representation of refugees as 'burdensome' which reflect a perception that they impose a disproportionately high cost on the social services budgets of countries (Arlt & Wolling, 2016; Cooper et al., 2017; Medianu et al. 2015). In other words, politicians, media reporters, and some members of the general public may not easily be influenced by research that paints refugees in a favorable light if they perceive that research to originate from an organization or individuals whose core mandates are to support refugees and other migrants (Georgiou, & Zaborowski, 2017). Hence, research that is perceived to be independent may carry more weight, even if it is methodologically less rigorous.



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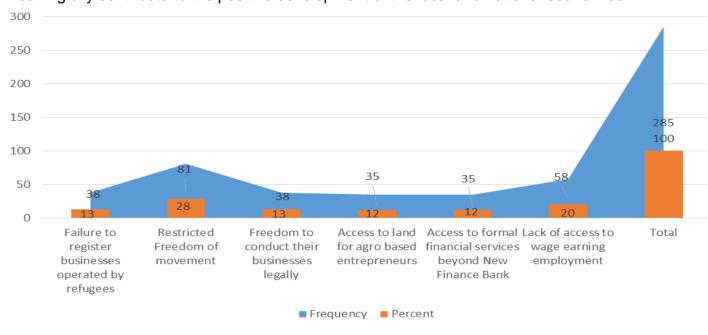
Parsons, R. (2016) found economic contribution of refugees through business ownership, through filling certain employment niches, establishing development and trade linkages with origin countries. The proportion of refugees that receives their main income from their own business is significantly higher than for any other migrant category (O'Dwyer, 2011 & Taylor et al., 2016). Remittances can have a substantial role in the economic development of countries and it is estimated that remittances constitute two percent of the Gross Domestic Product (GDP) of developing countries (Hugo, 2011; & Ratha et al., 2016). Provost (2013) reports that the total of remittance money has tripled in the last decade, topping \$530bn in 2012. Some developing countries, she notes, receive more in remittance money than they do in aid, and in some countries remittances are a substantial proportion of GDP-for example, 47% in Tajikistan and 31% in Liberia.

Stevenson (2005), who draws on various studies and modelling exercises, derives similar findings and confirm that immigrants make a positive economic contribution within five years of arrival, many refugees are skilled professionals and immigration does not lead to an increase in unemployment. Heikkilä (2017) and Betts et al. (2017) proclaim that refugees bring knowledge, skills and training that can increase available resources in the economies of host communities. Moreover, because the host nation has not paid for the training of these individuals, it reaps benefits that outweigh its investment. In practice, refugees are more likely than nationals to start new businesses, increasing rather than reducing the number of available jobs. However, host governments need to be able to show their citizens that granting refugees their rights will benefit, not harm, the nation.

Ayoubi and Saavedra (2018) confirm that refugees' human capital (skills and experience) can bring new products and services to the local market, while financial capital such as remittances and international aid can stimulate economies. Restrictive work rights encourage informal economic activities and deprive host countries of an economically active population who could otherwise pay taxes and consume, produce and sell goods and services (Ayoubi & Saavedra, 2018; Betts et al., 2017; & Taylor et al., 2016).

6.5.3.3 CHALLENGES:

The study investigated the various challenges encountered by POCs in Dzaleka camp and across the country to effectively conduct their various forms of livelihoods activities and to meaningfully contribute to the positive development of the local and national economies.





Title / Titre /Titulo 40/66

Figure 15: Challenges Facing POCs in Malawi

Despite Malawi being a signatory to the 1951 convention, there are several challenges faced by POCs including the nine reservations that Malawi government made as demonstrated in Figure 15 as follows;

- Failure to legally register businesses operated by POCs;
- Freedom of movement to conduct businesses legally;
- Access to land for agro-based entrepreneurs;
- Access to formal financial services beyond New Finance Bank established in Dzaleka camp;
- Lack of access to wage earning employment;
- Access to capital from financial services that do not accept refugees identities-the only opportunity available is through New Finance Bank that opened a branch in Dzaleka camp;
- · Restricted access to tertiary education opportunities;

Results of FGDs and KIIs confirmed that POCs were keen to see the reservations to the 1951 convention lifted and the global compact on refugees as well as the comprehensive refugee response framework (CRRF) which was rolled out in various countries that committed to its implementation including Malawi came to fulfilment. These would lift most of the challenges that POCs face in Malawi.

Zetter and Ruaudel (2018) underscore that restrictions on the right to work force the majority of refugees to work informally. However, in Chad and Uganda refugees are allowed to settle in host communities and some are granted arable land for agricultural production (Betts et al., 2017; Zetter & Ruaudel, 2016). The International Labour Organization (ILO), UNHCR and the government of Ethiopia are collaborating on an 'out-of-camp' policy which allows some relaxation of restrictions on movement and place of residence and eases access to employment/self-employment in camps and surrounding host communities (Zetter & Ruaudel, 2018). Appleby (2017) agree that refugees often face greater restrictions than hosts on access to formal banking and loans, which is one of a number of important obstacles to entrepreneurship.

6.6 STRATEGIES

The study further asked participants to propose strategies that would avert the challenges faced by POCs in Malawi to ensure that they positively contributed to the economic development of the country. Results from Malawians and POCs revealed the proposition of a number of strategies as depicted in Figure 15.



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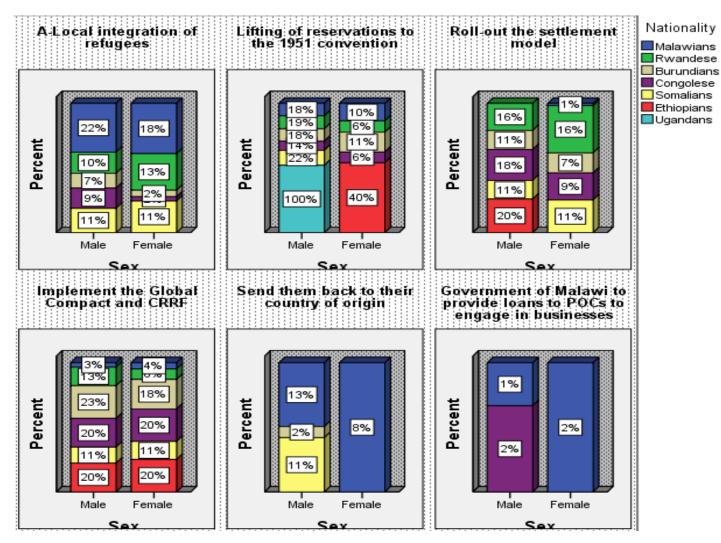


Figure 16: Strategies to engage POCs in national development:

Results from the survey questionnaires, as displayed in Figure 16, and KIIs unpacked a number of strategies from participants to engage POCs in stimulating both local and national economic growth including;

- Local integration of refugees and asylum seekers;
- Lifting of the nine reservations to the 1951 convention;
- Roll-out the settlement model which is adopted in Uganda;
- Implement the Global compact on refugees and the comprehensive refugees response framework;
- Government of Malawi to provide loans to POCs to engage in various business enterprises;
- Including refugees in the national and local development frameworks such as Malawi Growth and Development Strategy and District Development Plans;
- Lessen barriers that restrict POCs to formally register their businesses;
- Provide national identities to some POCs that prefer to be naturalized as Malawians as they have no intention of returning due to security threats in their country;



Title / Titre /Titulo 42/66

Implementation of the strategies proposed will result in easing the burden the host countries often times face in supporting POCs not only in Malawi but also in the rest of the world.

Zetter and Ruaudel (2018) proposes that governments, with the support of donors and international actors, should better align refugee law and practice with national employment policies. Labour market policies that lead to more sustainable livelihoods and better economic conditions for refugees (and their hosts) are essential (Sak, Kaymaz, Kadkoy, & Kenanoglu, 2018).

Much of the progress made since September 2016 has been in the context of the roll-out of the Comprehensive Refugee Response Framework (CRRF) and the process leading to the global compact on refugees (Betts, 2018). Progress has also been made in other settings, however, including at the global level within international and regional organizations and fora, and in individual States. Likewise, whilst UNHCR has taken a leading role in relation to some developments, many actors have embraced the whole-of-society, multi-partner approach advocated in the New York Declaration. Many of these developments have been led by States, international and regional organizations, international financial institutions, and civil society partners, with UNHCR playing a facilitative and supporting role (Doyle, & Macklin, 2017).

McAdam (2019), Pittaway and Bartolomei (2018) and Türk and Garlick (2016) summarise that at the global level, the process leading to the development of the global compact on refugees has triggered and benefited from sustained engagement from across the international community. Of particular note is the attention that has been given to the contribution that hosting States make to the international refugee protection regime and to the need for more equitable and predictable burden and responsibility-sharing.

Regional and sub-regional action has most notably been catalyzed by the New York Declaration in East Africa with the adoption of the *Nairobi Declaration on Durable Solutions for Somali Refugees and Reintegration of Returnees in Somalia*, and in Central America with the *Comprehensive Regional Protection and Solutions Framework*. These regional approaches allow neighbouring countries facing similar problems to work together to protect and find solutions for refugees, with the support and assistance of the international community.

At the national level, more than a dozen States have started to apply the CRRF, meaning that they have committed to adopt a comprehensive approach to refugee issues under government leadership that engages all relevant stakeholders (including government ministries that have not traditionally worked on refugee issues, other States, regional and international organizations, national and international NGOs, faith-based organizations, the private sector, and refugees themselves) to improve refugee protection and support the communities hosting large numbers of refugees. The potential role of the private sector in comprehensive refugee responses is being increasingly recognized and harnessed, particularly in the relation to livelihoods, infrastructure, connectivity and energy.

Hence, a number of States have enacted or are in the process of enacting new refugee laws and regulations guaranteeing the rights of refugees and expanding refugee access to national systems and services and Malawi cannot be spared in this case.

The Global Partnership for Education is working with UNHCR to support refugee inclusion in multi-year national education sector planning, increase the inclusion of refugee data in national education information management systems, and boost development education



Title / Titre /Titulo 43/66

support from the international community to host governments (Zubairi & Rose, 2016). In Zambia, regulatory action in March 2017 lifted the prohibition on refugees opening bank accounts and possessing mobile wallets (Nyamazana, Koyi, Funjika, & Chibwili, 2017). Refugees have been included in the national health systems in a number of countries, including Uganda, Zambia, Kenya and Djibouti (since January 2018), with the international community providing support to build the capacity of those systems for the benefit of refugees and host communities (Smith, Howard, Giordano, Yossinger, Kinne, & Martin 2019).

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7 CONCLUSION AND RECOMMENDATIONS

7.1 INTRODUCTION:

This chapter provides conclusions, and recommendations on the economic impact of refugees on countries hosting refugees and asylum seekers. This chapter forms a summary of the whole research understudy. Hence this chapter summarizes results of the study and recommends necessary measures to avert the situation.

The study took into account all age categories, gender and education levels to ensure that findings of the study were representative of all views to avoid skewing of results. In addition, all nationalities registered with UNHCR as well as Malawians were equally represented in the study. This implies that the study covered diverse perspectives of nationality views based on the content of the topic under study.

7.2 KNOWLEDGE, PERCEPTIONS AND MISCONCEPTIONS BY MALAWIANS TOWARDS POCS:

Results revealed great disparities in the level of understanding between Malawians and POCs for the terms refugees, asylum seekers and economic immigrants. Evidently, results revealed that all POCs (100%) understood the distinctions between refugees, asylum seekers and economic migrants while Malawians had limited knowledge of the terms in context as most Malawians referred to refugees and asylum seekers as economic immigrants who merely entered the country to seek economic opportunities rather than protection from threats in their country of origin.

Generally, Malawians perceived POCs as economic immigrants' opportunists in addition to increasing insecurity (as they committed crimes against humanity and were shielded by international humanitarian law). There were misconception among nationals that POCs obtained their financial capital to commence their businesses from UNHCR who provided large injections of cash thereby outcompeting nationals who had little capital to start their businesses despite obtaining their capital through remittances, loan shacks within the camp, support from communities, families or friends, village savings groups and formally through New Finance Bank which recently set up a branch in Dzaleka camp.

In addition, the legality of business registration provided by POCs in the results of the study might not reflect the reality on the ground as to whether businesses conducted by POCs were legally registered or not. There was need to facilitate a special study that interviews business owners who are POCs while making validation using the legal registration documents if businesses were legally registered or not.



Title / Titre /Titulo 44/66

7.3 THE IMPACT OF REFUGEES ECONOMIC ACTIVITIES TO LOCAL AND NATIONAL ECONOMIES

Refugees and asylum seekers are operating various business enterprises across the country (roast meat, hair dressing saloons, minibuses, taxis, beauty salons, restaurants, garments shops, farm produce shops, liquor shops, renting properties and operating beer clubs), dominating most of the local retail markets in many market points and paying various forms of taxes to Malawi government. They operate in locations such as Lilongwe (Area 23, 24, 25, 36, Kaphiri, Chinsapo, Biwi, Kawale, Likuni, Devil Street among others), Dowa district, Mponela trading center, Kasungu municipal council Mzuzu city (Chibabvi, Katoto, Mchengautuwa, and Chibanja) including surrounding districts such as Rumphi, Karonga and Blantyre in the Southern region.

Business enterprises conducted by POCs had ripple effects to the local and national economies. Nevertheless, Malawians that were pessimistic about the contribution made by POCs in the areas of crop production and business enterprises clearly indicated that POCs made no contribution towards the development of the local and national economies. Various business enterprises positively contributed to the local and national economies in different forms such as creation of employment, opening new markets, expanding consumer markets, stimulating economic growth in regional areas through tax remittances, filling empty employment niches through introduction of differentiated businesses that are not regularly patronized by Malawians, increasing economies of scale, bringing in new skills and fostering innovation.

The arrival of refugees in Dzaleka camp stimulated the increased production of tomatoes and development of Tuesday and Friday markets in Dzaleka camp and Dowa turn off that have attracted large buyers from various locations in Lilongwe, Dowa, Mchinji, Ntchisi, Kasungu and Chipata in Zambia. Most refugees and asylum seekers are highly skilled in operating business enterprises, technology, cultural innovation, food preparation and production and have transferred such skills to Malawians.

At national level, refugees organize cultural events such as Tumaini festival and Salama Africa that draw international participation. Some refugees receive cash from relatives through remittances in Europe, Americas and different countries in Africa. The injection of cash in Malawi helps in cushioning the forex cover that Malawi needs to positively stimulate the local and national economy.

7.4 AVAILABLE OPPORTUNITIES FOR POCS AND MALAWIANS:

Despite reservations made to the 1951 convention and harsh legal restrictions, the government of Malawi exercises some flexibility by allowing refugees to conduct their businesses freely across the country as long as they positively integrated with the local communities. Incidences of animosity against POCs in some parts of the country erupted if POCs mistreated the locals that they employed in their business enterprises.

Similarly, Microsoft established an Apprenticeship Factory (APP Factory) which was open to Malawians and POCs to develop different types of software applications using both mobile and windows applications. POCs skills profile for Dzaleka camp reveal a number of untapped skills opportunity available within the POCs communities such as doctors, nurses, teachers, engineers, computer programmers, software application developers; economists, lawyers among others that stay idle in the camp because of reservations the government of Malawi made to the 1951 convention. Despite some Malawians having



Title / Titre / Titulo 45/66

negative attitudes towards POCs, they largely agree that POCs make substantial investments in the economy resulting in positive stimulus to the local and national economy.

7.5 CHALLENGES:

Despite Malawi being a signatory to the 1951 convention, there were several challenges faced by POCs including the nine reservations that Malawi government made as follows;

- Failure to legally register businesses operated by POCs;
- Freedom of movement to conduct businesses legally;
- Access to land for agro-based entrepreneurs;
- Access to formal financial services beyond New Finance Bank established in Dzaleka camp;
- Lack of access to wage earning employment;
- Access to capital from financial services that do not accept refugees identities-the only opportunity available is through New Finance Bank that opened a branch in Dzaleka camp;
- Restricted access to tertiary education opportunities;

POCs were keen to see the reservations to the 1951 convention lifted and the global compact on refugees as well as the comprehensive refugee response framework (CRRF) which was rolled out in various countries that committed to its implementation including Malawi came to fulfilment.

7.6 RECOMMENDATIONS:

A number of strategies were proposed to avert the challenges faced by POCs in Malawi and ensure that they positively contributed to the economic development of the country as follows:

- Local integration of refugees and asylum seekers;
- Lifting of the nine reservations to the 1951 convention;
- Roll-out the settlement model which is adopted in Uganda;
- Implement the Global compact on refugees and the comprehensive refugees response framework;
- Government of Malawi to provide loans to POCs to engage in various business enterprises;
- Including refugees in the national and local development frameworks such as Malawi Growth and Development Strategy and District Development Plans;
- Lessen barriers that restrict POCs to formally register their businesses;
- Provide national identities to some POCs that prefer to be naturalized as Malawians as they have no intention of returning due to security threats in their country;



Title / Titre /Titulo 46/66

Implementation of the strategies proposed will result in easing the burdens Malawi often times face in supporting POCs. This can be done concurrently with the support of donors and international actors.



Title / Titre / Titulo 47/66

8 Annexes

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Title / Titre /Titulo 54/66

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Title / Titre /Titulo 56/66

8.2 Letter of Request for Permission

UNHCR Malawi, P.O. Box 30230, Area 12, Plot No 459, Lilongwe, Malawi.

Mobile(s): +265991850718/ +265881977003

Ministry of Homeland Security, Private Bag 331, Capital City, Lilongwe 3, Malawi.

Tel: +265 1 789 177; Fax: +265 1 789 509

Attention: The Commissioner for Refugees/Deputy Commissioner for Refugees

Dear Sir,

PERMISSION TO UNDERTAKE A STUDY TOWARDS COMPLETION OF A MASTER OF INTERNATIONAL COPERATION AND HUMANITARIAN AID:

The above captioned subject refers. My name is Richmond Msowoya and I work with the United Nations High Commission for Refugees as a Livelihoods Officer. I am currently completing my second Master's Degree in International Cooperation and Humanitarian Aid with Humanitarian AID Studies Center-KALU Institute, based in Spain.

I write to request for permission to carry out a study on the **contribution of refugees and asylum seekers to the local and national economy**. I intend to undertaken the study in Dzaleka camp and its surrounding community with additional samples to consolidate the results in Dowa district, Lilongwe, Blantyre and Mzuzu cities.

I will greatly appreciate your permission to proceed with the above study.

Looking forward to your feedback

Yours faithfully,

Richmond E.M Msowoya



Title / Titre /Titulo 57/66

8.3 Letter of Permission

Telephone: (265) 789 177 Fax: (265) 01 788 104 Telex: 43002 E-mail homeland@malawi.gov.mw

Communications should be addressed to: The Secretary for Homeland Security and Commissioner for Refugees

Ref.No.HA/2/50

Mr. Richmond Msowoya UNHCR Malawi P.O. Box 30230 **Lilongwe 3**

Cc: The Camp Manager
Dzaleka Refugee Camp

P.O. Box 16

Dear Sir,

In reply please quote No.:

MINISTRY OF HOMELAND SECURITY PRIVATE BAG 331 CAPITAL CITY LILONGWE 3 MALAWI

5th April, 2019

RE: PERMISSION TO UNDERTAKE A STUDY TOWARDS COMPLETION OF A MASTER OF INTERNATIONAL COPERATION AND HUMANITARIAN AID

I write with reference to your letter dated 5^{th} April, 2019, on the above subject.

I am pleased to convey the Government approval for you to carry out a study under the topic of "contribution of refugees and asylum seekers to the local and national economy" at Dzaleka Refugee Camp.

We will be pleased to be shared with a copy of your findings once the exercise is finalized.

Yours faithfully,

SECRETARY OF HOMELAND SECURITY AND COMMISSIONER FOR REFUGEES

Samuel Madula



Title / Titre /Titulo 58/66

8.4 Questionnaires:

8.4.1 SURVEY QUESTIONNAIRE GUIDE FOR MALAWIANS

INFORMED CONSENT STATEMENT TO PARTICIPANTS

Thank you very much for meeting us today. My name is:

I represent Richmond Msowoya who is conducting a study towards the completion of his Master of International Cooperation and Humanitarian Aid with KALU INSTITUTE-Humanitarian Study Center.

The purpose of this survey is to explore the contributions of refugees and asylum seekers to the local and national economic development of Malawi.

Do you agree to give us some time to speak with you? I would like to ask you a few questions related to contributions of refugees and asylum seekers to the local and national economic development of Malawi. Please feel free to ask any questions at any time, even before we start.

CONFIDENTIALITY

This interview is voluntary, so you can choose not to participate. Please be assured that your responses will be kept confidential. In case we use quotations from this interview in our report, we will not identify anyone by name, or official title, but in general terms.

| Do you all agree to participate in the discussion? Yes | No |
|--|-----------------|
| Note: Those who do not agree may leave the discussion | |
| Location: | Date: |
| District : | Time: |
| Interviewer: | Interview Code: |
| DEMOGRAPHIC CHARACTERISTICS: | |

Instructions: Tick where appropriate

Age:

A. 8-25;

B. 26-50;

C. 51 and above

Sex:

A. Male

B. Female

Education Level

- A. None
- B. Primary Education
- C. Secondary Education
- D. Tertiary Education
- E. Informal Vocational Skills Training

Nationality:

- A. Malawian
- B. Other nationalities (Specify)



Title / Titre / Titulo 59/66

QUESTIONS

- 1. Do you know the difference between refugees, asylum seekers and economic migrants?
 - A. Yes
 - B. No
- 2. What is your general perception about refugees' conducting businesses around the camp or across the country?
 - A. They are economic migration opportunists(grab opportunities from nationals);
 - B. They increase insecurity;
 - C. They are competitors;
 - D. They are partners in development;
 - E. They are skilled professional needed.
- 3. Have you heard of Malawians protesting against refugees?
 - A. Yes
 - B. No
- 4. In which areas are refugees contributing to the local and national economic growth of Malawi?
 - A. Expanding consumer markets for local goods;
 - B. Opening new markets;
 - C. Bringing in new skills;
 - D. Creating employment;
 - E. Filling empty employment niches;
 - F. Increasing economies of scale;
 - G. Fostering innovation and flexibility;
 - H. Supplying labour and stimulating labour markets in ageing populations;
 - I. Stimulating economic growth in regional areas.
- 5. In which sub-sector are refugees playing the most active role in income generating activities?
 - a. Crop Production;
 - b. Livestock Production;
 - c. Business Enterprises;
 - d. Technology;
 - e. Others Others (Please name the area)
- 6. Mention the sub-sector in which refugees have made the most impact in terms of economic contribution to:
 - a. Local Economy?
 - 1. Crop Production;
 - 2. Livestock Production;
 - Business Enterprises;
 - 4. Technology;
 - 5. Others (Please name the area)
 - b. National Economy?
 - 1. Crop Production;
 - 2. Livestock Production;
 - 3. Business Enterprises;
 - Technology;
 - 5. Others (Please name the area)
- 7. Do income generating activities produce any ripple effect to the host community and national economy?
 - a. Yes



Title / Titre / Titulo 60/66

- b. No
- 8. How do income generating activities produce ripple effect to the local and national economy?
 - a. As employers;
 - b. Earners;
 - c. As Taxpayers;
 - d. As buyers and sellers on local and national markets.
- 9. What are the impacts of refugees on income levels of the host community or host nationals?
 - a. As employers, they pay local communities;
 - b. As large buyers, they inject money in the national economy;
 - c. As small buyers, they buy commodities from host communities;
 - d. As tax payers, they inject cash into the national reserves.
- 10. What challenges do refugees face to meaningfully contributing towards the development of the local and national economy?
 - a. Failure to register businesses operated by refugees;
 - b. Restricted Freedom of movement;
 - c. Freedom to conduct their businesses legally;
 - d. Access to land for agro based entrepreneurs;
 - e. Access to formal financial services beyond New Finance Bank.
- 11. Are businesses operated by refugees and asylum seekers legally registered with the government of Malawi?
 - a. Yes
 - b. No
- 12. What strategies can governments adopt to engage refugees and asylum seekers in national development?
 - a. A-Local integration of refugees;
 - b. Lifting of reservations to the 1951 convention;
 - c. Roll-out the settlement model;
 - d. Include POCs in local and national development plans;
 - e. Implement the Global Compact and CRRF:



Title / Titre /Título 61/66

8.4.2 SURVEY QUESTIONNAIRE GUIDE FOR REFUGEES AND ASYLUM SEEKERS INFORMED CONSENT STATEMENT TO PARTICIPANTS

| | Thank you very much for | meeting us today. | . My name is: | |
|--|-------------------------|-------------------|---------------|--|
|--|-------------------------|-------------------|---------------|--|

I represent Richmond Msowoya who is conducting a study towards the completion of his Master of International Cooperation and Humanitarian Aid with KALU INSTITUTE-Humanitarian Study Center.

The purpose of this survey is to explore the contributions of refugees and asylum seekers to the local and national economic development of Malawi.

Do you agree to give us some time to speak with you? I would like to ask you a few questions related to contributions of refugees and asylum seekers to the local and national economic development of Malawi. Please feel free to ask any questions at any time, even before we start.

CONFIDENTIALITY

This interview is voluntary, so you can choose not to participate. Please be assured that your responses will be kept confidential. In case we use quotations from this interview in our report, we will not identify anyone by name, or official title, but in general terms.

| Do you all agree to participate in the discussio | on? Yes No |
|--|-----------------|
| Note: Those who do not agree may leave the disc | cussion |
| Location: | Date: |
| District : | Time: |
| Interviewer: | Interview Code: |
| Demographic Characteristics: | |
| Instructions: Tick where appropriate | |

Age:

- D. 8-25; E. 26-50;
- F. 51 and above

Sex:

- C. Male
- D. Female

Education Level

- F. None
- G. Primary Education
- H. Secondary Education
- I. Tertiary Education
- J. Informal Vocational Skills Training

Nationality:

- C. Malawian
- D. Congolese
- E. Burundian
- F. Rwandese
- G. Other minority groups (Somalis, Ethiopians)



Title / Titre /Titulo 62/66

SURVEY QUESTIONS

- 13. Have you heard of any Malawians protesting against refugees?
 - C. Yes
 - D. No
- 14. What do you think is the perception of nationals towards refugees' conducting businesses around the camp or across the country?
 - a. They are economic opportunities
 - b. They Increase insecurity;
 - c. They are partners in development
 - d. They bring the necessary skills needed foe economic development.
- 15.In which areas are refugees contributing to the local and national economic growth of Malawi?
 - J. Expanding consumer markets for local goods;
 - K. Opening new markets;
 - L. Bringing in new skills;
 - M. Creating employment;
 - N. Filling empty employment niches;
 - O. Increasing economies of scale;
 - P. Fostering innovation and flexibility;
 - Q. Supplying labour and stimulating labour markets in ageing populations;
 - R. Stimulating economic growth in regional areas.
- 16.In which sub-sector are refugees playing the most active role in income generating activities?
 - a. Crop Production;
 - b. Livestock Production;
 - c. Business Enterprises;
 - d. Technology;
 - e. Others (Please specify)
- 17. Mention the sub-sector in which refugees have made the most impact in terms of economic contribution to:
 - a. Local Economy?
 - 1. Crop Production;
 - 2. Livestock Production;
 - 3. Business Enterprises;
 - Technology:
 - 5. Others (Please specify)
 - b. National Economy?
 - 1. Crop Production;
 - 2. Livestock Production:
 - 3. Business Enterprises;
 - 4. Technology; Others (Please specify)
- 18.Do income generating activities produce any ripple effect to the host community and national economy?
 - a. Yes
 - b. No
- 19. How do income generating activities produce ripple effect to the local and national economy?
 - a. As employers;
 - b. Earners:
 - c. As Taxpayers;
 - d. As buyers and sellers on local and national markets.



Title / Titre / Titulo 63/66

20. What are the impacts of refugees on income levels of the host community or host nationals?

- a. As employers, they pay local communities;
- b. As large buyers, they inject money in the national economy;
- c. As small buyers, they buy commodities from host communities;
- d. As tax payers, they inject cash into the national reserves.
- 21. What challenges do refugees face to meaningfully contributing towards the development of the local and national economy?
 - a. Failure to register businesses operated by refugees;
 - b. Restricted Freedom of movement;
 - c. Freedom to conduct their businesses legally;
 - d. Access to land for agro based entrepreneurs;
 - e. Access to formal financial services beyond New Finance Bank;
 - f. Others (Please specify);
- 22. Are businesses operated by refugees and asylum seekers legally registered with the government of Malawi?
 - a. Yes
 - b. No
- 23. How do refugees get access to capital?
 - A. Through Remittances;
 - B. Access formal loans from formal finance institutions;
 - C. Access loans from loan shacks:
 - D. Access loan from Communities:
 - E. Access financial support from family/friends;
 - F. Access financial support from NGOS/UNHCR;
 - G. Access financial support from Village Savings Groups.
- 24. What strategies can governments adopt to engage refugees and asylum seekers in national development?
 - a. A-Local integration of refugees;
 - b. Lifting of reservations to the 1951 convention;
 - c. Roll-out the settlement model;
 - d. Include POCs in local and national development plans;
 - e. Implement the Global Compact and CRRF:



Title / Titre / Titulo 64/66

8.4.3 General Key Informant Interview Guide

INFORMED CONSENT STATEMENT TO PARTICIPANTS

| Than | nk you very much | for meeting us | today. My nam | e is: | |
|-------|------------------|----------------|---------------|-----------------|-------------------|
| I ren | resent Richmond | Msowova who | is conducting | a study towards | the completion of |

I represent Richmond Msowoya who is conducting a study towards the completion of his Master of International Cooperation and Humanitarian Aid with KALU INSTITUTE-Humanitarian Study Center.

The purpose of this interview is to explore the contributions of refugees and asylum seekers to the local and national economic development of Malawi.

Do you agree to give us some time to speak with you? I would like to ask you a few questions related to contributions of refugees and asylum seekers to the local and national economic development of Malawi. Please feel free to ask any questions at any time, even before we start.

CONFIDENTIALITY

This interview is voluntary, so you can choose not to participate. Please be assured that your responses will be kept confidential. In case we use quotations from this interview in our report, we will not identify anyone by name, or official title, but in general terms.

| <u>Do you all a</u> | gree to participate in the discussion? Yes | No | |
|---|--|-----------------|--|
| Note: Those who do not agree may leave the discussion | | | |
| Location: | | Date: | |
| District | : | Time: | |
| Interviewer: | | Interview Code: | |

KII QUESTIONS:

- 1. What is the available empirical evidence that proves the positive contribution of refugees and asylum seekers to;
 - a. The local economy?
 - b. National economy in Malawi?;
- 2. Can you explain how refugees and asylum seekers contribute to local and national economic development of Malawi through the following areas;
 - a. Expanding consumer markets for local goods?;
 - b. Opening new markets?;
 - c. Bringing in new skills?;
 - d. Creating employment;- higher incidence of business ownership suggesting a high propensity towards entrepreneurship?;
 - e. Filling empty employment niches?;



Title / Titre /Titulo 65/66

- f. Increasing economies of scale?;
- g. fostering innovation and flexibility?;
- h. supplying labour and stimulating labour markets in ageing populations?; and
- i. Stimulating economic growth in regional areas.
- 3. Explain the sectors in which refugees and asylum seekers have made substantial business investments?
- 4. Explain the sub-sectors in which persons of concern have more competitive advantage over locals/nationals?
- 5. How do refugees affect the income levels of the host community or host nationals?
- 6. What opportunities exist for refugees to meaningfully contribute to the local economy?
- 7. What challenges/barriers exist for refugees to meaningfully contribute to the local economy?
- 8. How can the Malawi government engage POCs to positively contribute more to the local economy?

8.4.4 FOCUS GROUP DISCUSSIONS

INSTRUCTIONS:

This focus group will comprise 8-10 participants including men and women of similar ages. The focus group should be held in a place where people are comfortable speaking openly. It should be guided by a facilitator who does not have any interest in the group or the topic being discussed, aside from understanding the community members' experiences. During the focus group discussion, the facilitator will ask questions presented in the discussion guidelines. It should be encouraged that participants talk about their experience in the issues under discussion. The questions are intentionally open-ended to encourage as much dialogue as possible from the participants.

In the checklist, there are two types of questions: overarching questions and probing questions. The overarching should be asked first and the focus group participants should be given an opportunity to respond freely. The probing questions are follow up to the overarching questions to obtain additional information on the main question. Probing **does not** mean leading the participants towards one answer or another; rather these questions are meant to help with the flow of the discussion-each of the probing questions should be addressed in the course of the interview. If the response to the overarching question covers the probing question, it does not need to be directly asked.

INFORMED CONSENT STATEMENT TO PARTICIPANTS

| Thank you very much for meeting us today. My name is: |
|--|
| I represent Richmond Msowoya who is conducting a study towards the completion of his |
| Master of International Cooperation and Humanitarian Aid with KALU INSTITUTE- |
| Humanitarian Study Center. |

The purpose of this interview is to explore the contributions of refugees and asylum seekers to the local and national economic development of Malawi.

Do you agree to give us some time to speak with you? I would like to ask you a few questions related to contributions of refugees and asylum seekers to the local and national



Title / Titre / Titulo 66/66

economic development of Malawi. Please feel free to ask any questions at any time, even before we start.

CONFIDENTIALITY

This interview is voluntary, so you can choose not to participate. Please be assured that your responses will be kept confidential. In case we use quotations from this interview in our report, we will not identify anyone by name, or official title, but in general terms.

| <u>Do you all agr</u> | ee to participate in the discussion? | es No | |
|---|--------------------------------------|-----------------|--|
| Note: Those who do not agree may leave the discussion | | | |
| Location: | | Date: | |
| District : | | Time: | |
| Interviewer: | | Interview Code: | |

KII QUESTIONS:

- 1. What is the available empirical evidence that proves the positive contribution of refugees and asylum seekers to;
 - a. The local economy?
 - b. National economy in Malawi?;
- 2. Can you explain how refugees and asylum seekers contribute to local and national economic development of Malawi through the following areas;
 - a. Expanding consumer markets for local goods?;
 - b. Opening new markets?;
 - c. Bringing in new skills?;
 - d. Creating employment;- higher incidence of business ownership suggesting a high propensity towards entrepreneurship?;
 - e. Filling empty employment niches?;
 - f. Increasing economies of scale?;
 - g. Fostering innovation and flexibility?;
 - h. supplying labour and stimulating labour markets in ageing populations?; and
 - i. Stimulating economic growth in regional areas.
- 3. Explain the sectors in which refugees and asylum seekers have made substantial business investments?
- 4. Explain the sub-sectors in which persons of concern have more competitive advantage over locals/nationals?
- 5. How do refugees affect the income levels of the host community or host nationals?
- 6. What opportunities exist for refugees to meaningfully contribute to the local and national economy?
- 7. What challenges/barriers exist for refugees to meaningfully contribute to the local and national economy?
- 8. How can the Malawi government engage POCs to positively contribute more to the local economy?

