

How Human Capital Enhances the Sustainability of Informal Businesses for Burundian Women Refugee in Nairobi County, Kenya

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ABSTRACT: *This study sought to explore how human capital enhances the sustainability of informal businesses. Human capital is the main process for understanding individual income through education, training skills, vocational training and education. Therefore, human capital does make individuals productive which leads to high income and sustainability of informal businesses among Burundian Women Refugees. According to the findings, 99% BWRs were involved in informal businesses, all BWRs were not attending school (100%) and 63.5% were not involved in any vocational training.*

I. INTRODUCTION

This paper argues that human capital can enhance the sustainability of informal businesses among Burundian women refugees (BWRs) in Nairobi, Kenya. The paper presents insertion, background of the study, Human Capital Theory, human capital vis-à-vis sustainability of informal businesses. It further discusses the research design and research results. Finally, concluding remarks and recommendations are given.

Insertion

The researcher grew up in Burundi during the political instability that beset it in 1993. During the political skirmishes that ensued that time, many children were rendered orphaned. Likewise, many men and women became widowed. Majority of the citizens were both internally and externally displaced from their indigenous homes. The researcher, a young lady then, lost her father in this tragedy. Her family members became internally displaced. Up to the time of writing this paper, the family has never returned to its original home. Her mother has struggled to raise the children in a war-torn country.

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

II. BACKGROUND TO THE STUDY

According to Amnesty International (2015), the world has witnessed a growing number of refugees, a phenomenon majorly attributed to political instability across the globe. The Human Rights Watch - HRW (2015) reported that over 800,000 migrants and asylum seekers fled to Europe majorly from Syria, Afghanistan, Eritrea, Somalia and Iraq. Flahaux & De Haas (2016) argues that forced migration in Africa is not new. Indeed, African History abounds with tragic events, including the slave trade. However, rather than forced migration ending with the advent of independence, it has continued.

Indeed, millions of Africans are fleeing their homes and seeking asylum in foreign countries; some are internally displaced persons (IDPs). Many African refugees and IDPs depend on international assistance for most of their material needs, including food, shelter, water and health care. Often, they are also denied opportunities to work or access trainings or income-generating activities (IGAs) in host countries. Because of this, they end up relying on food rations, clothing and shelter as provided by international donors (Hollenbach, 2008).

According to UNOCHA (2013), 9,901,158 people were displaced from Burundi by the 1993 conflict. However, internal displacement trends in the Eastern African region are largely driven by internal armed conflicts, inter-communal fighting and insecurity. Indeed, the region remains prone to natural disasters, including floods and drought.

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

Human Capital Theory

Becker (1962) discusses Human Capital Theory as the basic investments made in human resources to improve their productivity and earnings. He further identifies the main tenets of the theory as education, training skills and increase of wages. Investment in education increases wages. Once individuals are educated, they stand a chance of being paid more than those who did not go to school. This eventually improves their lifestyle. Education stimulates various career opportunities. As a result, an individual can accomplish one's mission and vision through use of acquired knowledge. Training skills are a form of investment in human capital with expectations of benefits in the future. Training communicates skills that in turn increase the workers' productivity. Thus, there is value in the labor market and improved people's lifestyle as well as the sustainability of jobs or businesses. Once there is an investment in education and training skills, there is an increase of wages. People change their lifestyle; the labor market increases value; people in the society can meet their basic needs. Through education, investment in skills and increase in productivity, people can sustain their livelihoods.

Bowles and Gintis (2014) criticize the Human Capital Theory as a naive assumption of homogenous labor that centers on the labor force only. Their argument brings basic social institutions such as schools and family as super structural domains that are greatly important in increasing production and earnings. Notwithstanding their criticism, the emphasis on the centrality of education and training remains valid. This theory was applicable to this study because BWRs who are in Kenya need education and diverse trainings in order to lead a sustainable life. Most of the BWRs in Kenya cannot be easily employed partly because of the language barrier: they come from a French speaking country; their education is not valid in the host country whose medium of instruction is primary English. Consequently, their employability becomes a challenge. That is why they are involved in informal businesses to support their families. Nevertheless, once they have access to education in Kenya or are able to enroll in vocational training institutions, they would be able to gain necessary competencies and get decent jobs to support themselves and their families.

Human Capital and Sustainability of Informal-Businesses

Kahng (2016) defined human capital as the collective skills, knowledge, trainings or other intangible assets of persons that can be sustainably used to create financial value for individuals and their communities. Montabon *et al* (2016) defined sustainability as a means to meet needs without compromising the ability of future generations to meet their own needs. This means that people or individuals should make their basic needs sustainable including food, shelter, healthcare, security, clean water and education. Refugees depend on foreign aid for their survival and small businesses. They fight for survival for those businesses, which often lack sufficient human and financial capital (Stevens & Fiske, 1995). However, people are a critical resource in any development process; they are essentially the start and end of all human organizations and businesses (Pearce *et al* 2013). Essomba (2017) is of the view that access to education and training is essential for refugee and asylum-seeking women's integration and flexibility. Education and training courses are important in situations where refugee women arrive in the host countries with their children and are able to start a business or to get a job in order to support their families.

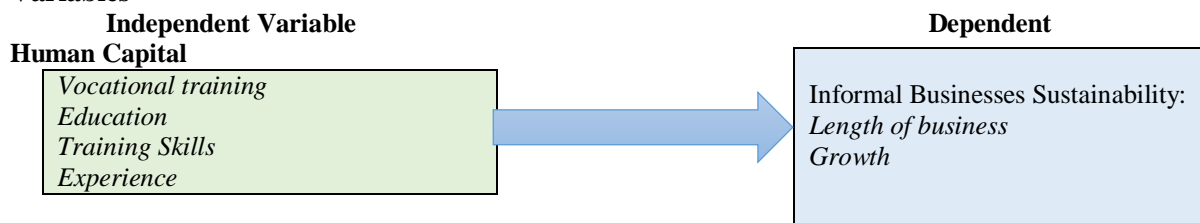
In addition, language is the continuation of life for immigrant and asylum-seeking women's integration; it enables active participation of children at school; it is key for accessing job opportunities. Language and education can improve meaningfully refugee and asylum-seeking women's quality of life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

Stave and Hillesund (2015) have intimated that refugees work in the minor labor market. The key features are unwarranted jobs, low wages, and reduced support by trade unions, limited career opportunities, and difficult working conditions. Refugee women's need integration into the host country's labor market where they only have access to jobs within the domestic services sector. These are childcare, care for the elderly, and household cleaning. Most of the time, they are employed at a level which is far below their education and skills. Women refugees have to undergo numerous barriers during their integration into the local labor market of the host country. This is because their educational career is mostly not valued or recognized. Women refugees get only low-paid jobs, usually on a part-time basis, often experiencing negative stereotyping as well as discrimination. This happens because most women refugees have limited knowledge of the language of the host country.

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

In general, the reviewed literature in this paper has underlined that human capital is key to sustainable achievement of individuals in the world. Human capital is developed through acquisition of education and skills. Regardless of one's origin, in order to succeed, education and skill acquisition is a prerequisite. In the context of the BWRs in Kenya, they need to be given a chance to study in the host country and to participate in vocational training in order to for them to learn various skills. Through vocational training, they will acquire necessary skills for employment and to sustain their informal businesses. Figure 1.1 below brings forth the study's variables.

Variables



Human capital is key to sustainable achievement of individuals in the world. The human capital tenets comprise vocational training, education, training skills and experience. Sustainability of informal businesses is measured by the length of business and growth.

III. RESEARCH DESIGN

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

Site of the study

According to Abdiwahab (2010), after registration, refugees are transferred to Dadaab or Kakuma refugee camps. However, some refugees moved to urban areas either through special UNHCR exceptions or by self-settling. Majority of refugees under research investigation found residence in different parts of Nairobi such as Eastleigh, Kawangware, Dagoretti North and South. Many of these urban refugees were found to often be self-supporting, some making significant contributions to the Kenyan society. The researcher purposely choose Nairobi County as the study area.

Target Population

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

Sample and Sampling Procedures

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

N-Target Population

n- Sample Size

e- Desired margin of error (0.05)²

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

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

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

N = 292
The sample required was 292 respondents.

Sample Frame and Data Collection Instruments

The Table 1.1 shows the summary of sample frame

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

Taylor et al (2015) defined data collection as a procedure of gathering and measuring information on targeted variables in a well-known organized style. The researcher applied both structured and unstructured questionnaires as instruments to collect data. The sample size was 292. Questionnaires were given to 252 BWRs. Thirty BWRs were interviewed orally. A total of ten BWRs participated in a Focus Group Discussion (FGD).

IV. RESULTS AND DISCUSSION

This part of the paper presents the findings of the study. This is based on how human capital enhances the sustainability of informal businesses for BWRs in Nairobi County, Kenya.

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

Respondents Age

Table 1.2 shows the ages of the participants and the total number of the respondents are 200

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

Table 1.2 shows that 69 respondents (34.5%) were in the age bracket of 31-35 years and 47 respondents (23.5%) in the age bracket of 26-30 years. Some 34 participants (17%) were above 35 ages, 32 respondents (16%) in the age bracket of 21-25 years old and 18 respondents (9%) in the age bracket of 15-20 years old. This information was important for the researcher, UNHCR and other institutions working with refugees. Respondents' age was sought to determine diverse experiences of BWRs in respect to their social wellbeing.

Marital Status

Table 1.3 illustrates the marital status of the respondents

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

As shown in Table 1.3, 96 participants (48%) were married, 51 respondents (25.5 %) widowed, 50 participants (25 %) single and three (1.5%), divorced. This is important because it gives the insights of different responsibilities of the participants at the family level as far as the provision of basic needs is concerned.

Level of Education

Table 1.4 shows the level of education among BWRs

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

Table 1.4 above demonstrates that 87 respondents (43.5%) had vocational training, 49 respondents (24.5%) secondary level education, 39 respondents (19.5%) university education and 25 respondents (12.5%) primary level education. Despite the level of education BWRs have, it does not help them in improving their lives in the host country. They cannot get employed in the host country because the Burundian education curriculum is hardly recognized in Kenya. This situation leaves them opting for manual jobs and informal businesses.

Employment Status

The table 1.5 shows the employment status for the respondents

Employment Status	Frequency	Percent
Valid Self employed	200	100.0

Table 1.5 shows that all the participants were self-employed. Despite different challenges they meet, each of the participants was involved in informal businesses.

When they came to Kenya

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

Table 1.6 shows when the respondents came to Kenya. According to the table, 129 respondents (64.5%) came to Kenya between the year 2013 and 2017, 50 respondents (25%) during the years 2008-2012, 10 respondents (5%) came in 2003-2007 and another 10 participants (5%) the year 1998-2002. One (0.5%) respondent came to Kenya from 1993 to 2007. The researcher wanted to know the years that BWRs came to Kenya to determine the duration the participants have been in Kenya.

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

Involvement in informal business

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

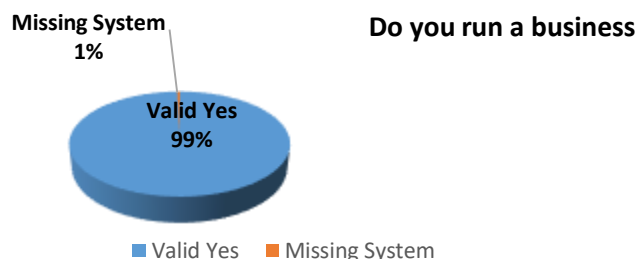


Figure 2. Involved in informal business

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

The length they had been running an informal business

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

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

Experience in running businesses in Nairobi

A total of 91 respondents (45.5%) indicated that they had no legal documentations such as alien card, business permit or work permit due to UNHCR policies. Some 32 participants (16%) mentioned exposure to disease, low income and lack to insurance cover. Thirty respondents (15%) cited sexual harassment, police harassment and jealous by locals. Twenty-one (10.5%) respondents reported insecurity, discrimination by locals and displacement from one place to another; 15 (7.5%) participants mentioned lack of adequate locality and lack of affordable raw material while 11 (5.5%) respondents stated that there was a high level of competition resulting into low demand of the merchandise. All the experiences mentioned above are barriers to the sustainability of informal businesses for the refugees.

Involvement in vocational training

Table 1.7 indicates if BWRs were involved in any vocational training

Vocational training		Frequency	Percent
Valid	Yes	73	36.5
	No	127	63.5
Total		200	100.0

Table 1.7 shows that 127 respondents (63.5%) were not involved in any vocational training, 73 respondents (36.5%) got a chance to participate in various vocational trainings. This helped the researcher to know if participating in vocational training helped BWRs to sustain their families and their informal businesses. Results showed that those who did not have any vocational training struggled to find out what they could do to earn some income.

Attending School

Table 1.8 shows whether BWRs could continue their studies while staying in Kenya

Attending School	Frequency	Percent
Valid	No 200	100.0

Table 1.8 shows that all BWRs were not attending school. This helped the researcher to know that BWRs did not get a chance to continue their education in the host country. BWRs who had been in learning institutions such as universities, vocational training or secondary schools were supposed to continue their education in the host country. However, this did not readily take place.

How human capital enhances the sustainability of informal businesses

Table 1.9 demonstrates how human capital enhances the sustainability of informal businesses among BWRs. Likert scale was used, having minimum value as 1 with maximum as 5, "1 (Strongly Disagree - SD), 2 (Disagree - D), 3 (Neutral - N), 4 (Agree - A), 5 (Strongly Agree - SA)".

As is evident from Table 1.9, majority of the participants strongly agreed that they were not able to get a job in Kenya; their Burundian education with a mean of 4.56 was not valid in Kenya. In addition, majority strongly agreed that they had been involved in business since they were not able to afford school fees in Kenya with a mean of 3.79. Since they could not get to school, they chose to join vocational school with a mean of 3.50. However, some agreed that their businesses were not robustly thriving due to lack of business skills and the mean was 3.29 while the mean of 3.19 agreed that they were struggling to improve their informal businesses for lack of experience. Some were neutral as to whether vocational training helped to improve their lifestyle with mean of 3.03. A mean of 2.60, strongly disagreed that having participated in training skills could lead to their business

growth. Yet, a mean of 2.21 disagreed that their informal businesses were successful because they got training in different vocational training skills.

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

Some with the mean of 2.14 disagreed with the question on whether the business improved because they had an experience in business. With a mean of 1.38, the others strongly disagreed that they did not get school fees from any institution.

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

Barrier in running your business on day-to-day basis

Table 1.10 demonstrates the barriers that BWRs encounter while running their informal businesses

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

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

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

Possible solutions to address these barriers

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

Table 1.11 illustrates the possible solutions to the barriers that BWRs face in running their informal businesses.

Table 1.11 had 20 respondents, two did not respond. Eight respondents (44.4%) argued that possible solutions to address those barriers were to learn Kiswahili and English and to provide business-related training skills as well as advocacy on refugee laws. Six respondents (33.3%) mentioned the possible solutions as to strengthen network with local women, provide exchange programs and increase the opportunities of accessing capital. Four respondents (22.2%) argued that the possible solutions to the barriers were to provide security in their businesses place, adequate locality and affordable rent promises.

V. CONCLUSION

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

From the findings, a mean of 4.56 respondents lamented that their education was not valid in the host country. A mean of 3.79 respondents commented that they were involved in informal businesses because they could not get jobs or school fees to continue their education in the host country. However, some respondents at a mean of 3.29 noted that their businesses were not booming due to lack of business skills. Similarly, a mean of 3.19 respondents remarked that they were struggling to improve their informal businesses for lack of experience; a mean of 1.38 respondents strongly denied getting school fees from any NGOs, or local institutions helping refugees in Kenya.

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

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

Recommendations

Most of the time, when a person leaves his/her motherland, it means that his/her life is in danger. Therefore, there is a room of improvement to:

- The host country together with UNHCR should implement with serious considerations refugees' rights and give them a safe place.
- The host country together with UNHCR should provide a decent housing for BWRs for the safety of BRWs and their families.
- The host country together with UNHCR should come up with a system where refugees will get legal documentation such as residence, work or business permits on time.
- The host country and other organizations should come up with policies to protect BWRs and their families.
- The host country and BRWs should keenly evaluated and implemented those policies in order to ensure that they make a positive impact.
- The host country in partnership with other NGOs should enhance BWRs communication skills.
- The host country and other organization bodies should allow BWRs to participate in education, vocational trainings, training skills and workshops.
- BWRs should continue to respect law while looking for answers on how human capital can sustain their inform businesses in Nairobi county.
- BWRs should completely work together with UNHCR and associates in the procedure of pursuing their dreams in the host country.
- The host country together with UNHCR and their associates should invest more in research to find out the better ways of making refugees get the knowledge and skills they need for the sustainability of their informal businesses.

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