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## Determinants of Urban Refugee Youths Self-Reliance, in Nairobi City County, Kenya

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#### **Abstract**

In urban centers, humanitarian assistance to refugees can be sparse, and insufficient to foster self-reliance, which is shaped by social and economic factors. Thus, urban refugee youths exercise a higher degree of self-reliance than those in camps. The study sought to establish the determinants of urban refugee youths self-reliance in Nairobi City County, Kenya. The study targeted 2972 refugee youths but sampled 297. It draws on data from questionnaires and analyzed questions using content analysis and descriptive and inferential statistics. Most refugee youths, 80%, said they received support from their social networks, with 74.2% valuing and 5.8% not valuing self-reliance. Self-reliance increased where they depended on these networks for housing, work, and emotional support, but was absent where social capital was unavailable. The correlation (r = 0.30, p = 0.00) and regression ( $\beta$  = 0.726, p = 0.00) results revealed that social networks significantly influenced self-reliance. On financial training, 63.3% of the refugee youth indicated having participated in financial training, with 43.5% valuing and 19.8% not valuing self-reliance. Financial training increased self-reliance by helping them to save, pay back loans, or borrow to invest, but hindered it by increasing overdependence on credit. The correlation (r = 0.738, p = 0.00) and regression ( $\beta = 1.871$ , p = 0.00) results also indicated that financial training significantly influenced self-reliance. On education training, 77.6% of the refugee youths stated having participated in education training, with 54.5 % valuing and 23.1% not valuing self-reliance. Education and Training enhanced their selfthrough increased employability and pathways to decent work through wage or selfemployment. At the same time, some refugee youths lamented they were still unemployed after completing TVET. The correlation (r = 0.151, p = 0.020) and regression ( $\beta$  = 0.1512, p = 0.00) results also indicated that education significantly influenced self-reliance. Regarding legal support, 64.3% of the refugee youths reported having sought legal representation, with 51.6 % valuing and 12.7% not valuing self-reliance. Legal support enhanced the refugee youth self-reliance by facilitating their access to business permits, and pro-bono lawyers' services. Legal support failed to foster self-reliance where the refugees lacked awareness of their economic, social, and education rights. The correlation (r = 0.260, p = 0.020) and regression ( $\beta$ = 1.497, p = 0.002) results also revealed that legal support significantly influenced self-reliance. The study proposes that humanitarian actors offer selected skilled refugee youths financial start-up capital for micro-enterprises as well as conduct business incubation and follow-ups after financial training. The study also recommends that TVET designers and funders develop curricula that are responsive to market demands to be relevant and deliver skills that are useful in the local labor markets.

Keywords: Self-reliance, Financial Training, Social Networks, Education and Legal Support

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#### 1.0 Introduction

The conventional forms of humanitarian aid, including giving food, housing, and medication, may have a limited impact in shaping the refugees' independence in protracted cases when they are no longer in emergencies. Notwithstanding the ongoing advancement of humanitarian aid to encourage urban refugee youth self-reliance, only a few of them have resulted in the self-reliance of refugees on a large scale (Betts et al., 2018).

In the Germany City of Herzogenrath, which receives 50 to 60 refugees yearly, few urban refugee youths are self-reliant as they work in formal employment, but most still need a job to meet their daily needs (Kinkartz, 2022). The situation is far grimmer in other German cities, such as Aachen. Refugees from Africa and a few from Syria and Ukraine live in prefabricated buildings in a container village. The prefabricated buildings are inhabitable as most have leaking roofs (Kinkartz, 2022).

In South Africa, Congolese urban refugee youths' have fewer opportunities to engage in income-generating activities, with many being blocked from engaging in marketing activities due to jingoism in the informal sector (Masuku & Rama, 2020). In Cape Town, the city's vagrancy unit is uninformed that urban refugee youth are legally allowed to pursue employment opportunities. Biased control relations led to prohibiting refugees from participating in trade (Masuku & Rama, 2020).

In Uganda, most urban refugee youth living in cities like Kampala reside in poor suburbs. These areas need better housing or public utilities (AGORA, 2018). Many urban refugee youths in the city are homeless, while others must share crowded places that lack clean water, and communal and sanitation amenities.

In Kenya, roughly 16 percent of the 500,000 enlisted refugees, live in urban regions. Eighty-nine percent of urban refugees dwell in the capital, whereas 4% and 7% call Nakuru and Mombasa cities their home (UNHCR, 2021). The disability is higher among refugees than the hosts in urban areas (7 percent and 1.4 percent, respectively). Thirty-seven percent of urban refugee youths' households live in overcrowded housing compared to 19 percent of urban hosts, increasing stress, domestic violence, and spreading infectious diseases (UNHCR, 2021). Although 78% of refugees possess a bank account, conventional loan sources are limited (UNHCR, 2021). These statistics illustrate the challenges that urban refugees face in Kenya, despite the programs initiated by Humanitarian agencies in this area, hence the study established whether these initiatives influence the urban refugee youths' self-reliance.

## 1.1 Problem Statement

Although the international refugee regime is placing more emphasis on self-reliance as a means of empowering refugees, they generally overlook the distribution and availability of local resources in promoting these ideals (AGORA, 2018). Urban refugee youths continue to face several socio-economic disadvantages and are frequently characterized as helpless, reliant victims in need of support (Easton-Calabria & Omata, 2018).

In Nairobi City County, humanitarian aid provided by donor agencies such as food, shelter, financial aid, medicine, and education has yielded limited benefits. A higher percentage of youth refugees risk high food insecurity (60%) (UNHCR, 2021). The refugee loan availability rate is low as only 4 out of 10 are deemed eligible with most accessing loans from relatives and friends (40 percent), and fewer from banks (1%) (UNHCR, 2021). Refugees in Nairobi (43

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percent) are the least likely to find jobs (UNHCR, 2021). For urban refugee youth, the net secondary enrolment percentage is 28% (with 31% boys and 24% girls).

While humanitarian assistance for refugee self-reliance and well-being is important, what is required is much broader understanding of humanitarian assistance and social support for refugees (Easton-Calabria & Omata, 2021). The emphasis on self-reliance by the UNHCR and its implementing partners stresses technical issues of implementation and funding at the expense of understanding the limitations of standardized, top-down approaches, or social and economic factors. Thus, the study explored the determinants of urban refugee youths' self-reliance in Nairobi City County, Kenya.

## 1.2 Objectives of the Study

To analyze the determinants of urban refugee youths' self-reliance in Nairobi City County, Kenya.

#### 2.0 Literature Review

## 2.1 Theory of Empowerment

It is widely acknowledged that in protracted refugee situations, refugees' needs are no longer strictly relief-related, and yet are often not addressed through a funding or institutional support. Empowerment theory is presented in literature as a way to mitigate refugee 'dependency' on relief. Rapport (1981) contends that by providing the lesser group with the appropriate skill, resource, and environmental setting, they become empowered, thus they can grow and expand their capacity and resourcefulness and ultimately realize their personal goals. The theory presupposes that dependency is an aberrant behaviour exhibited by refugees, and self-reliance is a policy that can mitigate this behaviour. The theory assumes that self-reliance livelihood programmes can promote and preserve the use of skills and assets, preventing urban refugee youths from slipping into poverty and enabling them at the same time to support their own communities.

The empowerment theory helped in identifying the economic and social factors that promoted the self-reliance of urban refugees youths in Nairobi City County. This was beneficial to both urban youth refugees and decision makers. With many youth refugees shifting from camps to urban areas, increasing their economic capacity promotes durable solutions, particularly successful repatriation. Urban youth refugees in Nairobi City County who can build and protect their livelihood assets are more able and more likely to return to their home countries when it is safe to do so. The theory also guides the decision-makers in mapping out available public and private self-reliance-support opportunities in Nairobi City County and define effective modalities to enhance access.

#### 2.2 Maslow's Hierarchy of Needs

Maslow thought of his pyramid as leading up to the top layers and emphasizing concepts like connection, esteem and meaning. Therefore, addressing psychological needs is vital before addressing other wants like safety, love and belonging, esteem, and self-actualization (Maslow. 1945). Maslow's theory helped in determining urban refugee youth needs prioritization. Physiological needs expounded was vital in establishing social networks and education as vital to self-reliance and safety needs helped link financial training and legal support to self-reliance.

The theory was useful in establishing that when helping urban refugee youths, support groups started in the lower layers and failed to prioritize the higher ones until the basic physiological needs had been met (often meaning never). For instance, most of the urban refugee youths indicated that they left their home country not because only of the danger to personal safety

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(low order in Maslow hierarchy), but because of the removal of the potential of esteem and self-actualization for their children (higher order in hierarchy). This is beneficial to humanitarian agencies. They need to address all of these urban refugees youth needs simultaneously, rather than sequentially as the "hierarchy" term suggests, because at minimum refugees are making decisions on a daily basis that are drawn from each layer (such as leaving camps and shifting to urban areas).

#### 3.0 Methodology

In this survey, a descriptive cross-section design was embraced. The population was made up of those who resided in Nairobi City County. The total number of urban refugee youths in Nairobi County was 74,300 (UNHCR, 2021), of whom 4% fell between the ages of 18 and 36 years. This brought the total target population to 2,972 as depicted in Table 1.

**Table 1: Study Population** 

<b>Urban Refugee Youth Cluster Zones</b>	Population
Nairobi East	754
Nairobi West	610
Nairobi South	860
Nairobi North	530
Nairobi Central	218
Total Target Population	2972

Source: (UNHCR, 2020; Refugees Affairs Secretariat, 2020)

For this survey, stratified proportionate sampling was employed. Thus, 10% of the total target population was adopted for each of the five clusters/zones in determining the sample size, resulting in a sampled population of 297 urban youth refugees as shown in Table 2 below.

**Table 2: Sample Size** 

<b>Urban Refugee Youth Cluster Zones</b>	Target Population	Sample Size
Nairobi East	754	75
Nairobi West	610	61
Nairobi South	860	86
Nairobi North	530	53
Nairobi Central	218	22
<b>Total Sampled Population</b>	2972	297

A questionnaire was used to collect both quantitative and quantitative data from the urban youth refugees residing in the cluster zones. A pilot study was conducted to establish the reliability and validity of the questionnaire. The study applied both qualitative and quantitative approaches for data analysis. Quantitative data was analyzed using descriptive and inferential statistics and qualitative data using content analysis.

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## 4.0 Results and Discussion

The study aimed to analyze the determinants of urban refugee youth self-reliance. Out of 297 questionnaires issued, 238 were dully filled and returned indicating a response rate of 80.14% which was deemed acceptable.

## 4.1 Demographic Analysis

Respondents were required to fill in demographic information, particularly, their gender, age, social status, educational level, period of stay in Nairobi County, and their country of origin. In the beginning, the respondents' gender was inquired. Table 1 illustrates the gender of respondents' results.

**Table 1: Gender of the Respondents** 

Gender	Frequency	Percentage	
Male	100	42.02%	
Female	138	57.98%	
Total	238	100%	

## Source (Field Data, 2024)

From Table 1, 57.98% (138) were female and 42.02% (100) were males, implying that females exceeded males. Because the study included viewpoints from both genders on the determinants of self-reliance of urban refugee youths, the gender distribution was deemed adequate for the research. Moreover, respondents had to indicate their age group. Their responses to this question are given in Table 2.

**Table 2: Age Distribution of the Respondents** 

Age Group	Frequency	Percentage	
18-23	77	32.35%	
24-29	133	55.88%	
30-36	28	11.76%	
Total	238	100%	

## Source (Field Data, 2024)

From Table 2, 11.76% (28) of the respondents were aged between 30-36 years, 32.35% (77), were 18-23 years, and 55.88%) (133) were between 24-29 years. Since most of the study's refugees were between the ages of 24 and 29, they were largely youthful and thus were ideal for the study objectives. Moreover, respondents had to reveal their social marital status as presented in Table 3.

**Table 3: Social Marital Status** 

Social Status	Frequency	Percentage
Married	43	18.07%
Unmarried	70	29.41%
Widower/Separated	125	52.52%
Total	238	100%

## Source (Field Data, 2024)

In Table 3, 52.52% (125) respondents were widowed/separated and 29.41% (70) were unmarried, 18.07% (43) were married. This is consistent with the idea of refugees fleeing war-

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torn nations after losing their significant others or leaving them behind. Nashwan and Alzola (2023) found that all 14 Syrian widows and 6 divorcee refugees living in Jordan faced significant sociocultural, financial, and psychological challenges in maintaining their living conditions, integrating, as well as performing single parenting While faith and social networks were significant in helping them deal with the situation in the short term, long-term financial and psychological support appeared to be essential in helping them become more self-reliant Participants were prompted to reveal their highest level of education. Table 4 displays the results.

**Table 4: Educational Level** 

<b>Education Level</b>	Frequency	Percentage	
Medium and Junior high	162	68.00%	
<b>Elementary and Lower</b>	56	23.53%	
<b>University and Above</b>	20	8.40%	
Total	238	100%	

## Source (Field Data, 2024)

According to Table 4, the research indicated that 68% (162) of all respondents had attained medium and junior high education. In addition, 23.53% (56) had attained elementary and lower education. Only 8.40% (20) had attained a university education and above. UNHCR (2022) highlights that today, 7% of refugees have access to higher education compared to only 1% in 2019. This is far below the global average higher education enrolment among non-refugees, which stands at 42 percent. However, Life-Skills program affords out-of-school youth (59% women refugees) the opportunity to learn to read and write and later through formal secondary education gain knowledge on useful daily life skills health, environment, peacebuilding, human rights, improving livelihoods and self-reliance (Global Compact on Refugees, 2022).

The education level was crucial in helping to establish how knowledgeable and accurate the respondents would respond to the questions and the results show that most of them knew of determinants of urban refugees' self-reliance and could accurately respond to the survey questions. Participants had to reveal their employment status and the outcome is shown in Table 5.

**Table 5: Employment Status** 

<b>Education Level</b>	Frequency	Percentage	
Unemployed	36	15.13%	
Self-employed	172	72.27%	
Formal Employment	30	12.60%	
Total	238	100%	

#### Source (Field Data, 2024)

In Table 5, 72.27% (172) of urban youth refugees were self-employed, 15.13% (36) were unemployed and 12.60% (30) were in formal employment. Most refugee youths worked in informal enterprises as casual laborers, petty traders, small business owners, and semi-skilled workers.

The refugee youths had limited access to working capital, hence they relied on their financial training by drawing on social capital training provided in the initial workshops. Beyond its financial benefit, self-employment was significant because it provided the refugee youths with

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social and economic networks that strengthened bonds with the hosts. Through selfemployment the refugee youth generated income which enabled them pay bills, cater for emergency costs, and meet their daily needs, thus promoting their self-reliance.

Table 6: Length of Stay in Nairobi City County

Length of Stay	Frequency	Percentage	
6-15 years	160	67.23%	
Less than 5 years	50	21.00%	
Over 16 years	28	11.76%	

## Source (Field Data, 2024)

According to Table 6, 67.23% (160) respondents maintained their refugees status for 6 to 15 years, 21% (50) for less than five years, and (11.76%) for more than 16 years. Many participants stated that their refugee parents moved with them into the city; others said they traveled through multiple routes to get to Nairobi City County.

Freud (2001) stated that humans are motivated by primal biological instincts, symbolized by the Id (nature), but the ways these instincts are manifested are influenced by their social and cultural surroundings, such as early childhood experiences (nurture). When refugee youths first arrive in urban areas, nurture (exposure to war-related violence, family separation), predisposes them to social anxiousness and shyness, which leads to isolation, poverty, and harassment (Speidel et al., 2021). However, as their stay lengthens (6–15 years), they learn how to adapt and make new friends because of their inherent personalities (nature). They use these social networks to navigate jobs, housing, education, and other opportunities to help them build a new life in a new community with dignity, rather than waiting in limbo for aid that may or may not arrive (self-reliance). (Speidel et al., 2021). Moreover, respondents had to indicate their country of origin. Their responses to this question are depicted in Table 7.

**Table 7: County of Origin** 

<b>Country of Origin</b>	Frequency	Percentage	
Somalis	90	37.81%	
<b>South Sudanese</b>	50	21.00%	
Congolese	40	16.81%	
Ethiopians	20	8.40%	
Burundians	20	8.40%	
Rwandese	10	4.20%	
Eritreans	8	3.36%	
Total	238	100%	

#### Source (Field Data, 2024)

Table 7 shows that most urban youth refugees in the city originate from Somalia (37.81%). Other major nationalities are South Sudanese (21.00%), Congolese (16.8%), Ethiopians (8.40%), Burundians (8.40%), Rwandese (4.20%), and Eritreans (3.36%). The majority of Burundi and Rwandan refugees who had resided in Nairobi repatriated to their home countries because of the relative stability of both countries.

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The majority of refugees in Kenya (53.7% as of March 2020) are from Somalia where they had escaped persecution brought on by a military insurgency, starvation, and drought (UNHCR, 2021). Roughly 25% of refugees in Kenya are from South Sudan (UNHCR, 2021). The country of South Sudan experienced a painful start to autonomy in 2011 with a combination of violence, economic hardships, and the spread of both disease and hunger forcing their citizens to immigrate to Kenya.

Congolese, Ethiopian and Eritrean refugees constitute 8.9%, 5.8%, and 2.42% respectively of the total refugee population in Kenya (UNHCR, 2021). Many Ethiopians and Eritreans refugees living in Nairobi's City, often after fleeing violence or persecution, are unable to speak English or Swahili, which makes everyday existence an uphill struggle. Even Congolese refugees who know Swahili speak a different dialect from that spoken in Kenya (Global Compact on Refugees, 2022). The language barrier make it challenging for the Ethiopian and Eritrean refugee youths to obtain self-reliance as they cannot shop, seek health care, or engage in businesses (Global Compact on Refugees, 2022).

Burundian and Rwandese refugees, and others make up 6.7% of the total refugee population in Kenya as of the end of October 2020 (UNHCR, 2021). The small numbers mean that when they are not able to engage in any livelihood activity, they have limited avenues of obtaining other forms of informal and formal support (social capital) from friends and family, thus struggling to obtain self-reliance.

## 4.2 Descriptive Analysis

The study was carried out to determine factors influencing the self-reliance of urban refugee youths in Nairobi City County, Kenya. The researcher opted for the Likert scale questions coded from 1 to 5, where 1 = Strongly Disagree (SD), 2=Disagree (D), 3= Neutral (N), 4= Agree (A), 5=Strongly agree (SA). The Likert questionnaires also had open-ended questions that were presented using themes. The results of the study are as presented below using themes supported with secondary information.

## 4.2.1 Social Networks and Self-Reliance

Social networks refer to the category of people who in terms of the general norms or values of the community might be expected to provide the refugee youths with some type of service or support. Through social networks, the refugees can be able to rebuild their livelihoods in the urban environment. The respondents were asked to provide information on their social capital and self-reliance. The results are as shown in Table 8.

**Table 8: Social Network and Self-Reliance** 

Statement	Percent % (Frequency, n)					
	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	
If someone in the household	4.1% (10)	13.1% (31)	3.3% (8)	44.3% (105)	35.2% (84)	
had an emergency, I know people outside my community that would lend me money.	е					
Participating in communal						
activities, enhanced my sense	7.9% (19)	14.7% (35)	1.2%(3)	39.9% (95)	36.3% (86)	
of belonging.						
I know people in my community that I can ask for advice.	1.6% (4)	9.4% (22)	1.1% (3)	50.1% (119)	37.8% (90)	
I feel disconnected from others.	34.2% (82)	30.7% (73)	2.9% (7)	23.4% (56)	8.8% (20)	

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## Source (Field Data, 2024)

Table 8 indicates that majority (44.30%) of the refugee youths agreed that they knew someone outside their community that would lend them money if a household member had an emergency. Whereas the minority (4.1%) strongly disagreed. Similarly, results in the table show that majority (39.9%) agreed that participating in communal activities, enhanced their sense of belonging, while the minority (7.9%) strongly disagreed. Akin to that, the majority (50.1%) acknowledged knowing people in the community that they could consult for advice, whereas the minority (1.6%) strongly disagreed. Also, the majority (34.2%) strongly disagreed that they felt disconnected from others, whereas the minority (8.8%), strongly disagreed.

A major theme of social networks emerged in the content analysis. Majority (80%) of the refugee youths revealed they had received financial and non-financial support from their social networks. Of the 80%, 74.2% revealed that it helped them obtain self-reliance, while the minority 5.8% derived no self-reliance value. The refugee youths spoke about obtaining self-reliance by being offered a place to live, or circumventing work permits or business licenses by making arrangements with established refugee owned businesses or working on commission.

A small percentage (5.8%) of the urban refugee youths who disclosed they had not gained self-reliance via social networks were educated, jobless, and poor women. They spoke about preferring to stay at home rather than face harassment or stereotyping in public places. This was a regrettable coping strategy that limited their access to social capital in the community and hence had a detrimental impact on their self-reliance. The women attested that male relative frequently prohibited social networking activities outside the home, and, that it was challenging for less-empowered women to obtain support from male relatives to broaden their social networks. Stevens (2016) contends that urban refugees, particularly those living in low-income nations, are forced to reduce the size of their social networks because they are unable to sustain the connections and influence commensurate with a large number of key social contacts.

## 4.2.2 Financial Training and Self-Reliance

Financial training is the provision of financial programs that focus on the exploitation of investment opportunities, achieved by building the capacity of the refugees to start their own businesses to become financially self-reliant. The respondents were asked to provide information on their financial training and self-reliance. The results are as shown in Table 9.

**Table 9: Financial Training and Self-Reliance** 

Statement	Percent % (Frequency, n)					
	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agre	
Financial training in digital tools increased access to (50) credit and savings.	18.9% (45) 26	5.8% (64) 3.39	% (8) 30.1%	6 (72)	20.9%	
We borrow money from social networks, 7.3 or moneylenders for investments	2% (17) 22.2% s.	5 (53) 3.1% (	(7) 42.3% (	100)	25.1% (60)	
Once household expenses and business operating costs (82)	6.4% (14) 19	.3% (46) 1.1%	% (3) 39.9%	(94)	34.3%	

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are covered, we have money left to save.					
It is more satisfying to save money than spending in the long term.	4.2% (10)	20.2% (48)	1.9% (5)	39.1% (93)	34.6% (82)

## Source (Field Data, 2024)

Table 9 indicates that majority (30.1%) of the refugee youths agreed that financial training in digital tools increased their access to credit and savings. However, a relatively many respondents (26.8%) disagreed. Also, results in the table show that majority (42.3%), borrowed money from social networks or moneylenders to invest, with fewer respondents (7.3%) strongly disagreeing. Further, 39.9% of the refugee youths agreed that once they covered household and business operating costs, they had money left to save, whereas a relatively large minority (19.3%) disagreed. Akin to that, 39.1% found it more satisfying to save money than spending in the long-term, with 20.2% disagreeing.

Regarding financial training as an emerging theme, 63.3% of the refugee youths indicated having participated in financial programs. Of the 63.3%, 43.5% revealed that they obtained self-reliance after being financially trained, whereas 19.8% derived no self-reliance importance. The respondents also spoke about saving, being able to cater for emergencies, and investing. Others highlighted that they sought for social capital after training which they used to start new businesses. The respondents asserted that their access to social capital aided in their recovery from financial hardships. Prolonged displacement is associated with medical issues, asset depletion, and job loss. Some responders stated that they were able to overcome these obstacles because they had access to resources like personal savings or credit from networks.

Fewer refugee youths (19.8%), spoke about facing income stagnation or volatility, and small enterprises had difficulty expanding. The informal nature of their jobs and the precarious legal status of their business presented challenges hindering their self-reliance. The demand for financial services stagnated as livelihoods failed to improve. Although credit offered respite and the means to necessities, the accumulation of debt also resulted in increasing psychological strain. According to an informant, they were unable to produce a valid passport, which is necessary for a credit bureau check, therefore their access to micro-credit was restricted. These refugee youths' lack of a stable future or income guarantee in Nairobi City County also made them see little use for a bank account. Bhagat and Roderick (2020) perceive financial training as discriminatory because it is exclusively tailored to refugees with entrepreneurial skills and those who have access to a range of financial services, thus marginalizing those who lack.

## 4.2.3 Education and Training and Self-Reliance

Education and Training are the knowledge and skills that refugees can accumulate in their lives which would enable them to become productive members of their communities and sustain good health. Enrolling urban youth refugees in formal, nationally recognized skills training and diploma programs can give them access to secure learning environments, promote social cohesion, and increase their level of independence. Increasing the number of TVET programs is essential to helping urban youth refugees acquire skills that are in demand in the job market and bolstering their ability to live independent, satisfying lives. The respondents were asked to provide information on education training and self-reliance. The results as shown in Table 10.

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**Table 10: Education and Training and Self-Reliance** 

Statement	Percent %	(Frequen	ey, n)		
	Strongly Disagree	Disagre	e Neutral	Agree	Strongly Agree
Vocational training enabled us 1.7 to become self-employed.	% (4) 7.	3% (17)	1.0% (2)	47.1% (112)	42.9% (102)
Apprenticeship training enabled 2 we gain credential recognition and work in formal employment.		31.6% (75)	1.0% (2)	22.1% (52)	18.1% (43)
We are better equipped to handle physical health care needs after being trained.	4.6% (11)	13.3% (32	2.7% (6)	43.6% (104)	35.8%(85)
Primary healthcare training 3. helped us improve our mental heal	` /	6.4% (15)	5.7% (14)	46.6% (110)	37.6%(89)

## Source (Field Data, 2024)

Table 10 indicates that majority (47.10%) of the refugee youths agreed that vocational training enabled them to easily transition to self-employment, whereas the minority (1.7%) strongly disagreed. Similarly, results in the table show that majority (31.6%) disagreed that apprenticeship training resulted in credential recognition and employment in the formal sector, while only 22.1% agreed. Additionally, the majority of the respondents (46.6%) and (43.6%) concurred that receiving primary healthcare training improved their mental health outcomes and made them more capable of managing needs for physical health care, whereas the minority (3.7%) and (4.6%) strongly disagreed.

Regarding education and training as an emerging theme, 77.6% of the refugee youths indicated having participated in educational programs. Of the 77.6%, 54.5% spoke about becoming self-reliant after TVET training, whereas 23.1% found it had no value on their self-reliance. The participants succeeded in starting small businesses after TVET training. Through these endeavors, they generated income, achieved financial independence, and eventually became self-reliant. The respondents mentioned that because of the income from their informal enterprises (tailoring, dressmaking, hairdressing, beauty therapy, media, photography, and journalism), any delayed food distribution was not affecting their daily feeding routine. They acknowledged that they could buy food, cooking oil, and several household goods in addition to other necessities. One participant spoke about being able to care for his sick mother and setting up a small business of baking doughnuts and mandazis that the mother could operate from home.

Fewer refugee youth, (23.1%) spoke about being unable to obtain self-reliance from education, because it failed to provide them with learning acceptable opportunities. The training seldom considered their preceding education, employment history, cultural customs, or future goals, some respondents explicitly stated. Other, refugee youths lamented about being unemployed, even after undergoing training. The respondents attested that their unemployment was caused by structural context conditions such as restricted labor market absorption capacity, restrictions on legal work permits, and gender hurdles, rather than the program design or implementation issues.

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## 4.2.4 Legal Support and Self-Reliance

Legal support relates to educating vulnerable groups such as refugees on their rights, enabling them to access legal services and becoming cognizant of laws in the host countries that could affect their livelihood-self-reliance. NGOs strive to defend and preserve the rights of urban youth refugees. They promote their integration by providing legal support and resources to ensure a safe and smooth integration process for them and addressing their specific needs and challenges. The respondents were asked to provide information on legal support and self-reliance. The results as shown in Table 11.

**Table 11: Legal Support and Self-Reliance** 

Statement	Percent % (Frequency, n)						
	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree		
We access primary and secondary education on the same terms as the host community	7.0% (17)	15.5% (37)	12.3% (39)	38.5% (92)	26.7% (64)		
Kenyan laws allow us to engage in gainful employment and set up businesses.	8.6% (20)	17.8% (42)	23.9% (57)	26.9% (64)	22.8% (54)		
We are entitled to social pensions, cash transfers, and disability assistance and insurance.	, 18.6% (44	20.1% (48)	11.4% (27)	29.1% (69)	21.0% (50)		
We are entitled to public health Services on the same basis as citiz		) 19.3% (45)	5.5% (23)	34.7% (82)	30.5% (73)		

## Source (Field Data, 2024)

Table 11 shows that the majority (38.5%) of the refugee youths agreed they accessed primary and secondary education on the same terms as the host communities, whereas the minority (7.0%) strongly disagreed. On economic rights, the majority, (26.9%) also agreed that Kenya laws allowed them to engage in gainful employment or set up businesses, while the minority (8.6%) strongly disagreed. Similarly, on social rights, the majority, 29.1%, and 34.7% were aware they were entitled to social pensions, cash transfer, and insurance, and public health services on the same basis as the citizens, with the minority 18.6% and 10% strongly disagreeing.

Legal support also emerged as the major theme in the content analysis. Of the respondents, 64.3% reported having sought legal counsel or representation, 51.6% spoke about legal support being useful in obtaining self-reliance, with 12.7% found no self-reliance important. The refugee youths spoke about being treated like friends by the legal representatives. They did everything for us, taking us to schools, hospitals, the police, and interviews—we had no idea we could go to the hospital, get a permit, take our children to school, or anything else, some respondents highlighted. The respondents stated that the support group attorneys gave them hope—hope they thought they had lost—that they could live again.

## 4.3 Correlation Analysis

Correlation analysis was conducted to establish the relationship between the determinants of urban refugee youth with self-reliance. Table 12 shows the correlation outcome.

Table 12 findings shows there is a strong positive correlation between financial training and self-reliance (r = .738, p = 0.0034 < 0.05). In addition, the study found that social networks and self-reliance have a strong positive correlation (r = .3008, p = 0.00 < 0.05) with self-reliance.

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Further, education and training had a strong positive correlation (r = 0.1505, p = 0.0202 < 0.05) with self-reliance.

Lastly, legal support also had a strong positive correlation (r = 0.2607, p = 0.000 < 0.05) with the self-reliance of urban youth refugees in Nairobi City County. This suggests that investing in refugee youths' financial training, education and strengthening social networks and legal support will increase their chances of self-reliance. Phillimore et al. (2021) contends that financial training, education, legal support, and social networks actively inspire refugees to seek employment, enabling them to save money or seek social capital.

**Table 12: Correlation Results** 

	SR	FT	SN	ET	LS
Self-Reliance	1.0000				
Financial Training	g   0.7380	1.0000			
	0.0034*				
Social Networks	0.3008*	-0.0811	1.0000		
	0.0000	0.2126			
Education	0.1505*	0.4579*	-0.1476*	1.0000	
	0.0202	0.0000	0.0227		
Legal Support	0.2607*	0.1829*	0.1357*	0.2910*	1.0000
	0.0000	0.0046	0.0365	0.0000	

## Source (Primary Data, 2024)

## 4.4 Linear Regression Analysis

Self-reliance was regressed against four predictor variables: financial training, social networks, education and training, and legal support. The study obtained the model summary statistics as shown in table 13.

**Table 13: Model Summary** 

Model Error	R	R Square	Adjusted R Square	Standard
1	0.763a	0.582	0.575	.0119005

## Source (Primary Data, 2024)

Table 13 above, shows that the adjusted R square for self-reliance is 0.575, indicating that the independent variables (Financial training, Social networks, Education and training, and Legal Support), account for 57.5% of variations in self-reliance. Other variables that affect self-reliance but were not covered in the study account for 42.5%. The study sought to measure the strength of the relationship between the independent variables and self-reliance. Table 14 outlines the outcome.

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**Table 14: Regression Coefficients** 

Self-Reliance	Coef.	Std. Err.	Z	P>z	[95% Conf.	Interval]
Financial Training	1.871410	0.242015	0.36	0.034	0.384262	0.562482
Social Networks	1.726196	0.328822	5.22	0.000	1.071716	2.360676
Education and Training	1.512163	0.30689	3.62	0.000	0.509671	1.712656
Legal Support	1.496528	0.221754	3.14	0.002	0.261899	1.131157
_cons	-12.2436	2.055359	-5.99	0.000	-16.342	-8.28516

a. Dependent Variable: Self-Reliance

The multiple linear equations for the four constructs can be expressed as:

**Self-Reliance** = 
$$-12.244 + 1.871 X_1 + 1.726 X_2 + 1.512 X_3 + 1.497 X_4 + \epsilon$$

The regression results revealed that increasing one unit of financial training increases the self-reliance of urban refugee youth by 1.871. Financial training fosters the ability of refugee youths to draft business plans, seek social capital, and participate in savings initiatives. In the long term, this enables the refugee youths to cater to emergencies, expand their business, and, in the process, offer employment opportunities to other refugees (Betts et al., 2019). Similarly, Dhawan et al. (2022) discovered that microcredit enabled refugees in Jordan to become self-reliant.

In addition, the regression outcome indicated that increasing one unit of social networks increases the self-reliance of urban refugee youths by 1.726 units. Social networks help the refugee youths to obtain self-reliance, by providing access to power, knowledge, and social capital, thus influencing the success and survival of their business ventures (Bizri, 2017). Further social networks, with empowered individuals, help the refugee youths with an issue or challenge, including finding employment, thus earning an income and becoming self-reliant (Chouliaraki & Georgiou, 2019). Baluku (2023) found that the well-being of the urban youth refugees in Uganda improved with the inclusion of social networks.

Further, the regression outcome showed that increasing one unit of education and training increases the self-reliance by 1.512. This implies that education and training enabled refugees to own a particular skill (tailoring, dressmaking, hairdressing, beauty therapy, media, photography, and journalism), that they could use to earn an income. After educational training, they established and nurtured these businesses, ultimately fostering their self-reliance. The findings concur with Yoon et al., (2019) who found that TVET programs helped refugees to find jobs in British Colombia.

Lastly, the regression outcome showed that increasing one unit of legal support holding other factors constant increases the self-reliance of urban refugee youths by 1.497. The findings concur with Greene et al. (2019) who established that legal support programs improved the autonomy, self-determination, and social networks of Congolese refugees in Tanzania. The findings contradict Gray Meral et al. (2021) who found that legal support programs offered by NGOs had no beneficial influence on refugee's self-reliance in Turkey. Also, Sinclair and Sinatti (2022) found evidence of a gap between LGBTI refugees' perceptions of safety, and the institutional absence of an effective protection policy for LGBTI refugees in Uganda.

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## **5.0 Conclusion**

This study establishes that social networks, financial training, legal support and education and training helped urban refugees youths in Nairobi City County to become self-reliant. However, some refugee youths did not attain self-reliance such as those that become heavily indebted after financial training, special interest groups like women who could not broaden their social networks and few that remained unemployed after TVET training. This was due to economic and social barriers, and gender and cultural stereotypes.

#### **6.0 Recommendations**

The study finds that financial training enhances the self-reliance of urban refugee youths in Nairobi City County by helping them establish small savings accounts, pay back loans, or raise money for investments. Furthermore, we discover that their dependence on credit for everyday expenses hinders them from meeting basic necessities.

The study proposes that humanitarian actors offer a selected skilled refugee youths financial start-up capital for micro-enterprises as well as conduct business incubation and follow-ups after financial training.

It is clear from the study that urban refugee youths also become self-reliant via their social networks. They could rely on their social networks for housing, employment, and emotional support. Nonetheless, we also find that educated but jobless and poor refugee youth women could not broaden their social networks due to gender and cultural stereotypes. The study proposes that donor groups provide more volunteer opportunities, to enable less empowered-refugee youth women living in urban areas to work outside the home and take action in their communities. Their social network will grow and diversify as a result of community service.

This study finds that Education and Training play a crucial role in enhancing self-reliance of urban refugee youths, through increased employability, building livelihoods, and pathways to decent work through wage or self-employment. At the same time, some bemoaned the fact that they were still unemployed after completing, claiming that this was because the program failed to take into account their background in school, work experience, cultural norms, or long-term objectives. The study recommends that TVET designers and funders develop curricula that are responsive to market demands to be relevant and deliver skills that are useful in the local labor markets. TVETs must also work closely with the private and third sectors, including labor unions to provide education that leads to employment or entrepreneurship.

The study finds that legal support enabled the urban refugee youths to obtain self-reliance through their exploitation of social, education, and economic rights. However, the study also finds that even though some refugees were aware of their rights, they could not exploit them due to social, economic, and cultural barriers. The study recommends that the Kenyan government address sociocultural obstacles that prevent refugee youths from finding work, and accessing public health care, and education, particularly those that affect women. They should also allow refugees to work in the industry or profession for which they have been trained by means of legislative or policy frameworks.

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