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Impact of Forced Relocation and Community Integration on Household Well-being of Urban Refugees in Kenya

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Abstract
Forced displacement is a global issue that affects millions of people all over the world. Refugees are forced to flee their homes due to conflict, persecution, or other forms of violence. The majority of refugees often end up in urban areas, where they face numerous challenges, including social exclusion, limited access to basic services, and economic marginalization. This study examines the relationship between forced displacement, social cohesion, and household welfare outcomes of urban refugees in Kenya. The study utilized household data on urban refugees in Kenya sourced from the United Nations High Commission for Refugees (UNHCR), 2020 [85], and, the Kenya Continuous Household Survey (KCHS), 2019 [41]. The study estimates were regressed using the Ordinary Least Squares method and diagnostic tests were done to determine the accuracy of the estimates. The study found that an additional member in an urban refugee household led to an asset increment of 6.7%. The study further found that an additional habitable dwelling in an urban refugee household increased family assets by 71.9%. Utilization of mobile banking services, having nuclear members abroad, and participation in community-based organizations also had a positive impact on family asset accumulation in a refugee household. The study also found that utilization of mobile money transfer (M-PESA), negatively influenced family assets. This study contributes to the literature on Urban refugees as it gives insights into factors that can improve welfare and enhance social cohesion between refugees and host communities in Kenya. Gaps have also been identified in the mandate of UNHCR beyond the camps and the role of the Kenyan Government in urban housing programs for refugees.

Keywords: Urban, Refugees, Social Exclusion, Displacement

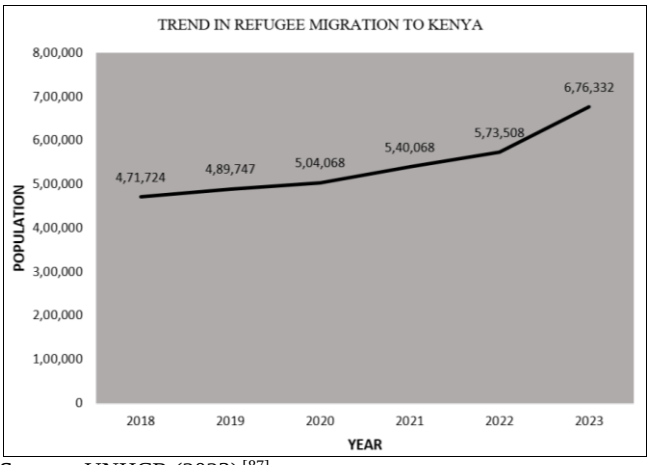
JEI Classification: J1, J15, J18 & J6

1. Background

Forced displacement is a form of immigration that the United Nations Commission for Refugees (UNHCR) defines as an involuntary or coerced movement of a person or people away from their home or home region (UNHCR, 2018) [83]. Global estimates indicate that over 60% of refugees worldwide reside in urban settlements in Latin America, Africa, Asia, and Oceania (UNHCR, 2020) [85]. Scholars have examined migration and responses in USA and Mexico (Amuedo-Dorantes and Bucheli, 2023; Campbell, 2023 and Rafieifar, 2023) [5, 15, 69], across the Mediterranean Sea (Blumenthal, 2023; Risam, 2023 and Amelia, 2023) [14, 70, 4] and within the African continent (Pace *et al*., 2023 and Odinkalu, 2023) [64, 62]. Existing evidence shows that immigration from Africa to Europe has increased over time. For instance, the Emergency Response Coordination Centre (ERCC) noted that over 123,000 refugees from Greece, Turkey, Syria, and North Africa attempted to immigrate to Europe through the Mediterranean Sea (UNHCR, 2019) [84]. However, this pattern is changing in recent times. As was previously documented by various NGOs (UNHCR, 2019 and ACAPS, 2021) [84, 1], immigration patterns have changed to low-income economies and eventual settlements in slums and informal settlements of third-world economies (Muggah and Abdenur, 2018) [54].

With over 534,000 refugees and asylum seekers in the world, Africa hosts the largest number of refugees. Evan and Wood (2022) [24] noted that the majority of refugees in Africa are hosted by East African countries of Kenya, Uganda, and Ethiopia. According to the Assessment Capabilities Project (ACAPS), in 2021 [1] over 400,000 refugees lived in Dadaab and Kakuma camps in Kenya with an additional 80,000 moving to urban areas within Kenya (UNHCR, 2021) [86]. A steady trend in the

increase of refugees in Kenya has been observed from the year 2018 to 2023 and these numbers keep rising.



Source: UNHCR (2023) [87]

Fig 1

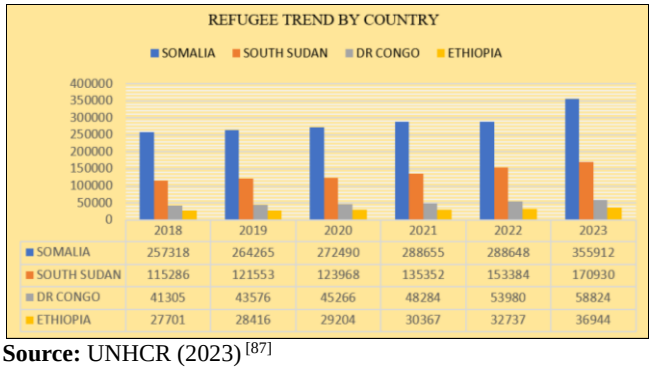
Forced displacement from war, weather patterns, or political unrest can result in desirable or undesirable outcomes for both refugees and the host communities (Khrushch *et al*., 2023) [43]. Benson *et al*., 2023 [11] have shown that forced displacement worsens health outcomes as refugees struggle to access necessities such as food, clothing, and shelter (Levy, 2023) [48]. Forced displacement further damages civilian infrastructure in the host community (Joireman and Tchatchoua-Djomo, 2023) [39] leading to violence and loss of stability (Elkholy *et al*., 2023 and Venkatachalam *et al*., 2023) [23, 89].

Forced displacement has a significant impact on the social cohesion of urban refugees in Kenya, especially when they have no place to go (Fozdar, 2012) [26]. Social cohesion causes the vulnerable population to feel safe and secure within a society. Forced displacement is a major issue in Kenya, particularly in urban areas. The younger generation is worst affected by forced displacement with disruptions happening to their normal lifestyles and day-to-day social roles (Khvorostianov, 2023) [44]. Chiu (2023) [17] and Lindert (2022) [50] noted that the majority of youths in refugee settlements who were forcefully displaced were disoriented and idle and engaged in harmful practices like drug abuse and alcoholism to manage stress. Women, moreover suffered post-traumatic stress, mental health challenges, insomnia, panic attacks, and confusion and could not easily adjust to living in the country of refuge (Nadeem *et al*., 2023 and Specker *et al*., 2023) [58, 74].

The integration of refugees by host communities has stalled for several reasons including insufficient policies and integration opportunities (Muhamad and Jaji *et al*., 2023) [55]. The inability to integrate has left refugees in a dilemma as they are unable to retreat to their country of origin or integrate (Muhamad and Jaji *et al*., 2023) [55]. Refugees living in foreign countries with different social norms, political structures, and languages face social exclusion and are unable to participate equally in social, political, and economic activities (MacDonald, 2017) [52]. Researchers have documented discrimination and social exclusion among immigrants and refugees in various parts of the world. In Lebanon for example, Palestinian refugees faced discrimination and were socially excluded from using public transport (Hanafi *et al*., 2012) [31]. Refugees fleeing Syria also experienced social exclusion in Europe as the majority were employed on low wages and lacked social security (Gurel *et al*., 2018) [30].

In Kenya, Urban Congolese refugees face harassment from law enforcement as they are often extorted, harassed, and labeled drug dealers (UNHCR, 2014) [82]. Yarnell (2014) [92] noted that refugees in Kenya were paid lower wages, harassed at work, and ethno-racially profiled such that many were forced to flee back to refugee camps or to their country of origin. Balakian (2016) [9] noted that the Somali community was ethnically profiled during the 2014 security operation by the Kenyan government. Balakian argued the security operation only recognized money as a 'Valid Identification document'. Thus, there is a likelihood that refugee crises worsen the welfare of both the refugees and the host community (Dasi *et al*., 2023, Stojet and Bruck, 2023) [21, 75]. Addison *et al*. (2004) [2] noted that in the event of an outbreak of armed conflict or adverse weather conditions, there is often an adverse effect on household welfare as livelihoods are lost, infrastructure is destroyed, and there is a breakdown of law and order, and a reduction in public and private investment. Research has strongly linked displacement to poverty such that households that lost property or the breadwinner in a conflict often experience poverty (Hanmer *et al*., 2020) [32]. The majority of refugees are often unable to meet basic needs and often rely on humanitarian aid to survive (Cuevas *et al*., 2019) [19].

Ethnographic research conducted on refugees in the world has shown increased migration of certain nationalities, and ethnic communities of genders to specific destinations. According to UNHCR (2019) [84], of the over 123,000 refugees crossing the Mediterranean to Europe, the majority were male. Migration trends to Kenya show that the highest number of immigrants came from the Somali and Sudanese communities (UNHCR, 2023) [87]. Statistical analysis by UNHCR (2023) [87] further shows that 47.5% of urban refugees in Kenya were male, while 52.5% were female.



Source: UNHCR (2023) [87]

Fig 2

2. Literature Review

2.1 Empirical Literature

Conducive living conditions are often achieved when there exists a safe, inclusive environment to engage in profitable entrepreneurial activities. With challenges of inclusion still existing among refugees and hosts in various parts of the world, host communities have experienced positive and negative outcomes from refugee immigration. Studies on the livelihood impact of refugee resettlement on host communities in Ethiopia have revealed that a 1% increase in refugee inflow led to a 2.7% rise in the diversification of livelihood and a further 15.9% increase in the value of

livestock sales (Zena *et al*., 2022) [93]. Despite this positive outlook, the majority of more developed countries cite negative outcomes. Salehyan & Gleditsch, 2006 note that refugees are often viewed as a humanitarian burden.

Ethnographic research on refugees has shown that 56% of the immigrants worldwide were male, with 17% being women and 27% being children. In Kenya, UNHCR (2023) [87] noted that 51.4% of refugees in Kenya were male while 48.6% were female. A demographic analysis of urban refugees in Kenya revealed that 53% of urban refugees in Kenya were from Somalia community while 23% immigrated from South Sudan (UNHCR, 2023) [87]. The study further noted that 6% of refugees in major cities in Kenya were either from Rwanda, Burundi, Uganda, Eritrea, or Sudan. Of this urban refugee population, 67% were employed, 16% were self-employed and 17% were jobless (Muthengi, 2019) [57]. Poverty among refugees in Kenya was more prevalent with the refugees in camps than those in urban settlements. Studies on poverty among refugees in camps in Kenya showed that in 2015, 68% of refugees in Kalobeyei refugee camp and 65% of refugees in the Kakuma camps were living below the national poverty line (Beltramo and Pape, 2022).

Social inclusion of refugees by host communities continues to be a challenge. A study on refugee employment in Sweden revealed a lack of absolute inclusion of refugees in the job market. Findings by Lundborg (2013) [51], noted a 27% employment gap for refugees who had been in Sweden for less than 10 years. The study further noted a reduction in the employment gap to 10% for refugees who had been in Sweden for 11 years. Lundberg further noted a reduction in the gap of between 7% and 8% for refugees who had been in Sweden for 17 years. However, even after over 30 years the gap doesn't completely close. Research has also revealed diverse social exclusion by various host countries. A vulnerability assessment of Syrian refugees in Lebanon in 2021 revealed that over 84% of Syrians in Lebanon were left without legal documentation when the Lebanese government decided to close its border with Syria. Without legal documentation, refugees were unable to find jobs in construction, agriculture, and other sectors of the economy (Najdi *et al*., 2020) [59].

A study carried out on Syrian refugees in Jordan revealed that 12% of Syrian refugees were multi-dimensionally poor with 20% of this proportion residing in the camps. Of the poor refugee population, 10% were living among the host communities (Assaad *et al*., 2022) [7]. The study further noted that 83% of refugees in the camps and 40% of non-camp refugees were multidimensionally vulnerable to poverty (Assad *et al*., 2022) [7]. In Jordan, 60% of refugees had insufficient funds to meet their needs (Khawaja, 2003) [42] while in Lebanon, 27% of Lebanese refugees were poor (Chaaban *et al*., 2013) [16]. In sub-Saharan Africa, the majority of refugees are often barred by the United Nations from seeking employment while in the refugee camps (UNHCR, 2023) [87] Studies on Urban refugees in Africa have shown that in Uganda, 58% of refugees were not involved in any form of economic activity (World Vision, 2017) [91]. The study further revealed that 24% of refugees practiced farming while 10% practiced small business ventures. It was also noted that 8% of Ugandan refugees were 100% reliant on humanitarian aid to meet their daily needs (World Vision, 2017) [91].

Due to poor living conditions, refugees are often vulnerable to poor health outcomes. A survey on inpatient and outpatient care among refugees in Syria revealed an increase in hospital admissions from 59% in 2017 to 84% in 2019. The study further noted that the majority of the patients were between 20 years and 39 years old with infections that range from pneumonia and gastroenteritis (Özkılıç *et al*. 2022) [63]. A study on psychiatric morbidity among physically injured Syrian refugees in Turkey revealed that 22.5% of refugees had major depressive disorder, while 20% had an adjustment disorder. The study further noted that 15% were suffering from posttraumatic disorder with 12.5% having evidence of psychiatric disorder (Al Nuami *et al*., 2018) [3]. A study on pre-& post-traumatic adjustment among Iraqi refugees noted that between 9.6% and 13.1% of Iraqi refugees suffered from hypertension (Jen *et al*., 2015) [37]. Lack of access to basic needs has led humanitarian organizations to continually supply refugee camps with food and nutritional snacks to mitigate against malnutrition. A study by Guliet *et al*. (2023) noted a significant reduction in global malnutrition from 11.4% to 7.3% in South Sudan and Kenya and a drop from 21.3% to 13.6% in Niger.

2.2 Theoretical Literature

2.2.1 Neoclassical migration theory

Developed by Todaro in 1969, the theory of migration seeks to formulate an economic behavioral model of rural-to-urban migration to improve understanding of migration patterns beyond the simple wage differential approach (Lewis, 1945) [49]. Todaro and Harris (1968) argued that high incidences of unemployment in urban areas should reduce the prospective probability of an immigrant finding a job in the modern sector. Using the two-sector economy approach, Todaro and Harris (1968) argued that the expected income differentials could be analyzed alongside prevailing income differentials to conclusively analyze determinants of labor supply in urban areas. The theory further incorporates the probabilistic approach to determine urban labor demand and supply. The theory views rural-to-urban migration as a transfer of economic agents from traditional agriculture to urbanized modern industries (Supple, 1963) [76]. The neoclassical migration theory argues that the migration process often occurs in two stages. The first stage involves the migration of unskilled from the rural to an urban sector where they are first absorbed into the 'Urban traditional sector'. After a while, they secure a more permanent job. According to Todaro, the decision to migrate to towns in search of jobs depends on the size of the urban traditional sector and differentials in real rural-urban income. The neoclassical migration theory assumes that percentage change in the urban labor force is affected by discounted streams of expected rural and urban incomes expressed as a proportion of the discounted rural and urban income streams.

$$\frac{\dot{S}}{S}(t) = F\left(\frac{V_u(t) - V_R(t)}{V_R(t)}\right), F' > 0 \quad (1)$$

Where;

$\dot{S}$ = Rural to urban migration

S = Existing proportion of urban labor force

$V_u(t)$= Discounted present value of expected urban real income of the planning frame the unskilled worker

$V_R(t)$= Discounted present value of real rural income streams over the planning frame the unskilled worker.

With assumptions that planning horizons are identical for all workers, with a constant discounting factor identical fixed cost, the urban behavioral supply model can be defined as;

$$V_R(0) = \int_{t=0}^{R} Y_R(t) e^{-rt} dt \quad (2)$$

Where;
$Y_R(t)$= Net expected rural income at time t
r = Discounting factor

$$V_U(0) = \int_{t=0}^{n} P(t)\, Y_u(t) e^{-rt}\, dt - C(o) \quad (3)$$

Where;
$Y_u(t)$= Net urban real income at time t
$C(o)$= Fixed cost of migration
$P(t)$= Probability of having modern sector job at time t.

From equation 3 one can determine whether the urban-rural income differentials are positive or negative by calculating the probability of having a job in the event of migration, thus allowing immigrants to make conclusive choices of where to migrate (Todaro, 1969) [79].

2.2.2 Theory of Migration

According to Lee (1966) [46], migration can be defined as a permanent or temporary change of residence. Lee argued that people migrate for three major reasons. These reasons include factors associated with the area of origin, area of destination, personal factors, and intervening obstacles. The theory states that the volume of migration depends on the degree of diversity in a given area and the magnitude of prevailing obstacles. While examining migration trends Lee notes that the majority of migrations happen over a short distance than long distances. The theory noted that migrants who proceeded to further distances often immigrate to major centers of commerce and industry. Migration in this case unfolds in two stages. The first stage involves displacement and initial resettlement in major towns. The second stage involves the resettlement of abandoned villages by new immigrants. The theory further argues that the majority of short-distance immigrants are women.

Lee further argued that migration volumes tend to vary with fluctuations in an economy (Jerome, 1926) [38] and the inability of host communities to impose severe checks on immigration. Lee argued that migration tends to take place within largely defined streams. Goldstein (1958) [27] noted a well define immigration stream of negros in Pennsylvania who immigrated from Saluda in 1956. Lee (1966) [46] argues that sometimes streams disintegrate into counter streams. The efficiency of migration streams therefore largely depends on common goals and intervening obstacles.

3. Methodology

3.1 Theoretical framework

As mentioned in the introduction, the main objective of this paper is to analyze the linkage between forced displacement, social cohesion, and household welfare among urban refugees and host communities in Kenya. The study therefore utilizes descriptive statistics and regression models analyzed from quantitative data that was obtained from the UNHCR (2021) [86] data on urban refugees in Kenya and the Kenya Continuous Household Survey (KCHS), (2019).

The estimation of household vulnerability to poverty using the asset index to proxy the household welfare will be based on Christiaensen and Subbarao, (2005) [18] and Echevin, (2013) [22] approach where they estimated the expected mean and variance of household welfare. Vulnerability to poverty which is the likelihood that a household may remain or fall into poverty at time $t+1$ expression can be re-written as:

$$V_{ht} = \Pr(a_{h,t+1}) = a(\eta_{ht}, E[x_{ht+1}],\ \theta_h, E[\varepsilon_{h,t+1}] \leq Z | a_{h,t+1}\, \eta_{ht}, x_{ht}, \theta_h, \varepsilon_{ht}) \quad (4)$$

where η_{ht} are reported socio-economic shocks to the refugee or host household, x_{ht} represents observable characteristics that are included as the control variable, θ_h represents the unobservable time-invariant household specific factors, and x_{ht} is a time-varying idiosyncratic disturbance that influences household welfare outcomes. Z is a given poverty threshold. Equation 4 shows that the effect of shocks on household welfare is also determined by several household characteristics and community factors that are critical to how household's smooth consumption and the adverse influence of the shocks which are captured by x_{ht} (Klasen and Waibel, 2013).

The estimable model of the natural log of asset index can be specified in a heteroskedastic form as:

$$lna_{ht+1} = \beta_1 \eta_{ht+1} + \beta_2 x_{ht} + \beta_2' \eta_{ht+1} x_{ht}' + \theta_h + u^{1/2}(x_{ht};\ \alpha)\ ^{*}\varepsilon_{ht+1} \quad (5)$$

$$\varepsilon_{ht} \sim N(0, \sigma_e^2); and\ \sigma_e^2 = 0$$

These estimation parameters will be obtained from the UNHCR (2020) [85] data on Urban refugees in Kenya. A simple linear regression model will be used to estimate the results. A simple linear regression was modeled as follows;

$$Y_i = \alpha + \beta_{x_1} + + \varepsilon_i \quad (6)$$

Where;
Y_i= Dependent Variable
α and β = True but unobserved parameters of the regression
x = explanatory variables
ε_i= Error term.

The estimation of equation 6 above can then be carried out using OLS (Ordinary Least Squares).

The simple OLS illustration is illustrated as follows;

$$y = \hat{\alpha} + \hat{\beta}_x \quad (7)$$

where; $\hat{\alpha}$ and $\hat{\beta}$ = OLS estimators

$$\hat{\alpha} = \sum_{i=1}^{n} (y_i - \hat{\beta} * x_i) = \hat{\alpha} - \bar{y} - \hat{\beta} * \bar{x}$$

$$\hat{\beta} = \frac{\sum_{i=1}^{n} (x_i - \bar{x})(y_i - \bar{y})}{\sum_{i=1}^{n} (x_i - \bar{x})^2} = \frac{\partial_{xy}}{\partial_{x^2}} = p_{xy} \frac{dy}{dx}$$

$\bar{x}$ and $\bar{y}$ = Mean values of x and y

According to the Gauss-Markov Theorem, under some assumptions of the linear regression model where conditions

such as linearity in parameters, conditional mean equal to zero, random sampling of observations, absence of multicollinearity and homoscedasticity of errors, the OLS estimators $\hat{\alpha}$ and β are the best linear unbiased estimators of the real values of α and β. This study applied OLS and later employed Wald test for testing the hypothesis that the common effects are uncorrelated with the regressors (Greene, 2012) [28].

3.2 Data sources
The study utilized data on Urban refugees in Kenya from the United Nations High Commission for refugees (2020) to analyze household welfare outcomes and social cohesion among refugees. The study also utilized the Kenya Continuous Household survey data to analyze social cohesion and compare the extent to which refugees and host communities have access to basic services such as improved drinking water, improved sanitation, improved cooking methods et cetera. This data was analyzed using STATA software.

4. Results and Findings
4.1 Descriptive statistics
Majority of urban refugees flee refugee camps to find better economic opportunities in big cities of their host countries. Findings on urban refugees in Kenya reveal that 81.54% of urban refugees immigrated to Kenya for safety reasons while 1.03% immigrated to Kenya to escape drought and famine. On average each household in an urban refugee settlement also owned not less than 5 assets. Such assets are accumulated to smooth consumption as a coping strategy for poor households (Zhou *et al*., 2023) [94]. The study also found the average household size of urban refugees to be about 4 members. Data analyzed showed that the average urban refugee household had less than 2 habitable rooms within their dwellings. Studies on refugee immigration have outlined a trend where refugees prefer to settle in cities rather than villages (Neis *et al*., 2018) [61]. The analysis of urban refugees in Kenya reveals a similar trend where 53.32% of urban refugees settled in Nairobi City while 29.90% and 16.78% settled in Mombasa and Nakuru towns respectively. With regard to language, statistics show that over 75% of urban refugees in Kenya can speak Swahili while 44.80% can speak English.

The study further noted that majority of urban refugees lacked any type of medical insurance with only 24.90% of urban refugees having a National Health Insurance Fund (NHIF)Card. With regard to savings and investments more that 90% of urban refugees where not members of any community-based organization. Analysis of education attainment also shows that 35.78% of urban refugees were enrolled in school with 3.56% having attained a bachelor's or master's degree. The study further noted that 98.07% of refugees lacked an official identification document from their country of origin while 57.79% had refugee cards. The research further found that with 0.17% of refugees having working permits, 73.48% had not worked to earn a living in the past 7 days.

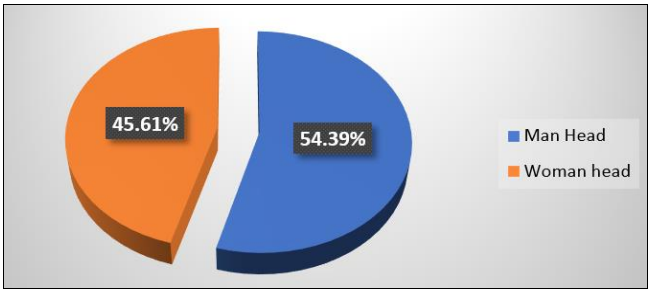
Table 1: Descriptive Statistics

Variable	*Obs*	*Mean*	*Std. Dev.*	*Min*	*Max*
Household Assets	2,438	5.205086	2.098073	0	15
Availability of Food	2,438	3.721493	1.542171	1	6
Household Size	2,403	3.550562	2.653498	1	12
Habitable Dwellings	2,402	1.557452	0.838617	1	10
Improved Water	2,438	2.204676	0.581787	1	4
Improved Toilet	2,438	2.304348	0.721376	1	4
Improved lighting	2,438	2.079163	0.428624	1	6
Improved cooking	2,438	3.873257	2.36822	1	7
Account Mobile Banking	2,438	1.817063	0.386694	1	2
Nuclear Abroad	2,438	1.263741	0.440751	1	2
Receive remittances	2,438	1.3105	0.462793	1	2

Source: Own computation

4.2 Demographic characteristics
Head of the Family
Studies on household poverty have been done throughout the world to determine the impact of the household head's gender on household outcomes and poverty (Munoz *et al*., 2021 and Sekhampu *et al*., 2014) [56, 72]. While studies have shown a high incidence of poverty among female-headed households (Klasen *et al*., 2015) [45], other studies have shown relative poverty reduction in female headed households (Henriques *et al*., 2021) [34].

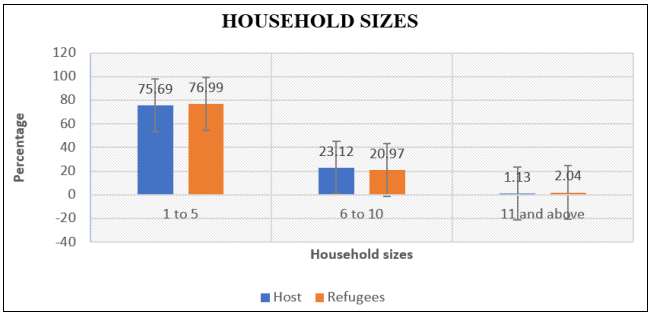
Demographic characteristics of Urban refugees in Kenya showed that over 50% of households were headed by a male.



Source: Own computation

Fig 3

Household sizes
Research on household sizes has often revealed significant impact on household welfare outcomes (Biyase and Zwane, 2018) [13] a comparison of household sizes among urban refugees and host communities in Kenya noted that 76.99% of refugee households had 1-5 members while 75.69% of host households had 1-5 members. Findings further reveal that only 1.13% and 2.04% of households had over 11 members. The study further noted that 60.87% of refugees had only one habitable dwelling while 36.51% had 2 or 3 habitable dwellings. The study also noted that 86.26% of urban refugees shared an apartment while 5.06% owned own apartments. Findings further show that 4.76% of urban refugees lived with a friend while 3.77% lived in unfinished shelters.



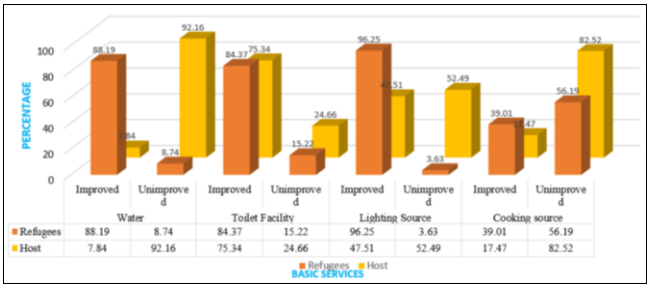
Source: Own Computation

Fig 4

Living conditions of Hosts vs Refugees

WHO (2015) defines improved drinking water as those water sources likely to be protected from outside contamination particularly fecal matter. Unimproved water sources include unprotected wells, springs, and surface water, vendor provided water, and tank provided water. The World Health Organization further defines sanitation as using a non-shared facility where excreta is safely disposed of. Improved lighting and improved cooking are also defined as the use of technologies in (cooking and lighting), that are clean and safe for health and use.

The study found that the majority of urban refugees had improved access to drinking water, toilet facilities and lighting facilities. The study noted that 24.24% of refugees utilized public tap water systems, while 60.50% had water piped to their dwellings. Findings from the study further show that over 80% of refugees have access to improved water, toilet facility, and lighting sources. It was noted that the urban refugee population in Kenya had access to improved sanitation, water, lighting, and cooking services than host communities. Findings show that less than 10% of the host community had access to improved water whereas over 80% of the refugees had access.



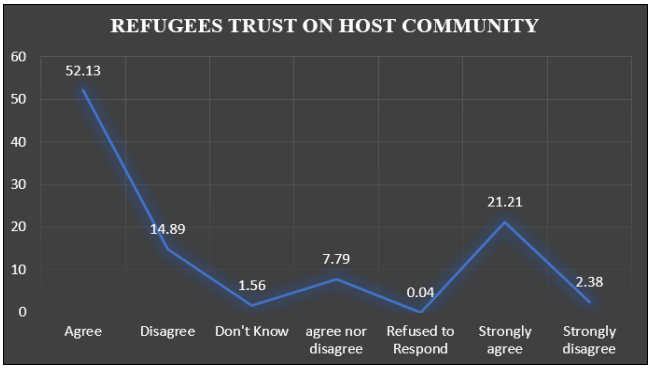
Source: Authors' computation

Fig 5

4.3 Social Cohesion

Social cohesion is paramount to a peaceful co-existence between communities (Peace and Spoonley, 2019) [66]. In communities within the sub-Saharan region, local peace groups have been instrumental in ensuring peaceful coexistence (Tsuma *et al*., 2014) [81]. To establish such peace groups, a common language between two conflicting communities is necessary. Findings from the research show that 75.65% of refugees speak Swahili (The national language in Kenya), while 44.80% speak English (The official language in Kenya). Findings also reveal that 64.85% of refugees had interacted with someone from the host community in the past 7 days and 73.34% of urban refugees voiced their trust in the host community.

On political involvement in Kenya, over 85% of urban refugees outlined that the political system in Kenya does not allow refugees to have a say in government while 37.57% noted that they have freedom of opinion. On security issues, 65.14% feel safe walking in the neighborhood during the day while 24.12% are confident walking in the neighborhood at night.



Source: Own Computation

Fig 6

4.4 Household outcomes among urban refugees in Kenya

Impact of household size on number of assets

The study found that an increase in household size by an additional member increases household assets by 6.7%. These findings corroborate research by Toor *et al*. (2018) [80] who noted that bigger households in rural Punjab kept more buffalos and cows than smaller households. Danso-Abbeam *et al*. (2023) [20] also noted that households in Northern Ghana with larger family sizes diversified material assets as a food coping mechanism to cushion against food shortfalls.

Impact of the number of habitable dwellings on the number of assets.

Findings from the study also showed that an increase in the number of habitable dwellings in a household by 1 extra room, increases household assets by 71.91%. Findings from studies on housing in sub-Saharan Africa corroborate this argument. Sheuya *et al*. (2004) [73] argued that household assets and needs were the main drivers of housing transformation in Tanzania. Avogo *et al*. (2017) [8] further argue that housing transformation among households in Ghana necessitated additional assets and vice versa. The study further noted that more assets drive households to seek more units to dwell and store portable assets.

Impact of Mobile banking on number of assets

The study found installation and utilization of an additional mobile banking application increases household assets by 43.10%. These findings corroborate experimental research on the impact of mobile banking among women in Bangladesh. Lee *et al*. (2021) [47] noted that with the introduction of mobile banking in Bangladesh, remittances increased by 26% and consumption also increased by 7.5%. The study also noted that mobile banking allowed households to borrow less and save more to accumulate more household assets.

Impact of nuclear members abroad on the number of assets

The study also noted that an additional nuclear member abroad increases household assets by 60%. These findings agree with findings from research on other sub-Saharan countries in Africa. In their research on the effects of remittances on household assets and food security in Northern and Central Malawi, Kangmennaang *et al*. (2018) [40] noted that having a family member abroad increased household assets in a Malawian household by 15%.

Quisumbing & McNiven (2020) [68] also found remittances to positively impact the accumulation of consumer durables and non-land assets enabling asset accumulation and investment in human capital.

Impact of Community-based organizations on the number of Assets

The study further found that engagement in Community Based Organizations (CBO)s activities by one event, increased the possibility of asset accumulation by a household by 70.94%. These findings agree with research by Molyneux *et al*. (2007) [53] on the role of community-based organizations in Kilifi County, Kenya. Molyneux and fellow researchers found that CBOs in Kilifi County have assisted households in meeting treatment expenses through the improvement of members' household asset base. Molyneux noted that CBOs protect households against the depletion of household assets through treatment expenditures by meeting these costs for their members without expecting repayment. The CBOs in Kilifi County also raise cash for medical expenses and the purchase of assets for members.

Impact of Mpesa use on a number of assets

The study further noted that for every additional household member using M-pesa, there is a reduction in household assets by 55.52%. This study corroborates findings by Aryeetey (2004) [6] who noted that people in the sub-Saharan region allocate portfolios to assets as a means of increasing their consumption smoothing options. Aryeetey noted that since poor people lack access to consumption smoothing mechanisms they tend to diversify their portfolio to cope with unexpected shocks. Mpesa allows users to store value in their sim cards and convert stored money to and from cash thus reducing the need to store tangible assets (Ndung'u, 2018) [60]. The introduction of Mpesa services in Kenya has expanded financial inclusion from 26% in 2006 to 73% in 2023 (Ndung'u, 2018 and Tiony, 2023) [60, 77].

Table 2: Household Outcomes Among Urban Refugees in Kenya

Number of Household Assets	*Coefficient*
Gender of Household Head	0.0121256 (0.077222)
Household size	0.0674128*** (0.0163658)
Habitable Dwellings	0.7191218*** (0.054491)
Mobile Banking	0.4310375*** (0.099555)
Nuclear Members Abroad	0.5558324*** (0.0935135)
Receive Remittances	0.600044*** (0.0902921)
CBO Member	0.7093788*** (0.1455637)
Coping Strategy	0.0009587 (0.0791584)
Mpesa engagement	-0.555231*** (0.0866804)
_cons	1.484391 (0.3783647)
Number of Observations = 2402	
Prob > F = 0 R-squared = 0.2308 Root MSE = 1.8383 *= 99%, ** = 95% and *** = 90%	

4.5 Diagnostic check

A measure of correlation was done using the Pearson correlation to establish the dependence between variables. A correlation estimate of 0.8 or higher was considered a high correlation. The study found an overall low correlation between variables used in the study. The overall level of correlation was below 0.7. A test for heteroskedasticity was also done. Heteroskedasticity has serious consequences for the OLS estimator. Although the OLS estimator might remain unbiased, the estimated standard errors will be wrong. Because of this, confidence intervals and hypothesis tests cannot be relied on since they will cause the estimates to be inaccurate. Diverse heterogeneity problems often occur due to some unobserved characteristics. Such unobserved characteristics can include illegal identification document schemes that refugees may fail to disclose for fear of judicial prosecution. The model corrected this issue by using the command *vce (robust)* to minimize the standard errors.

The model also utilized the Shapiro-Wilk test and tests of Kurtosis and Skewness to test for normality in the model. The null hypothesis stated that the distribution was normally distributed while the alternative hypothesis stated that the distribution was not normally distributed. A Shapiro-Wilk test of over 0.05 was considered a normal distribution and a skewed distribution of between -3 and +3 was considered a normal distribution. A kurtosis of between -10 and +10 was found and the distribution passed the test for normal distribution. The tests revealed a normal distribution of the urban refugee population in Kenya.

5. Conclusion and Recommendation

Housing policies for refugees in developed and underdeveloped countries tend to differ based on the economic conditions and prevailing refugee policies. More developed countries such as Europe and the USA are capable of providing government housing and a subsidy for refugees during the asylum-seeking process. In Sweden for example, Bevelander *et al*. (2019) [12] noted that asylum seekers were often given an option to take up government housing and a subsidy in less developed and remote municipalities or seek their accommodation with no subsidy. These choices have seen asylum seekers with their housing getting employed faster than those receiving government subsidies. In developing nations such as Kenya, the UNHCR requires refugees to stay in camps and does not give support outside the camps. The UNHCR requires that those willing to relocate have to prove to be economically self-sufficient as they will not receive any financial support (Human Rights Watch, 2009) [35]. The Kenyan labor laws don't not allow refugees in camps to work and earn. Refugees are expected to receive incentives from United Nations agencies and nongovernmental organizations necessitating the move to seek financial freedom in urban areas (Pavenelo *et al*., 2010) [65]. The study gives insights into how the government can play a role in improving household welfare for refugees. To improve the economic prospects of urban refugees in Kenya, the government of Kenya is advised to introduce subsidized housing for refugees in urban settlements in Kenya. The government can also set aside funds or opportunities to support urban refugees as they resettle outside their camps

Remittances were also found to improve household assets in refugee households. Remittances allow poor households

access/purchase basic commodities, access health care, and pay for education. In incidences where households receive more remittances, such households can use the money as capital for small businesses or entrepreneurial activities. To encourage remittances from family members abroad, the government can implement policies to increase bank access for refugees by providing identification documents that will be generally accepted as legal document to open a bank account. The government can also liaise with banks in Kenya and abroad to reduce bank transfer levies.

The study also noted that community-based organizations played a vital role in asset accumulation in refugee households. CBOs should therefore be supported by the government as a poverty eradication tool. CBOs play an important role in social cohesion and the integration of urban refugees into host communities. Through the National Government Affirmative Action Fund (NGAAF), the government has over the years channeled money to counties in Kenya to support the youth, women, and people with disability. Since urban refugees are as vulnerable, the NGAAF fund can be restructured to incorporate funding for refugee-based groups and constitutionally recognize urban refugees as marginalized communities.

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