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Markets, Businesses, and Consumption in Refugees Settlements: A Review and Future Research Trajectory

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Introduction

Refugees are people who are forced to cross national borders due to, for example, disasters, conflict, and persecution (UNHCR 2021a). Researchers need to understand refugee livelihoods and “draw a holistic picture of their economic activities in relation to a wider economic structure” (Omata and Kaplan 2013 p. 21). To contribute to a more holistic understanding of the economic lives of refugees, this paper focuses on refugee settlements, also known as camps. In the face of a growing global refugee crisis, refugee camps are particularly important to understand and study (Boenigk et al. 2021; de la Chaux et al. 2018).

Currently 6.6 million refugees live in such settlements, and these refugees comprise 22 percent of the total refugee population (UNHCR 2021b). Such refugee camps are part of the refugee’s pathway to permanent settlement (Shultz et al. 2020), where refugees may live for many years or even decades in these camps. While some view refugees solely relying on humanitarian assistance (Betts et al. 2014), refugee camps are sites of thriving consumption, businesses, and markets. For example, refugees are known to run businesses within settlements, such as food stalls, grocery stores, and mobile phone stores (Matt 2018).

This paper, drawing on extant work, delineates insights into the economic lives of refugees in refugee settlements and camps, identifies core practical and theoretical aspects, and sets a future research trajectory into these relatively unexplored sites. In doing so, this present inquiry will help us to start to understand how to create sustainable economic opportunities in these contexts and how to best employ aid assistance, both needed areas of attention (e.g., Betts et al. 2014).

Understanding Refugee Settlements

Settlements are found globally and range widely in size. The “contexts of refugee camps can vary substantially, there is no one typical refugee economy” (Abushaikha et al. 2021, n.p.). For example, in Bangladesh, the Kutupalong-Balukhali refugee settlement has over 800,000 Rohingya refugees (UNHCR 2021b), while other camps have far fewer numbers. Some camps are planned and managed by agencies (these populated by approximately 4.5 million refugees globally), while others are self-settled

camps (these populated by approximately 2 million refugees globally) (UNHCR 2021c). Nonetheless, extant work can point towards some salient and common aspects of settlements. For example, many refugee settlements have similar groups of actors present. At the Kutupalong camp, actors include the refugees, private companies (including multinationals), non-governmental organizations, government entities from the host country, and aid agencies (Chowdhury 2021), such as the United Nations High Commissioner for Refugees (UNHCR) and the World Food Program.

In these settlements, the “primary economic actors are the refugees, many of whom come with productive capabilities, access to commercial networks and capital of some sort” (Werker 2007 p. 462). Trade within camp economies tends to be primarily characterized by cash and in-kind exchanges (Omata and Kaplan 2013). Displaced peoples face challenges in their socioeconomic status (Wang and Tian 2014). Refugees in camps rely on aid, remittances from diaspora, employment income, and businesses to provide needed resources (Alix-Garcia et al. 2018), as well as agricultural production, lending, and investing (Werker 2007). Aid elements, such as food and other supplies, are also traded with or sold to others (Alix-Garcia et al. 2018). In addition to relying on aid and selling of relief items, refugees can sometimes gain cash through employment with the commercial sector or aid agencies or through running businesses (Oka 2014). In the case of the Kakuma Refugee Camp, Oka (2014) found that 70 to 80 percent of refugees are able to gain access to such cash, while the remaining 20 to 30 percent rely strictly on United Nations’ relief items.

Regarding such relief items, refugees are often provided with food rations and non-food items. In Uganda, for example, the aid agencies and host government supply such goods to the refugees (Werker 2007). When arriving, refugees are often provided with food, water, and shelter, as well as items like “blankets, sleeping mats, mosquito nets, clothing and personal hygiene kits” (n.p.) and services such as healthcare, registration services, and legal aid (UNHCR 2021c), which are often provided by international organizations (Alix-Garcia et al. 2018 p. 7). Additional items can also be provided in camps. In the Kyangwali camp in Uganda, for example, refugees are given farming and cooking equipment, seeds, a plot of land, and tarps (Werker 2007).

In addition to tangible items, some camps offer money transfers or vouchers to purchase specific items. Sometimes these take the form of e-vouchers (which use blockchain) for use at designated retailers while others are conducting trials with cash transfers from the World Food Program (WFP 2021). For example, the Bamba Chakula programme implements a mobile currency program, which provides cash-based assistance instead of

in-kind food assistance, where the refugees in Kalobeyei and Kakuma camps can choose their preferred food products from contracted traders (Betts et al. 2019). If displacement is longer term, refugees will often also be provided with additional services, such as educational options, as well as building materials for housing (UNHCR 2021c).

Refugees can also gain cash by selling their relief items into the black market, where, reportedly, 80 to 90 percent are thought to resell a portion of their relief items to traders; in this way, relief items are valued both for their use, and for their exchange potential (Oka 2014). Refugees also sell their items if they receive an excess of aid items (e.g., bikes were donated to a camp and then sold) or when they leave the camp (Abushaikha et al. 2021), which can also include business owners selling their business (informally) to others (Fathallah 2020). Such unofficial activities are common, as “due to the nature of law enforcement within the camp and the composition of the refugee population, the camp may also have strong ties to grey and black markets in the host country and abroad” (Werker 2007, p. 462).

Aid discourse has long been dominated by the idea that donated relief food can only be used for direct consumption, and such activities are even seen as immoral, where aid workers are under pressure to curb these black market activities which sell to both refugees and those from the host country, but often without much success, despite the openness by which the black market traders operate (Oka 2014). When refugees were asked about this reselling,

“the most common response among refugees and the traders was that the food belonged to the refugees, and it was their choice to eat it, sell it, or waste it... This is a powerful argument used repeatedly by the refugees, and it speaks to the constant struggle for agency and control between the refugees and the relief organizations over refugees’ lives.” (Oka 2014 p. 30).

Many refugees rely on these relief items and the trading of them. However, in some cases, rations can be decreased over time as refugees are expected to find work, such as was reported in Nakivale settlement in Uganda (Viswanathan et al. 2021).

In many camps, however, refugees are restricted to work inside the camp unless given special permits, where work can be limited to translation work or within in-camp businesses (Alix-Garcia et al. 2018). For example, refugees can be hired by aid agencies or as stipend volunteers, although this does not mean they are self-reliant (World Bank 2021). An example of this type of work is when refugees are hired to distribute rations in exchange for earning a stipend (de la Chaux et al. 2018). In the Za’atri settlement, for

example, various agencies in settlement used a cash-for-work program, where refugees could earn \$8.50US a day, as reported by Van Tets (2013).

Further, although some refugees manage to find informal work in the surrounding host community (ILO 2019), some refugees are barred from even leaving their respective camp. In Kenya, it is a criminal offence to leave a refugee camp without permission (NRC/IHRC 2018). As such, many face limited options to work (de la Chaux et al. 2018) and contend with discrimination or challenges in accessing areas of employment (Viswanathan et al. 2021), which can be compounded by language barriers (Werker 2007). Overall, employment opportunities for refugees living in camps are limited (UNHCR 2021c).

Therefore, many refugees start businesses (de la Chaux et al. 2018). Refugee camps themselves have a “significant internal economy of goods and service produced within the camp” (Alix-Garcia et al. 2018 p. 7), as well as an array of retailing shops. For example, at the Za’atari refugee settlement in Jordan, there are refugee-owned shops and camp-sanctioned supermarkets (Abushaikha et al. 2021). The next section discusses these refugee-run businesses in more detail, before turning to consumption in these contexts.

Running Businesses

Refugees run businesses in settlements that provide work and income. To illustrate, refugees in Greece’s largest refugee camp, Skaramagas, have started a variety of shops including food stalls, grocery stores, and mobile telephone stores (Alesevich 2018). These shops serve the over 3000 refugees living in the camp, as well as associated NGO workers. Similarly, in the Kakuma camp in Kenya, established in 1992, refugees from South Sudan and Somalia have started around 2000 businesses to service the over 160,000 refugees who live there (IFC 2018). Around 12 to 18 percent of refugees in that camp are involved in running informal businesses (NRC/IHRC 2018).

Businesses are diverse and can include provisioning of both services and products, such as wedding gown rentals and perfume shops, as was found in the Za’atari refugee settlement in Jordan (Abushaikha et al. 2021). Families can own more than one type of business or open multiple outlets of the same business (Fathallah 2020). The businesses also capitalize on emerging trends, such as the taxi service that arose in reaction to the need for refugee-run taxi businesses in Ugandan camps (Omata and Kaplan 2013). The types of businesses run and the products sold can also differ depending on the specificities of the camps, where, for example, in Jordan, the Mafraq camp offers more traditional offerings (e.g., homemade food)

while another Jordanian camp, Amman, has a wider range of offerings due to a larger population with different characteristics (Fathallah 2020).

Further, different cultural groups were found to specialize in particular industries, which can also vary by economic status and resource access (Omata and Kaplan 2013). In a study of Ugandan refugee camps, refugees from the Congo tended to engage in small-scale selling of Congolese accessories and clothes and ran mini-restaurants, while Rwandan refugees there focused more on retailing of food and second-hand clothing and refugees from Somalia had larger scale businesses such as supermarkets, transport services, and guesthouses (Omata and Kaplan 2013). Most often, shops start small, with some managing to scale up over time. For example, businesses in Kakuma are small-scale, with 70 percent lacking employees (IFC 2018).

Obtaining necessary resources to start a business can take multiple routes. Some businesses are started from savings that refugees arrive with (UNHCR 2015) or through leveraging resources from friends and families, including those in nearby cities (Fathallah 2020), while others are created through leveraging resources honed in the camp. For example, at the Sherkole refugee settlement in Ethiopia, a refugee told how, after arriving in the camp, she “kept half her wheat ration to feed her family and sold the rest to buy meat and vegetables to prepare food from a small stall in the camp”, a business that grew, where, every day, where “she bakes 1,500 small loaves of bread which she sells in the restaurant, local market and around the camp” to refugees and UN staff alike (UNHCR 2015). In another case, a shopkeeper reported that they started their informal shop with very few products, later selling ration goods (including to non-refugee locals from the host country), and gradually amassing a wider stockpile of goods, where the often-limited income was then used to purchase food (Chowdhury 2021). Many refugees face challenges, as those who arrive often face a loss of intergenerational wealth and have lost supply chain connections (Viswanathan et al. 2021).

Finances are not the only challenges facing the refugee, as many are operating informally and even illegally. The legality of these shops across settlements can vary depending on the camp and the country. In some cases, businesses are allowed and even promoted. For example, the UNHCR celebrates the ‘entrepreneurial spirit’ of some refugee camps on their website, where they highlight endeavors such as those by Abu Mahmood, a Syrian living in Jordan at the Za’atari refugee camp, who runs the camp’s first pizza shop, called Mu’ajanat Esalam (‘Pizzeria of Peace’), which sells to refugees and relief workers, including making 30 to 50 deliveries per day by bicycle to the entire camp (UNHCR 2015). Even if

allowed, authorities have been known to limit business elements such as shop sizes, electricity usage, and certain professions, such as was found in camps in Jordan (Fathallah 2020).

In many cases, however, businesses are 'officially' not permitted in settlements or, if allowed, face stringent licensing requirements (World Bank 2021). Some camps take a more quasi-formal approach, where, while businesses are not registered, business owners are still required to pay for an annual permit (NRC/IHRC 2018). Business owners can face an array of fees to run shops. For example, in a camp in Uganda, refugees reportedly faced a market participation fee in the settlement for each seller per day and had an annual tax on all in-settlement businesses to representatives in the camp not affiliated with the Ugandan government, while sales on products exported from the camp also faced a tax (Werker 2007). Despite illegality or limitations, the shops often persist, with officials turning a blind eye (de la Chaux et al. 2018). Indeed, it may be that "maintenance of stability at refugee camps largely depends upon the willful ignorance of camp officials" (Hargrave 2018 p. 209).

While illegality can contribute to refugees being able to more easily start businesses in the absence of any red tape (Abushaikha et al. 2021), such a situation can also cause stress to the business owners. Some choose to keep ventures small and run them from their homes, while others strategically pick the location of their business to try to avoid detection from authorities (Fathallah 2020), where, in some contexts, owners (and their family members) may face jail time or fines if they are caught running an unlicensed shop (NRC/IHRC 2018). Yet others form informal partnerships with local business owners from the host country to appear as an employee, while engaging in profit sharing or running the business, where this construction can open the refugees to abuses or being taken advantage of (Fathallah 2020). Further, business owners can fall prey to scams, where 'unknown people' demand or try to sell fake businesses permits (NRC/IHRC 2018).

Refugees in the camp often face other challenges with their shops. Businesses face practical obstacles of how to physically build their shops. Some use shelter material (Chowdhury 2021) or find wood and sheds to create temporary or mobile shops (Abushaikha et al. 2021). For example, a coffee shop in Za'atari camp in Jordan has benches that were made from relief blankets and spare wood (Van Tets 2013). Further, actual ownership of the physical location is often not possible. In Nakivale in Uganda, for example, refugees are not allowed to own property or a home (Viswanathan et al. 2021). In addition, businesses are reliant on security of the camp allowing the passage of goods for sale, which can vary. As reported by

Abushaikha et al. (2021) in a Jordanian camp, camp security often tolerated the movement of goods, even allowing the movement of disassembled caravans and live animals into the camp, despite not being formally allowed. Despite these challenges, these businesses persist and even thrive.

Together, these businesses can end up forming larger marketplaces. Such marketplaces can be permanent centers, with others occurring periodically (Omata and Kaplan 2013), such as weekly gatherings in the Kyangwali camp in Uganda selling both imported and local goods (Werker 2007). These marketplaces in settlements can include both refugee-run businesses and sellers from the host community, and often serve both groups (ILO 2019). Such activities can be so well developed that people actively choose to shop within the camp instead of going further afield (Alix-Garcia et al. 2018). For example, camp bazars – officially not allowed – have emerged in Kutupalong camp in Bangladesh, with bazar businesses offering a variety of products (Chowdhury 2021), while the Za’atari settlement in Jordan has an area called the Shams Élysées (a play on the Parisian Champs-Élysées), with dozens of shops (UNHCR 2015).

Some camps have formed de facto town centers with well-developed market infrastructure, including bus depots, as is the case in Hagadera camp in Kenya (ILO 2019), or boast multiple major marketplace areas congregating around cultural groups (Omata and Kaplan 2013). Such marketplaces can offer a site of support for business owners. In Kakuma, if someone runs into financial issues, such as inability to pay for an ongoing business permit fee to officials, other business owners have been reported to step in and help (NRC/IHRC 2018). In sum, settlements can be characterized as ‘vibrant camp marketplaces’ (Abushaikha et al. 2021).

Markets in refugee camps also experience shocks, including the influx of people (both refugees and aid workers) and aid inflows, where the latter provides labor in the settlements and local demand for products (Alix-Garcia et al. 2018). Indeed, businesses owners have to contend with the temporary nature of the camp, where their customers can end up leaving the camp permanently (Fathallah 2020). Such movement of people is not the only disturbance, where settlements can face “flooding during the rainy season, disease outbreaks, sanitation and hygiene, unsatisfactory aid packages, and concerns over the possibility of camp closure” (de la Chaux et al. 2018, p. 169), all of which can impact markets and the associated businesses. For example, in Kutupalong camp in 2021, a large fire destroyed over 9,000 shelters that housed 45,000 refugees, as well as 1,600 infrastructure elements such as hospitals and aid distribution centres (UNHCR 2021c).

While shops tend to be small scale, that is also not the full story. Shops connect to other trading centers and even span national borders, connecting to others farther afield, including with other refugees in other places (IFC 2018). Indeed, no settlement is “totally closed to traffic in goods, capital and people; as such, the markets in the camp are connected with domestic (and therefore international) markets through refugee and national traders” (Werker 2007 p. 462). The UNHCR (2021c) specifically notes the need to create “the possibility to create links with their host communities and have access to the local economy, infrastructure and services” (n.p.) in settlements.

Indeed, “researchers have recognized that refugee economies do not exist in isolation but are rather tied to market actors and entities in the host community and—at times—those located abroad (Betts, Omata, and Bloom, 2017; Chowdhury, 2020; Turner, 2005; UNHCR, 2017)” (Abushaikha et al. 2021, n.p.). For example, Somali refugees in Uganda forged links between refugees in urban settings and settlements, which allowed for flows of products into the settlements, while local Ugandan traders supply settlement businesses, and a flow of traded relief items into the cities of the host country (Omata and Kaplan 2013). In other examples, the Kakuma Camp gains supplies from wholesalers who connect with the other parts of Kenya (Oka 2014), while, in Jordan, tribal and family connections connect refugees to those outside of the camp boundaries, and startup funds can come from a nearby city (Abushaikha et al. 2021). Additionally, as refugees move, they forge relationships spanning geographies (Omata and Kaplan 2013).

This integration seems to be heavily influenced by the camp placement. Refugee camps in Kenya tend to be positioned on transport corridors, which can improve their integration into the local economy (Fernandez et al. 2014), while the Nakivale camp in Uganda is rurally located, making it hard for refugees to connect to the closest town is one hour away and public transit is expensive (Viswanathan et al. 2021), which can undermine their ability to consume from these other places. Physical isolation reduces economic freedoms and choice, and drives up transportation and information costs, which can undermine the ability of refugees to gain market insights and garner favorable trade terms (Werker 2007). Nonetheless, refugees can and do contribute to their local, regional, and national economies (Betts et al. 2014), and are integrated into wider networks.

Taken together, these businesses provide benefits to the refugees. They contribute to income, which they can use for consumption activities. Indeed, past research has shown that their businesses contribute

financially, but also provide a way for refugees to move forward, where “the most common narrative in [a group of refugee business owners in settlements in Jordan] was of resilient refugee entrepreneurship” (p. 18). Further, female business owners noted that the businesses can contribute to their feelings of empowerment, can help them overcome vulnerability, and can allow them to contribute to the health and schooling of their children (NRC/IHRC 2018). As business owners seek to earn income as they provide goods and services for fellow refugees, aid workers, and host country consumers, they contribute to consumption, discussed now.

Consuming

These refugee-run shops can provide avenues for consumption to the refugees, where aid can fall short or be of low-quality and where sanctioned supermarkets can be expensive or have limited options (Abushaikha et al. 2021). Refugee purchases in these settlements can be significant, where Oka (2014) found that hundreds of thousands of dollars of goods are bought by refugees, and remittances into the camp can be substantial. Indeed, the real and potential market value of these groups is notable. For example, in the Kakuma refugee camp in Kenya, the estimated total annual household consumption is estimated to be over €45 million, and consumers have indicated their willingness to pay for improved services (IFC 2018).

This consumption can change over the refugee’s time in a camp. Refugees can arrive to the settlements malnourished, where 30 percent were reported to arrive malnourished to the Dadaab camp in Kenya (de la Chaux et al. 2018). As such, many arriving refugees reportedly initially focus on basic needs, often fulfilled through rations, and thereafter many seek to generate income in order to buy food to enrich their diets or clothing, including for important festivals, as was reported in Kutupalong camp (Chowdhury 2021), while items such as television sets and satellite dishes were reportedly for sale in a settlement in Jordan (van Tets 2013). As de la Chaux et al. (2018) noted, “Our findings indicate that although refugees enter a camp as vulnerable victims, as they recuperate, they become increasingly bored and look for ways to reclaim economic, social, and cultural agency” (p. 175)

Overall, food is a big purchase category. Food insecurity can be rampant in camps (World Bank 2020) and purchasing food can provide for alternative consumption beyond the relief items. In a study in Kenya, it was found that refugees spend a minimum of 60 percent of their income on food (the largest expenses of those being meat (13%), sugar (12%), cereals (9%), milk (9%), and vegetables (6%)) (Alix-Garcia et al. 2017). Such consumption can be appreciated. Shortcomings of relief food are notable,

where it can be unpalatable, unpractical, or culturally inappropriate (Oka 2014). Refugees therefore engage in purchasing to access “food that is culturally appropriate and enjoyable, food that one would not be ashamed to serve to other people and that brings at least a momentary sense of normalcy and dignity” (Oka 2014 p. 31).

Beyond food, refugees consume items that are “functional and utilitarian as well as comforting and luxurious” (p. 34), including clothing, cosmetics, and electronics (Oka 2014). Further, refugees also consume services, where, for example, UNHCR reports that many refugees often ask upon arrival at the registration desk whether they can have access to internet connectivity, where in addition to being “essential for keeping in touch with loved ones, refugees now view access to a mobile phone and the internet as being as critical to their safety and security as food, water and shelter” (UNHCR 2021b n.p.).

In this way, “camps—as physical locales—are not a social vacuum but rather spaces where refugees strive to engage in familiar cultural and economic practices” (Abushaikha et al. 2021), where access to cash can help refugees to engage in “agentive consumption: to have the ability and resources to choose, purchase, and consume small but comforting, familiar, and desired “nonessentials”” (Oka 2012 p. 25).

In the words of Rahul Oka (as cited in Van Tets 2013),

“When we think of refugees, we think of poor people. Very often we forget the fact that one month ago, or in their recorded memory, they were not poor people; they were engineers, doctors, shopkeepers...

They are forced to behave as though they are beggars that can't be choosers.” (n.p.)

Relatedly, Viswanathan et al. (2021) found that that refugees in these contexts suffered from intrapersonal relative deprivation, in that they compare to their lives before becoming a refugee and feel deprived in their current context. In these contexts, refugees face “extreme marketplace deprivation and exclusion” (Viswanathan 2021 p. 112) where supporting both consumption and entrepreneurship can help to alleviate this deprivation.

However, according to Oka (2014), “relief discourse has long treated refugee camp economies and the resulting black markets and commercial consumption as detrimental for the relief process and the refugees.” (p. 23), where some view non-necessity purchases as unessential with high associated costs and may be seen by relief workers as unnecessary luxuries. Despite this sentiment, consumption may have concrete benefits that bridge the gaps of the relief work and outweighs drawbacks, with Oka (2014) noting “the significant role that the many small daily acts of

commercial consumption played in mitigating both the dreariness and the much-observed hostility or violence of refugees' lives" (p. 24), especially when, for example, purchased foods are culturally familiar and chosen, providing a degree of normalcy and dignity, perhaps needed when the wider world views them "largely as objects of numbers waiting for repatriation or resettlement" (p. 25).

In addition to these challenges, refugees contend with other issues. Refugees often face difficulties in meeting daily needs, own limited assets, and face lower life satisfaction (Obi 2021) and widespread boredom (de la Chaux et al. 2018), in addition to limited access to products and services (World Bank 2021) or subpar offerings. Indeed, settlements can also be the site of counterfeit or other illegitimate offerings, such as counterfeit medicines and food that may pose health issues, becoming "dumping grounds for unwanted products and services" (Chowdhury 2021, p. 920).

Refuges also face higher prices driven by limited market choice or unfair pricing by exploitative traders (Werker 2007). For example, refugees report how sellers can "deprive them from fully participating in the marketplace by mistreating them and/or coercing them into paying higher prices" (p. 22), an area that may benefit from providing consumer literature (Viswanathan 2021). Traders are known to break bulk (e.g., break goods into smaller packages) to provide the traders with (much) higher profits while allowing refugees with heavily restricted financial resources to purchase (Oka 2014), but that also increases the overall price for consumers. Despite this, there are some indications that margins can be still quite thin for business owners. For example, Van Tets (2013) reported that coffee at a café in a camp in Jordan costs \$0.50, but the owner, Omar Siran, only keeps \$0.07. Further, prices can be inflated by the aid workers: Foreigner actors involved in the humanitarian response can drive up prices of local goods and services, including driving up rent and grocery costs (Chowdhury 2021).

Further, refugees may also go into debt with traders to access products, where credit is often given easily, and although this provides access to needed offerings (Oka 2014) and provide a way to deal with delays in aid deliveries or food shortages (Betts et al. 2019), some refugees report being stressed at the repayment demands (Oka 2014). Some camps, such as in Jordan, are giving UN-backed vouchers that can be used to shop for what they need, in shops run by the World Food Programme, which can curb the issues of indebtedness and resale to relief traders (Van Tets 2013), but this may diminish the agent role of consumption for refugees given the limits to shop choice. "An alternative would be to use an existing, self-organizing trader network that responds effectively and efficiently to the

demands of the refugees” (Oka 2014, p. 35). However, as those traders are often banned from starting businesses, as noted above, this route to improving consumption is not without its challenges.

Intersecting with Other Stakeholders in the System

Settlements are influenced by other stakeholders, including governments, aid agencies, private sector, and refugees, discussed in turn below.

Host Governments and Aid Agencies

Governments and aid agencies play a large role in the economic situation of camps. Indeed, refugee settlements “should not only be viewed as a more or less permanent form of settlement within set physical and social boundaries but also places where refugees have agency to create their futures through economic exchange” and where they are subjected to the “complex management system inside the camp that affords authority to IGOs [intergovernmental organizations], NGOs, and local governments” (Abushaikha et al. 2021 n.p). Policies and the associated institutional environment create rules and constraints that influence refugee camp economies, market outcomes (Werker 2007), and refugees themselves, such as the challenges with permission around running businesses, described above. In another instance, the Bangladeshi government reportedly throttled the mobile system in a settlement, arguably to limit criminal activities, which negatively impacted communication and trade for camp residents (Chowdhury 2021). Indeed,

“Official policies that are focused on survival, and on measurable outcomes in providing the required minimal nutrition, downplay the role of the commercial economies that have been observed in refugee camps across the world without realizing their larger social importance for both the refugees and the relief process.” (Oka 201, p. 34).

Aid agencies and host governments can work to support the economic system in the settlements. Recommendations emerging for research in Jordan, for example, include ensuring there is a clear and transparent legal structure for self-employed, home businesses, and informal refugee-host partnerships (Fathallah 2020). Providing easy-to-understand and accessible legal options to run businesses can provide security to the owners, where, if an issue arises (e.g., shoplifters), the business owners can make use of the legal system to help rectify it (NRC/IHRC 2018). It is also important that the costs to engage in business are not prohibitive. In Uganda, costs associated with securing a work or trading license from the

government were found to exceed the refugee's entire expected income for a whole season (Werker 2007).

In addition to smoothing the way for the starting-up of businesses, aid agencies and host governments can seek to support the refugee-run businesses' ongoing operations. Business owners can be supported by allowing for travel for business purposes (to find products, customers, or suppliers) and recognizing it as legitimate (NRC/IHRC 2018). To illustrate, Werker (2007) found that refugees in Kyangwali camp in Uganda faced challenges with selling their products outside of the settlement as travel requires a permit from the 'camp commander' based in a single office (far away from some refugees). Permits were given haphazardly, only granted a few times a week, and often just valid for a few days, which was often not enough time for the refugees to sell their items.

This challenge is especially notable given that selling outside the settlement in smaller quantities often nets the refugees more income. When "an entire population who cannot freely interact with the outside" (p. 465) and are isolated, it results in smaller markets, lower productivity, and depressed purchasing power, where policies

"that improve the refugees' freedoms to work and move, that increase the returns on investment, reduce the risk of expropriation, increase the size of the market and reduce bureaucratic costs and delays should have positive impacts on refugee camp economies." (Werker 2007 p. 476).

Taken together, these elements indicate the need to reassess the markets and business landscape in settlements.

Further, there are calls for activities in the settlements to support entrepreneurship training, by offering tailored programs for a variety of ages (Fathallah 2020) and ensuring inclusivity for gender. Such interventions can be impactful. In Kenyan refugee camps, business training was correlated with a 20 percent increase in sales and profits, indicating its potential role in improving business performance (Betts et al. 2019). In this program, practices that helped to strengthen business performance included business owners offering special offers, bulk discounts, asking consumers and suppliers about their preferences, and book-keeping activities (Betts et al. 2019). However, such training programs need to be thoroughly tied to a deep understanding of market mechanisms, where, for example, a program to train tailors will only be successful if there is a market for refugee-tailored items (Werker 2007). Such a detailed understanding might pose challenges to aid agencies who are unfamiliar with the economic situation in the camps, especially if they are used to focusing on aid or take a short-term perspective.

Moreover, refugees note that access to start-up funds, such as in the form of loans, would be especially beneficial to help start their businesses, with some indications of limit efforts to that effect (NRC/IHRC 2018). As revealed in a practitioner survey in Kakuma, many refugees would like to start businesses, but face barriers including lack of money and loan access, high costs of business licenses, and challenges with acquiring goods, effects which could potentially be more pronounced for women (NRC/IHRC 2018). However, the executing of training programs can run into challenges given the need to run programs with such a highly transitory population (Omata and Kaplan 2019).

Additionally, aid workers may be limited in their ability and willingness to change settlement conditions because of underlying assumptions about possibilities and their respective role (Hargrave 2018). As noted above, aid agencies might view economic activities as problematic or non-necessary, and argue that aid rations, which are often used to fund or supply refugee-run businesses in settlements, are not to be used for exchange. Further, the time horizons may be different than aid actors are traditionally used to, which are usually much more short term. According to ILO (2019), the “humanitarian community needs to be aware that market systems development works on multi-year time horizons and not on one-year cycles, as is the norm with humanitarian interventions” (p. vii), often heavily influenced by traditional donor practices and restrictions. This shift from short-term reactionary planning to long-term planning that supports multi-year entrepreneurship endeavors can present difficulties.

Nonetheless, the potential upsides of such support is critical. Indeed, Viswanathan et al. (2021) noted that their findings indicated

“that the right to access the market as a consumer or entrepreneur is important for the material, social, and psychological well-being of individuals, particularly in contexts as extremely excluded from markets such as refugee settlements” (p. 113).

Further, a representative of the World Food Program said, “In general, the more economic activity going on inside the camp, the better” (as cited in Van Tets 2013), and if this contention is truly subscribed to, then it needs to be adequately supported by those involved.

Private Sector

Within the market systems in settlements, there can be external private sector activities led by multinational or local companies. Such private sector efforts need activities and research that goes beyond charity and corporate society responsibility (Omata and Kaplan 2019). There could also be opportunities to formally involve large multinationals to hire the refugees as

workers, however, this can cause challenges in the host country if they are perceived as unfairly taking local jobs (Chowdhury 2021). Additionally, some companies are already involved in providing products and services and also buying up of supplies in these settlements. For example, Sultan Center, which is a multinational grocery retailer in the Middle East, operates a shop in Za’atri camp in Jordan. In Uganda, major telecom providers are competing in the money transfer business to gain market share with consumers in the settlements, while a major private beer producer is buying sorghum from a refugee-run organization (Omata and Kaplan 2013).

Regarding the latter, refugees have come together to form a formal organization to “consolidate their production capacity and to increase their bargaining power with the local business sector” (p. 20), to help alleviate the different power dynamics between the refugees and formalized private sector (Omata and Kaplan 2013). Similar efforts to regain power in the market were found elsewhere, where, in Kenya, a small number of Kenyan wholesalers supply items to retailers in the camps and refugees have organized into buying groups “in order to balance wholesalers’ market dominance” (Betts et al. 2019 p. 5).

However, the private sector might hesitate to become involved in settlements. In Kenya, there are reports that the private sector is concerned about security risks, and this is limiting their involvement in settlements (ILO 2019), where security risks differ markedly across camps (Werker 2007). However, a lack of involvement can limit options for refugees, a situation which can, in turn, cause increasing security issues; as ILO (2019) reports “because security context and narrative have discouraged private actors and potential customers from outside of the camp, limiting the opportunities for refugees within the camp, this has reportedly led to some refugees being conscripted into militia groups” (p. 19). In any case, market-based interventions are thought to need “a comprehensive understanding of existing markets and the private business sectors within which refugees are making a living” (Betts et al. 2014 p. 40).

Local Community Actors

Refugees themselves also contribute to the market systems in their camps, beyond acting as business owners. Regarding consumption activities, the system in settlements also includes refugee-to-refugee donations. Refugees were found to donate to the more vulnerable and to their wider community, such as through contributing to building a mosque, as reported in Dadaab camp in Kenya (de la Chaux et al. 2018). Refugees also organize community-based services themselves. To illustrate, the (informal) camp leaders at a settlement in Kenya have been reported to organize

general safety provisions – through community policing endeavors – in the settlements, such as through providing patrols, providing fee-based protection for businesses, and offering dispute resolution actions (de la Chaux et al. 2018).

Community leaders, however, can also cause challenges; at times they were found to be contributing to supply shortages due to corrupt activities when distributing aid (Abushaikha et al. 2021). Further, elites in the area may seek to receive tenders to supply food rations, shelter materials, and other products and services contracted by aid providers, in order to bolster their own resources, rather than providing any benefits to the local communities, potentially leading to resentment, where aid rations have been known to go missing (Chowdhury 2021). Some refugees also felt they were politically disempowered, fearing reprisals and even expulsions or transfers to other settlements if they engaged in any political actions (Werker 2007) to effect positive change in their settlements, where women are often especially excluded.

Taken together, the above highlights the role that multiple stakeholders can and have in these settlements. Despite what we do know, overall, there is a lack of insights into the interactions between the stakeholders in the settlements, including the refugees, surrounding communities, host governments, and relief organizations (Abushaikha et al. 2021). This is an area in need of attention in future research.

Future Avenues of Research and Recommendations

Despite these insights into the settlements described above, the literature has generally focused less on the relationship between markets in settlements and the refugees who live there (Omata and Kaplan 2013), an oversight, with some important recent exceptions, which needs to be rectified. Indeed, future research on refugee camps is called for (Boenigk et al. 2021), and this paper echoes that call. Researchers can fill these gaps by engaging in research spanning the micro to the macro and accounting for a variety of stakeholders. Importantly, as there is a “lack of good data available on the economic lives of displaced populations” (Betts et al. 2014 p. 4), such efforts would ideally involve empirical investigation. Specifically, such research of refugee settlements can bolster our understanding of market change and creation, resilience, and vulnerability, discussed in turn below.

Market Change and Creation

Future work can investigate the elements that contribute to the markets in refugee settlements, include elements related to market change and

creation. A refugee settlement can be viewed as a market, where Lindeman (2012) delineated markets “as ongoing processes of economic organization constituted by bundles of practices” (p. 236). Markets are constantly developing where actors collectively change markets (Lindeman 2012). For example, markets can be changed by developing products or adjusting prices, and modifying supply networks and customers features, while changes can also result from actors influencing norms (e.g., influencing formal rules and social norms) (Nenonen, Storbacka, and Frethey-Bentham 2019).

Nenonen et al. (2019) calls for future work on market change in different institutional contexts, where their research focused on open economies, and other stakeholders. Market-level research in refugee settlements can provide insides into more closed economies, as well as insights about the involvement of other stakeholders, including regulators. For example, what are pertinent context-specific elements? How do such closed markets differ from more open markets? How does the changing of actors (e.g., as refugees and aid workers come and go) influence the markets? How do people influence regulators, especially in contexts where they have relatively little power? How do the involved stakeholders shape market norms and what are the outcomes in the settlement?

Further, as new refugee settlements are created, which is a grim possibility given the increasing global challenges, researchers could investigate how markets are established and what early contributing factors influence market creation and how. Such research would be especially useful if it took a longitudinal approach. How does technology (e.g., blockchain, mobile phones) impact market creation? How is the community involved in market creation and change? Does, for example, market work change over time and how? Market work is “purposeful efforts by a focal actor to perform and transform markets” (Nenonen et al. 2019 p. 251), where understanding how this work changes over time, from market creation onwards, could shed light onto various stages of markets and in the face of disturbances. The latter issue can be further developed through investigating the theoretical concept of resilience.

Resilience

Markets within such settlements face many disturbances: they are impacted by the influx and outflow of refugees and settlement workers and volunteers, as well as a diversity of shocks from the environment, such as those from the natural environment and economic situations. Given the range and severity of issues impacting these settlements, the theoretical concept of resilience could be particularly important to explore further. Resilience

focuses on the idea of absorbing and recovering from disturbances (van der Vegt et al. 2015), that threaten communities (Norris et al. 2008), where such disturbances can include economic, social, political, and environment aspects and can impact market resilience (Beninger and Francis 2021). For example, the Covid-19 pandemic has heavily impacted refugee camps (see Boenigk et al. 2021). Refugee camps themselves can cause disturbances, such as regarding pressure on water and other natural resources or can experience disturbances born from the natural environment (see DeQuero-Navarro et al. 2020).

Resilience can be explored at the macro, meso, or micro level. At a macro level, the interactions between the settlement, and the wider society it is nested in, is of particular practical importance given the impact the host country has on these groups. How does the resilience of the wider host region and country impact the settlement and vice versa? At a meso level, as resilience can rely on coordinated responses (Norris et al. 2008), including at the nexus of business and communities (Beninger and Francis 2022), understanding how businesses and those around them intersect in the face of disturbances can provide insights into how to best support these settlements. Further, research into these settlements can provide insights into how businesses – and markets – continue, or not, in the face of disturbances, including the practices they may use to do so, with implications for resilience theory in general. What are factors that contribute to or undermine or contribute to their continued functioning?

At a micro level, how do individual business owners and consumers react in the face of disturbances? Such research can provide an understanding into how businesses keep going when they lose consumers, where, in the case of these settlements, the consumers physically leave. Such a micro-level focus on resilience also prompts questions around vulnerability and deprivation, where past and ongoing deprivation are disturbances experienced by refugees.

Vulnerability

Refugees are a vulnerable group in general, and critical to understanding the markets in these contexts is to understand such vulnerability, including in relation to the recent work by Viswanathan, Arias, and Sreekumar (2021) on deprivation in refugee camps.

An important area of consideration is that of product and service suppliers, who can come from vulnerable sub-groups. For example, in the Nakivale camp in Uganda, reports indicate that widows are disproportionately involved in the commercial sex trade, while children are engaging in businesses such as water bottle delivery, while begging from

children, elderly, and those with disabilities is commonplace in the settlements, which is thought to be “directly tied to their limited access to internal and external markets and a limited capacity to diversify their income sources” (Omata and Kaplan 2019 p. 18). Therefore, certain groups will be more impacted.

Further, certain market aspects within the settlement can increase vulnerability, such as debt and repayment aspects, severely constrained incomes, and a lack of product and service choice or subpar choice availability (e.g., provision of counterfeit or illegal products and services). The role of the black market at the intersection of vulnerability can provide insights into challenges faced by refugees. Drugs, arms, and sex trafficking have also been reported in these settlements (Chowdhury 2021), and those elements might contribute to and take advantage of vulnerability.

Taken together, consumption might help refugees to become less vulnerable, where consumption and business activities might offer a route towards increased resources and normalcy but could also contribute to vulnerability given the nature of the current situation. Overall, furthering understanding about the interconnections between vulnerability and economic activities in refugee settlements is needed, benefiting from micro-level insights into consumers, but also further research into the meso and macro level of markets and societal challenges in these contexts.

In addition to these theoretical areas noted above, future work could also diversify geographical coverage, where anecdotally, it appears more focus has been given to certain camps, such as in Kenya and Jordan, while there are refugee settlements in Greece, Thailand, and many other countries. In addition to focusing on refugees, researchers can also attend to settlements of internally displaced peoples, who are those forced to flee their homes but still remain inside their home country in settlements.

Concluding Comments

This present work brings together extant literature towards a more holistic understanding of economic activities in refugee settlements. The paper therefore highlights gaps in knowledge in the context of the ‘temporary settlement’ component of a refugees’ pathways, as identified by Shultz et al. (2020), and ideally prompts future empirical research in this important, yet understudied, area. Market change and creation, resilience, and vulnerability are important research areas in need of attention given their theoretical and practical implications in these settings. It is the hope that scholars can contribute to a more detailed understanding of the economic situation within refugee settlements in the future.

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