

Title

**AN EVALUATION OF THE DAFI SCHOLARSHIP PROGRAM CONTRIBUTION TO THE ECONOMIC SELF RELIANCE OF REFUGEE GRADUATION ,A CASE STUDY IN DZALEKA REFUGEE CAMP DOWA**

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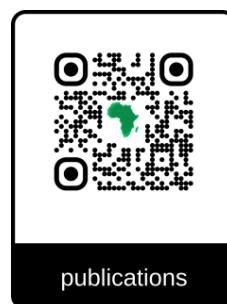
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## Abstract

The economic self-reliance of refugee graduates is a critical indicator of the effectiveness and sustainability of higher education scholarship programs. This study aimed to evaluate the contribution of the Albert Einstein German Academic Refugee Initiative (DAFI) scholarship program to the economic self-reliance of refugee graduates, using Dzaleka Refugee Camp in Dowa District, Malawi, as a case study. A qualitative research design was employed, and data were collected through in-depth questionare with DAFI refugee graduates. A total of 12 participants were interviewed, achieving a 100% response rate. An questionare was used to gather data on key aspects of economic self-reliance, including employment outcomes, entrepreneurship, income-generating activities, application of skills and knowledge acquired through the DAFI program, and post-graduation livelihood challenges.

The findings revealed that the DAFI scholarship program has made a positive contribution to the economic self-reliance of refugee graduates by enhancing their employability, professional skills, and confidence. Many graduates reported securing employment or engaging in self-employment and small business activities as a result of the education and skills gained through the program. However, the study also identified several social, economic, and institutional challenges that limit full economic integration, including limited job opportunities, lack of start-up capital, restrictive labor market policies, and insufficient post-graduation support. The study underscores the importance of strengthening career guidance, entrepreneurship support, institutional partnerships, and follow-up mechanisms to enhance the long-term impact of the DAFI scholarship program. The findings provide valuable insights for policymakers, humanitarian agencies, and program implementers seeking to promote

sustainable economic self-reliance among refugee graduates.

**Keyword:** DAFI, Dzaleka, Refugee Graduation, Unemployment

## INTRODUCTION

The pursuit of higher education among refugees has gained increasing attention within global humanitarian and development discourses, as education is widely recognized as a fundamental human right and a cornerstone for achieving sustainable livelihoods and self-reliance (UNHCR, 2022). In displacement contexts, access to tertiary education serves not only as a means of empowerment but also as a transformative pathway that enables refugees to rebuild their lives with dignity, resilience, and economic independence. The Albert Einstein German Academic Refugee Initiative (DAFI) scholarship program, established by the German Government and implemented by the United Nations High Commissioner for Refugees (UNHCR), stands as one of the most prominent global initiatives aimed at promoting higher education opportunities for refugees (UNHCR, 2023). Through this program, refugee students are supported to pursue accredited university degrees in host countries, thereby equipping them with knowledge, professional skills, and leadership capacities that contribute to their self-reliance and community development.

In the context of Malawi, particularly within Dzaleka Refugee Camp, the DAFI scholarship has become a pivotal intervention in the broader agenda of refugee empowerment and socio-economic integration. The camp hosts refugees from several countries affected by conflict and instability, where limited access to education and employment often perpetuates cycles of dependency and vulnerability (World Bank, 2021). By providing higher education opportunities,

the DAFI program aims to mitigate these challenges and foster economic resilience among young refugees. However, while the program's objectives are clearly articulated, there remains limited empirical evidence on the extent to which DAFI scholarship graduates attain economic self-reliance after completing their studies, especially within restrictive socio-economic environments where refugees face legal, structural, and market-related barriers to employment.

This study therefore seeks to evaluate the DAFI scholarship program's contribution to the economic self-reliance of refugee graduates, using Dzaleka Refugee Camp as a case study. The research aims to explore how DAFI alumni utilize the education and skills acquired through the program to engage in meaningful employment, entrepreneurship, or other livelihood activities that promote self-sufficiency. By analyzing graduates' post-study experiences and socio-economic outcomes, the study will contribute to a deeper understanding of the relationship between higher education and economic empowerment among refugees. The findings will also inform policymakers, humanitarian actors, and educational stakeholders on how to strengthen education-based interventions for refugee self-reliance and sustainable development.

## Background of Study

Over the past several decades, the global refugee crisis has intensified, leading to unprecedented levels of displacement and socio-economic vulnerability. According to the United Nations High Commissioner for Refugees (*UNHCR*, 2023), more than 110 million people worldwide have been forcibly displaced due to war, persecution, and political instability, the highest number ever recorded. Refugees often face immense challenges in accessing basic social services such as education, healthcare, and employment opportunities in host countries, which hampers their

ability to achieve sustainable livelihoods. Among these challenges, limited access to higher education remains one of the most significant barriers to long-term self-reliance and socio-economic integration (*UNHCR*, 2022).

Recognizing education as both a human right and a critical enabler of empowerment, several international initiatives have been developed to support refugees' access to tertiary education. One of the most prominent among these is the Albert Einstein German Academic Refugee Initiative (DAFI) scholarship program, established in 1992 by the German Federal Government and implemented globally through UNHCR (*DAFI*, 2021). The program's central objective is to provide young refugees with opportunities to pursue accredited higher education, thereby equipping them with the academic and professional competencies required to rebuild their lives and contribute meaningfully to their host and home communities. DAFI's broader vision aligns with global frameworks such as the 2030 Agenda for Sustainable Development, particularly Goal 4, which advocates for inclusive and equitable quality education for all, and Goal 8, which promotes decent work and economic growth (*United Nations*, 2015).

In the African context, the DAFI scholarship has had a transformative impact, providing thousands of refugee students across countries such as Kenya, Uganda, Rwanda, and Malawi with access to tertiary education and professional training (*UNHCR*, 2023). In Malawi, the Dzaleka Refugee Camp, home to refugees from the Democratic Republic of Congo, Burundi, Rwanda, and other conflict-affected countries, has become a focal point for DAFI's implementation. Beneficiaries of the scholarship in Dzaleka have pursued studies in disciplines such as education, social sciences, business, and health sciences, among others, which have enabled them to acquire critical skills that enhance their employability and entrepreneurial potential (*World Bank*, 2022). However, despite the growing

number of graduates from the DAFI program, there remains limited empirical evidence on how effectively the scholarship contributes to the economic self-reliance of its alumni in the context of Malawi's constrained labor market and restrictive refugee policies.

The concept of economic self-reliance refers to the ability of individuals or households to meet their basic needs independently and sustainably through gainful employment or entrepreneurship (UNHCR, 2018). For refugees, achieving self-reliance signifies a transition from dependency on humanitarian aid to active economic participation, which enhances dignity, resilience, and community development. Yet, this process is often hindered by multiple structural challenges, including restricted access to formal employment, limited freedom of movement, inadequate financial capital, and social exclusion (Betts *et al.*, 2019). Within such conditions, education is considered a strategic tool for enhancing adaptive capacities, enabling refugees to navigate complex economic systems, and fostering innovation and self-sufficiency. Empirical studies have shown that higher education significantly influences refugees' prospects for employment and income generation. For instance, a study by the World University Service of Canada (WUSC, 2020) found that scholarship-supported graduates were more likely to engage in professional and entrepreneurial activities compared to those without tertiary education. Similarly, UNHCR (2021) reported that DAFI graduates have demonstrated strong leadership, civic engagement, and contributions to host communities through various social and economic initiatives. Nevertheless, the translation of educational attainment into economic self-reliance is not always straightforward, as it depends heavily on the enabling environment, policy frameworks, and availability of livelihood opportunities within host countries.

In the case of Malawi, refugees at Dzaleka Refugee Camp face several socio-

economic challenges that limit the realization of the full benefits of education. Despite possessing academic qualifications, many graduates encounter barriers such as unemployment, legal restrictions on formal work, and limited access to business capital (Jesuit Refugee Service, 2022). As a result, some resort to informal economic activities or volunteerism, which may not guarantee sustainable livelihoods. This raises critical questions regarding the actual effectiveness of the DAFI scholarship in fostering long-term economic self-reliance and the types of support mechanisms required to bridge the gap between education and sustainable income generation among refugees.

Given this context, evaluating the DAFI scholarship program's contribution to the economic self-reliance of refugee graduates is both timely and necessary. Such an evaluation provides a deeper understanding of how education-based interventions translate into economic empowerment within refugee settings. It also informs the design of more holistic strategies that integrate education, livelihood support, and policy advocacy. By focusing on Dzaleka Refugee Camp as a case study, this research aims to contribute to the growing body of knowledge on refugee education, self-reliance, and the role of higher education in promoting sustainable human development in displacement contexts.

## Problem Statement

Despite international recognition of education as a key pathway to self-reliance for refugees, many beneficiaries of higher education programs continue to face socio-economic challenges that hinder their transition from academic achievement to economic independence. The Albert Einstein German Academic Refugee Initiative (DAFI) scholarship program, established to promote access to tertiary education for refugees, has empowered

many young people through knowledge and skills development. However, in Malawi's Dzaleka Refugee Camp, numerous DAFI graduates continue to struggle with unemployment, underemployment, and lack of access to business capital, which limits their ability to become self-reliant.

A report by the *Jesuit Refugee Service* (2022) highlights that restrictive policies, limited job opportunities, and inadequate post-graduation support impede refugee graduates' economic integration. This situation raises critical questions about the extent to which the DAFI program achieves its goal of fostering self-reliance among its beneficiaries. As *UNHCR* (2022) emphasizes, education alone is insufficient without enabling environments that translate learning into sustainable livelihoods. Therefore, this study seeks to evaluate the DAFI scholarship program's contribution to the economic self-reliance of refugee graduates from Dzaleka Refugee Camp, identify the key challenges they face, and explore strategies to enhance the program's impact on sustainable empowerment.

## RESEARCH OBJECTIVES

### Main objective

- To evaluate the contribution of the DAFI scholarship program to the economic self-reliance of refugee graduates from Dzaleka Refugee Camp.

### Specific Objectives

- To assess the extent to which DAFI graduates have attained economic self-reliance through employment or entrepreneurship.
- To identify the socio-economic and institutional challenges that affect the economic integration of DAFI scholarship graduates.
- To examine how the skills and

knowledge acquired through the DAFI program influence the livelihood outcomes of refugee graduates.

- To explore strategies that can enhance the effectiveness of the DAFI scholarship program in promoting sustainable self-reliance among refugees.

### Research question

- To what extent has, the DAFI scholarship program contributed to the economic self-reliance of refugee graduates from Dzaleka Refugee Camp?
- What socio-economic and institutional challenges affect the economic integration of DAFI scholarship graduates?
- How do the skills and knowledge acquired through the DAFI program influence the livelihood outcomes of refugee graduates?
- What strategies can be implemented to enhance the effectiveness of the DAFI scholarship program in promoting sustainable self-reliance among refugees?

### Significance of the Study

The findings of this study will provide critical insights into the role of the DAFI scholarship program in promoting the economic self-reliance of refugee graduates, highlighting both its achievements and the structural challenges that hinder its full impact. By analyzing how education facilitates sustainable livelihoods, this research will inform policymakers, humanitarian agencies, and educational institutions on the design and implementation of interventions that strengthen the transition of refugees from dependency on aid to economic empowerment. In a context where refugees often face restricted access to

employment, limited entrepreneurial opportunities, and systemic barriers to economic participation, evidence-based strategies derived from this study will be essential in shaping programs that are responsive, effective, and sustainable.

Education is widely recognized as a key driver of human capital development, and for refugees, it represents a pathway to dignity, self-sufficiency, and social inclusion. As emphasized by *UNHCR* (2021), higher education equips refugees with the knowledge, technical skills, and critical thinking necessary to navigate complex socio-economic environments, engage in productive activities, and contribute meaningfully to both host and home communities. By focusing specifically on DAFI graduates from Dzaleka Refugee Camp, this study will examine the extent to which scholarship-supported education translates into tangible economic outcomes such as employment, entrepreneurship, income generation, and improved livelihoods. In doing so, it will provide practical guidance on how scholarship programs can bridge the gap between academic achievement and real-world economic empowerment for displaced populations.

Furthermore, this research will highlight the socio-economic and institutional barriers that limit refugees' ability to achieve self-reliance even after obtaining tertiary education. Challenges such as legal restrictions on work, limited access to capital, social exclusion, and weak linkages between education and labor markets often impede the effective translation of education into sustainable livelihoods (*Jesuit Refugee Service*, 2022). By documenting these challenges, the study will provide a nuanced understanding of the contextual factors affecting refugee graduates' economic outcomes and inform the development of targeted policies and interventions to address these barriers. For example, insights from the study could support initiatives for entrepreneurship training, microfinance access, mentorship programs, or advocacy for legal reforms that enhance refugees' participation in

local economies.

In addition, this study contributes to academic scholarship by integrating theoretical perspectives on human capital, social inclusion, and livelihood sustainability into the analysis of refugee education outcomes. It will demonstrate how higher education interacts with social, economic, and policy environments to influence refugee self-reliance, thereby enriching literature on education in displacement contexts and offering practical recommendations for other refugee-hosting countries in Africa and beyond. The research also underscores the importance of adopting a holistic approach to refugee empowerment, recognizing that education must be complemented by structural support mechanisms to achieve long-term sustainability.

The study's findings are expected to have significant implications for multiple stakeholders. For UNHCR and other humanitarian agencies, it will provide evidence on the effectiveness of scholarship programs in promoting refugee self-reliance and inform strategic planning, program design, and resource allocation. For government institutions, particularly ministries responsible for education, labor, and refugee affairs, the insights can guide policy reforms and strengthen inter-sectoral collaboration to create enabling environments for refugee graduates. Faith-based and community organizations can leverage the findings to design complementary initiatives, such as mentorship programs, skill development workshops, or business incubation support, that maximize the socio-economic benefits of educational investments.

Moreover, the study has broader societal implications by emphasizing the moral and developmental importance of empowering refugee populations. When refugees are economically self-reliant, they not only improve their own quality of life but also contribute to social cohesion, local economic growth, and national development. By transforming education into a vehicle for economic empowerment, the research reinforces the principle that

refugees are active agents of development rather than passive recipients of aid, a perspective central to the Global Compact on Refugees and the 2030 Agenda for Sustainable Development (*UNHCR, 2018*).

Ultimately, this study provides a comprehensive framework for understanding how higher education interventions such as the DAFI scholarship can be leveraged to achieve sustainable refugee self-reliance. By examining successes, challenges, and practical strategies, the research will serve as a valuable reference for scholars, policymakers, and practitioners seeking to enhance the socio-economic empowerment of refugees. It emphasizes that the impact of education extends beyond academic achievement, it shapes livelihoods, strengthens resilience, and fosters a sense of agency and dignity among refugee communities, thereby contributing to a more inclusive and equitable society.

## LITERATURE REVIEW

### Definition of Terms

- **Refugees**

Individuals who have been forced to flee their home country due to conflict, persecution, or human rights violations and are unable or unwilling to return, as defined by the 1951 Refugee Convention (*UNHCR, 1951*).

- **Economic Self-Reliance**

The ability of individuals to meet their basic needs independently through sustainable employment, entrepreneurship, or other income-generating activities, reducing dependence on humanitarian aid (*UNHCR, 2018*).

- **DAFI Scholarship Program**

The Albert Einstein German Academic Refugee Initiative (DAFI) scholarship, established by the German government and

implemented through UNHCR, provides tertiary education opportunities to young refugees to enhance their academic, professional, and personal development (*UNHCR, 2021*).

- **Refugee Graduates**

Refugees who have successfully completed tertiary education programs, including those supported by the DAFI scholarship, and have acquired qualifications intended to improve their employment or entrepreneurial prospects (*Jesuit Refugee Service, 2022*).

- **Self-Reliance Outcomes**

Measurable indicators of independence among refugee graduates, including employment status, income generation, business creation, financial stability, and participation in community development (*UNHCR, 2018; Betts et al., 2019*).

## RESEARCH METHODOLOGY

### Research Design

This study used a combination of evaluative, exploratory, and descriptive designs in which systematic factual data were collected to facilitate an understanding of the phenomenon under study (*Creswell, 2014*). A descriptive design was used to describe the demographic characteristics of DAFI scholarship graduates, identify the challenges they faced in achieving economic self-reliance, and document their experiences and perspectives regarding the scholarship program (*Lindqvist, 2016*). The descriptive design enabled the researcher not only to collect facts for description but also to understand the economic activities and decision-making processes of graduates in real-life situations through observation (*Creswell, 2014*).

An evaluative design was used to assess the effectiveness of the DAFI scholarship program in enhancing economic independence by comparing outcomes of graduates with different support systems and examining their impact on sustainable livelihoods. The study identified potential solutions and provided recommendations for improving the effectiveness of the scholarship program and supporting graduates in achieving self-reliance (UNHCR, 2021).

## Research Methodology

According to the *University of Newcastle* (2023), research methods are defined as the strategies, processes, or techniques employed in the collection of data or evidence for analysis to generate new insights or enhance understanding of a topic. This study adopted a mixed-methods approach, integrating both qualitative and quantitative techniques to provide a comprehensive evaluation of the contributions of the DAFI scholarship program to the economic self-reliance of refugee graduates in Dzaleka Refugee Camp.

Primary data were collected through structured questionnaires and in-depth interviews with DAFI scholarship graduates, program coordinators, and relevant stakeholders. To ensure diverse and representative participation, simple random sampling and snowball sampling methods were employed, while secondary data were gathered from scholarly literature, policy documents, UNHCR reports, and records from organizations supporting refugee education and livelihoods (Hecker, 2024).

Ethical considerations, including informed consent, confidentiality, voluntary participation, and the protection of vulnerable participants, were strictly observed throughout the research process. The study emphasized qualitative methods

to capture graduates' lived experiences, perceptions, and the meanings they attached to their educational and economic journeys. Qualitative research allowed for an in-depth understanding of real-world issues by moving beyond numerical data to explore behaviors, motivations, and contextual influences, thereby generating insights for further investigation (Brannan & Brannan, 2022). This approach involved the systematic collection and analysis of non-numerical data to understand concepts, experiences, and opinions within context (Bhandari, 2023).

## Research Setting

Research context refers to the physical, social, or experimental setting within which a study is conducted, encompassing factors such as location, period, population, and environmental conditions (Creswell, 2014). This study was conducted at Lilongwe Rehabilitation Centre, located in the capital city of Malawi, Lilongwe. According to Mkandawire (2015) and UNICEF (2011), Malawi had an estimated 104 rehabilitation centers, with approximately 29% of these facilities located in Lilongwe.

## Study Population

A study population refers to a specific group selected for examination in a research study, sharing common characteristics relevant to the research objectives (Creswell, 2014). In this dissertation, the study population comprised street-connected children residing and receiving care at rehabilitation centers in Malawi, along with their caregivers and center managers.

These children represented a range of ages, backgrounds, and experiences related to street life, making them central

to understanding the socio-economic challenges faced by rehabilitation centers in providing effective support and services. Including caregivers and managers provided critical insights into operational, resource, and psychosocial challenges, thereby offering a comprehensive understanding of the factors influencing the quality and effectiveness of rehabilitation programs (*Newcastle, 2023*).

## Sampling Technique

Sampling refers to the selection of a subset from a larger population of interest in a research study (*Turner, 2018*). It is a critical process that ensures research findings can be generalized to the broader population. In this study, which evaluated the contributions of the DAFI scholarship program to the economic self-reliance of refugee graduates, a combination of simple random sampling and snowball sampling techniques was employed to capture a diverse and representative group of participants.

Snowball sampling, a non-probability sampling method, was particularly useful for reaching hidden or hard-to-access populations. In this study, some DAFI scholarship graduates were difficult to locate due to mobility, employment, or other circumstances. Initial participants who met the study criteria were asked to refer other graduates in similar situations, thereby creating a chain of referrals. This approach leveraged social networks and peer recommendations to expand the reach of the study and ensured the inclusion of graduates who were not easily accessible.

In addition to snowball sampling, simple random sampling was also applied. This probability-based technique ensured that every individual in the target population had an equal and independent chance of being selected. It minimized systematic selection bias and enhanced objectivity (*Lauren, 2020*). By combining snowball

and simple random sampling, the study enhanced both the reliability and validity of the findings, ensuring that the sample was inclusive and representative of the broader population of DAFI scholarship graduates in Dzaleka Refugee Camp.

## Sample Size

The number of individuals included in a research sample depended on several factors, including the size and diversity of the target population, the research objectives, and the chosen methodology. Selecting an appropriate sample size was crucial to ensuring that the findings were reliable and representative. According to *McCombes (2023)*, various sample size calculators and formulas assist researchers in determining appropriate sample sizes based on analytical goals.

In this study, 12 participants were selected. Seven participants were involved in qualitative data collection, comprising DAFI scholarship graduates and key stakeholders, to gain in-depth insights into their experiences with the program and its influence on their economic self-reliance. The remaining five participants were engaged in quantitative data collection to provide measurable and generalizable findings regarding economic outcomes and challenges faced by graduates.

## Research Instruments

The primary data collection tools for this study included observation, questionnaires, and checklists. These instruments enabled the researcher to obtain a comprehensive understanding of knowledge, behaviors, practices, and underlying causes related to the research topic. The information collected informed the techniques and interventions required to address the challenges faced by the study population.

## Questionnaire

Questionnaires were employed as part of the survey method. A questionnaire is a structured list of questions designed to collect information from respondents about their attitudes, experiences, or opinions (Lindqvist, 2016). The questions focused on areas such as care practices and support mechanisms provided by caregivers. Both open-ended and closed-ended questions were included. Closed-ended questions required "Yes" or "No" responses, while open-ended questions allowed participants to provide detailed explanations. The Kobo application was used to record and manage responses, ensuring accuracy and efficiency in data collection.

## Pilot Study

A pilot study is a small-scale preliminary investigation conducted to test and refine research methodologies before the main study (Teijlingen, 2001). Its primary aim is to evaluate the practicality, clarity, and relevance of research instruments rather than to produce conclusive results.

In this study, the pilot study was conducted at Lilongwe Rehabilitation Centre. Three street-connected children and two caregivers participated and provided feedback on research instruments such as questionnaires and observation checklists. Their input assisted in refining the tools and procedures, ensuring that the main study was effective and aligned with the research objectives (Lancaster, 2004).

## Data Analysis

This study primarily relied on data collected through questionnaires. A pre-test of the questionnaire was conducted to ensure accuracy, clarity, and consistency, thereby minimizing ambiguity and

enhancing reliability. Respondents were assured that the information provided would be used solely for research purposes to encourage honest disclosure.

Both qualitative and quantitative approaches were employed. Quantitative data were analyzed using descriptive statistics, while qualitative responses underwent thematic analysis. Quantitative data were processed using the Statistical Package for Social Sciences (SPSS) and Kobo Toolbox, with findings presented in tables, percentages, and pie charts.

The analysis, results, and discussion section presented demographic characteristics, socio-economic information, environmental factors influencing rehabilitation, and insights from caregivers. Thematic analysis was used to identify recurring patterns and themes within qualitative data through careful coding and interpretation (Clarke, 2013; Weatherill, 2023).

## Ethical Considerations

Ethical considerations were essential to ensure that the research was conducted responsibly and respectfully. This study adhered to established ethical principles throughout data collection, analysis, and reporting.

- **Informed Consent**

Participants received clear information about the study's purpose, procedures, risks, and benefits, and voluntary consent was obtained prior to participation.

- **Confidentiality and Anonymity**

All data collected were treated as confidential, and identifying information was anonymized to protect participants' privacy.

- **Voluntary Participation and Right to Withdraw**

Participation was voluntary, and

participants were free to withdraw at any stage without consequences.

- **Non-Maleficence**

The study ensured that no physical, psychological, or emotional harm was inflicted on participants, and their well-being was prioritized throughout the research process.

- **Academic Integrity and Honesty**

The research was conducted with transparency, with all sources appropriately acknowledged to maintain academic integrity.

## RESULTS AND DISCUSSION

### Response Rate

The study achieved a 100% response rate. All twelve (12) DAFI refugee graduates who were purposively selected successfully participated in the data collection process. This complete participation strengthened the credibility of the findings, as all targeted voices were included. The high response rate also reflected the strong interest of refugee graduates in sharing their experiences regarding education, employment and economic self-reliance after completing the DAFI program.

### Demographic Information of Respondents

The demographic information provided a clearer understanding of the background characteristics of the respondents and the context in which they experience economic self-reliance. Participants differed in age, gender, field of study and post-graduation livelihood activities, offering diverse perspectives on the outcomes of the DAFI scholarship.

### Age of Respondents

Age was considered important because it influences employment opportunities, decision-making capacity and economic engagement after graduation.

The results indicate that half of the respondents (50%) were aged between 25–29 years, while 25% were aged 18–24 and another 25% were between 30–34 years. This suggests that most respondents were in their economically active years, making it appropriate to assess their level of economic self-reliance after graduation.

### Gender of Respondents

Both male and female refugee graduates participated in the study. However, females were the one that formed a larger portion of participation than male.

The findings indicate that both male and female refugee graduates participated in the study, although female respondents constituted a slightly higher proportion. Out of the twelve (12) respondents, seven (7) were female, representing 58.3%, while five (5) were male, accounting for 41.7%. This gender distribution suggests a relatively balanced representation, with a modest predominance of female participants.

### Presentation of Research Findings

#### Extent to Which DAFI Graduates Have Attained Economic Self-Reliance through Employment or Entrepreneurship

- **Access to Formal Employment**

Most respondents reported that the DAFI scholarship program has contributed positively to their economic self-reliance through employment and entrepreneurship. Many graduates indicated that the academic qualifications obtained through DAFI improved their chances of securing employment in NGOs, private institutions, and community-based organizations. Others engaged in self-employment or

small-scale businesses due to limited formal job opportunities.

Respondents emphasized that before joining the DAFI program, their employment prospects were minimal, but graduation increased their confidence and marketability. However, while some graduates described full economic independence, others reported partial self-reliance due to unstable income or short-term contracts.

One respondent stated, *"After completing my studies through DAFI, I was able to get a job with an NGO, and I can now support myself without relying on aid."*

These findings align with UNHCR (2019), which emphasizes that access to higher education enhances refugee employability and income-generation opportunities, contributing to economic self-reliance.

- Engagement in Self-Employment and Entrepreneurship**

Most graduates respondent that due to limited formal employment opportunities, some graduate turned to self-Employment and small business. Entrepreneurship emerged as an alternative pathway to economic self-reliance, one shared *"Formal jobs are limited so I started a small business using the skills I learned"* This supported OECD (2018) which note that self-employment is a key live hood strategy for refugee.

- Income Generation and Financial Independence**

Respondent described the important of being able to meet basic needs such as food ,rent and HealthCare through income earned from employment or business activities ,indicated partial or full economic self-reliance ,a 25 graduate shared *"Even though the income is not very high I can manage my dairy needs "* This reveals a disconnect between human capital development and labor market ,similarly ,Ahmed et al.(2019) noted that access to opportunity created human capita strengthening because one is able to make independent decision.

- Education Improved Employability but not Access**

Most graduates reported engaging in small-scale income-generating activities such as tailoring, tutoring, food vending, and casual consultancy work. These activities enabled graduates to meet basic needs but were characterized by instability and limited growth potential. One respondent explained: *"My tailoring business helps me survive, but some months I earn nothing. Without capital, it is hard to expand or plan for the future."* This indicates that although graduates are economically active, their livelihoods remain fragile in addition, vulnerable to shocks.

- Human Capital Strengthening**

Graduates consistently noted that their academic qualifications enhanced their employability in terms of skills, knowledge, and confidence. However, legal and policy restrictions limited their access to formal employment opportunities. As one graduate expressed *"The degree changed how I think and how employers see me, but without a work permit, I cannot use it fully."* This reveals a disconnect between human capital development and Labour market .Similarly ,Ahmed et al.(2019) noted that access to opportunity create a human capital strengthening because one is able to make independent decisions.

- Engagement in Entrepreneurship and self-Employment**

Access this examine the involvement of DAFI graduate in entrepreneurial activities such as small business or self-employment. It highlight how graduate use their knowledge and skills to generate income independently, especially in context where formal employment opportunities are limited. One of the male participant shared *"I did not find formal employment immediately ,so I start a small business which now helps me earn a living "* This

align with *Mugisha et al. (2020)* who found out that engagement improves skills and help generate income independent .

### **Social and Economic Challenges Affecting the Economic Integration of DAFI Scholarship Graduates Structure Constraints to Economic Integration**

Most respondents described poverty not as a background condition but as an ongoing pressure affecting their ability to sustain livelihoods after graduation. Graduates noted that even when employed, low wages and short-term contracts made it difficult to achieve long-term economic stability. One respondent noted, “Even with a degree, it is very hard to find stable employment, and without capital, starting a business is also difficult.”

Social barriers such as discrimination and limited professional networks were also highlighted. Refugee graduates felt excluded from some employment opportunities due to their legal status.

These findings resonate with *OECD (2018)*, which found that refugees face structural barriers to labor market integration despite having qualifications.

- Social Marginalization**

Social Marginalization is the second challenge, graduates expressed feelings of exclusion and limited integration within the host community, reducing access to mentorship, job opportunities, and partnerships. Despite these limitations, graduates demonstrated resilience and determination to survive economically. Many actively sought alternative ways to apply their skills in informal or voluntary settings. One participant stated, “*Even if I cannot work formally, I refuse to sit idle. I use my ICT skills to teach others and earn something small.*” This reflects adaptive coping strategies and a strong sense of self-reliance despite systemic Constraints.

- Discrimination and Social Exclusion**

This capture experience of discrimination

based on refugee status nationality ,or background ,such social exclusion affects confidence ,access to opportunities and overall economic intergration.one alumna shared "*Sometimes when they know I am a refugee they are not willing to employ me*" Similarly ,*Garcia (2019)* emphasized that discrimination and social exclusion has a great impact to access to opportunity.

### **Limited Institutional Support after Graduation**

The lack of structured follow up support from institutions after graduation such as career guidance, job placement service or entrepreneurship support, which affects long \_term economic integration. One graduate shared "*After graduation there was no support to help us into employment or business*" This aligns with findings by *Johansson (2016)* who highlighted the importance of economic networking and support ,the study emphasized that these services improve economic self-reliance and independence.

### **Social Network and Professional Connection.**

The limitation of professional's network and social connection restrict access to job information, mentorship and business opportunities. Weak networks can slow down economic integration. In addition, one said, "*Most jobs require connections and as a refugee graduate I do not have a strong network to help me*" This resonates with findings from *Alhmed et al. (2020)* in India, where financial and networking carries prevent refugees from. Access comprehensive job opportunity.

### **Strengthening Career Guidance and Job Placement Support**

One key strategy to enhance the effectiveness of the DAFI program is strengthening career guidance and job placement services. Graduates emphasized the need for structured career counseling,

internships, and linkages with employers to support their transition from education to employment, which is critical for sustainable self-reliance. A 35 year old Shared Response “*If DAFI could help us with career guidance and linking us to employers, it would be easier to become self-reliant after graduation.*“ Career guidance and employment linkages are essential for improving livelihood outcomes and self-reliance among refugee graduates (UNHCR, 2019; OECD, 2018).

### **Enhancing Entrepreneurship Training and Access to Start-Up Capital**

Participants identified entrepreneurship support as a vital strategy, particularly in contexts with limited formal employment. Training in business management, financial literacy, and access to small grants or loans can enable graduates to establish sustainable income-generating activities. One Shared Response “*We need support not only in education but also in starting businesses, especially capital and business training.*“ Access to entrepreneurship training and financial resources significantly enhances refugee self-reliance and livelihood sustainability (UNHCR, 2020; Chambers & Conway, 1992).

### **RECOMMENDATIONS OF THE STUDY**

- **For DAFI Programme Implementers and Partners**

The DAFI scholarship programme should enhance post-graduation support by strengthening career guidance, mentorship, and job placement services to facilitate graduates’ transition into employment.

- **For refugee Graduates**

Refugee graduates should actively utilize the skills and knowledge acquired through the DAFI programme to explore diverse livelihood strategies, including

entrepreneurship and other income-generating activities.

- **For policy makers**

Policies that promote inclusive labour market access for refugees, including recognition of qualifications and access to work permits, should be strengthened and effectively implemented.

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