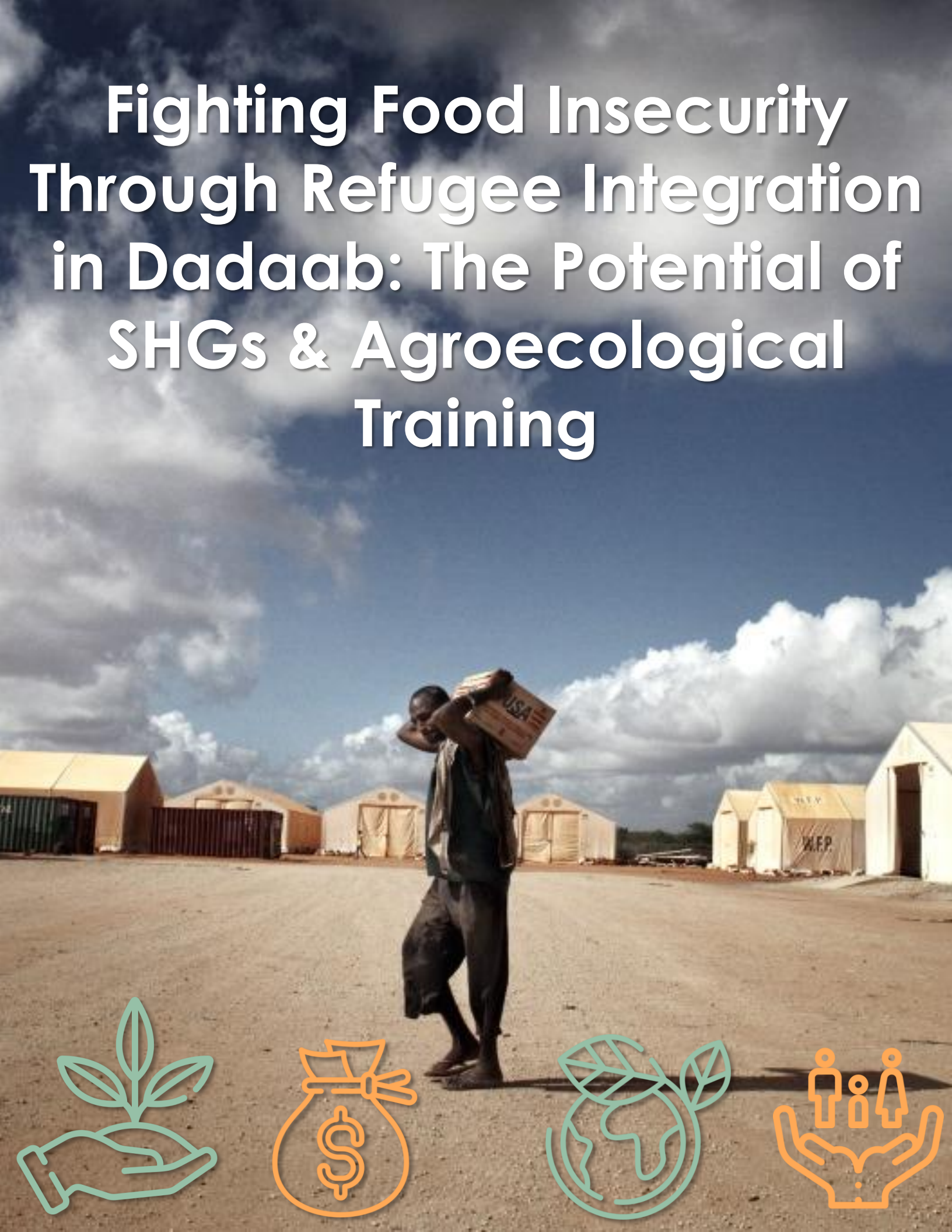
# Fighting Food Insecurity Through Refugee Integration in Dadaab: The Potential of SHGs & Agroecological Training



# Fighting Food Insecurity Through Refugee Integration in Dadaab: The Potential of SHGs & Agroecological Training

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# Abstract

This report identifies food and job insecurity as well as relationships with the host population as the most pressing challenges facing refugees living in the Dadaab refugee complex in Kenya. In the face of these challenges, this report aims to design a long-term solution to reduce refugees and host communities' precarity. Accordingly, it explores three alternatives to the actual situation that could improve their life conditions, namely food assistance, home gardening and integrated agroecological training. It is argued that the third option is the best one to address Dadaab refugees' as it offers a holistic response to the challenges faced.

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# Introduction

Never has the number of forced displacements been so high. According to the UN Refugee Agency, at the end of 2019 there were 79.5 million forcibly displaced people worldwide. Among them, 26.0 million people are refugees (UNHCR, Refugee Data Finder). Refugees face particular vulnerabilities that have to be addressed urgently. Specifically, they have to deal with limited rights, limited access to basic services, low living standards, lack of opportunities and protection. However, these limits have to be analyzed in the light of the context the refugees are displaced. In fact, often the host communities are among the poorest populations. According to the UNHCR Global Trends of 2013, 86% of the world's refugees are in developing countries (UNHCR Global Trends 2013). Thus, the host communities also face restricted access to opportunities, such as employment and education.

In particular, this report focuses on the life conditions of the people living in the Dadaab refugee complex in Kenya. This choice is driven by the fact that many people living there knows no other home than Kenya. Thus, it is important to help these people achieve equal opportunities in accessing food, formal employment, and other basic needs. The actions taken so far, based mainly on humanitarian aid, point out that a different long-term solution is needed. This could be achieved by giving refugees an active role in the decision-making process and in the project design.

At the same time, an important role in making this possible is played by the host community. The cooperation between the host community and the refugees can represent a benefit for both of them.

To support these claims, this report first details the different challenges faced by the refugees in Dadaab. Second, it presents alternative solutions that could help solve these problems. Third, it explains how the most promising solution could be implemented in practice. Finally, the conclusion brings the findings together.

# I. Background of the Dadaab refugee camp and its problems

At the end of July 2020 Dadaab refugee complex counted a population of 218, 873 people, making it one of the biggest refugee camps in the world. The complex consists of 3 camps namely, Dagahaley, Ifo and Hagadera (UNHCR, Dadaab Refugee Complex). A large part of the residents of the old camps arrived in Dadaab in the 1990s after the Somali civil war and have children or grandchildren born in the camps. Thus, for a significant number of refugees, namely for those who were born in or grown up in the camp, the only home they know is Kenya. Nevertheless, except for humanitarian aid, little has been done to ensure those people a fair and respectable life.

Currently, refugees are still facing vulnerabilities and the high dependence on humanitarian aid keeps them far from the achievement of self-reliance.

Some of the most recurring issues faced by the population in the Dadaab Refugee complex are the following.

## A. Food Insecurity

Since the creation of the camp, residents' main source of food derives from the humanitarian aid provided by the WFP (UNHCR, Kenya: Joint Assessment Mission, 2014). Consequently, this fuels refugees' dependency on food-based programs, and this blocks them from becoming **self-sufficient** and **self-reliant** in terms of food. Moreover, considering that some of the food programs are based on food rations provided in cycles of 15 days, families often do not manage to feed themselves for the full cycle. In this way, people are forced to rely on surviving mechanisms that can range from borrowing from one's neighbors to reducing the amount of meal, or ultimately to skip meals (UNHCR, WFP Joint Assessment Mission- Kenya Refugee Operation, 2014). According to a Report conducted by the UNHCR, a high majority of people (70%-80%) did face food run-out between one cycle to another. As a result, this food aid mechanism is often causing **food-insecurity challenges** that refugees have to tackle. Moreover, the food available for refugees consist of a monotonous diet of cereals, corn soya, and oil. Refugees do not have access to fresh fruit and vegetables, which raises the need for greater dietary diversification.

A very important fact is that the host community is concurrently facing the same food security problems. Indeed, according to a survey conducted in June 2016, ‘the nutrition situation in the Garissa County was serious’ (Isnino Rage, Garissa County Smart Nutrition Survey Report 2019). In other words, 1 out of seven children under-five in Garissa County was acutely malnourished (ibid.).

## B. Job Insecurity

The above-mentioned challenge is also affected by the lack of income-generating opportunities. In fact, very often refugees struggle to find a formal employment on the job market for several reasons.

Firstly, this is due to the discrimination they face in accessing jobs. Refugees themselves report that they are being told that they can only do certain types of jobs (UNHCR & ILO, Doing business in Dadaab, 2019). This is also a result of the level of education they have received. According to an UNHCR's database, ‘the majority of refugees registered in the camp do not have formal education, with 54% having no education at all and 11% benefiting from formal education only’ (UNHCR, . Moreover, only one fourth of refugees are currently studying (27, 8%), meanwhile the other half does not have an occupation (50.7%). The main occupations in which people are engaged are domestic work (13,4%), farming (1,7%), transportation (1,6%) and livestock production (1.3%). (ibid. p.14)

Second, this is a consequence of the strict limitations on mobility imposed to refugees. Such limitations are justified by security concerns, but they have a negative impact on livelihoods in Dadaab (ibid. p. 19). These concerns are rooted in the 2015 Garissa University massacre committed by Al-Shabaab, and other security incidents in and around the camp since 2011, which fuels a context of fear in Garissa County.

Third, refugees are required to apply for business permits. Usually, these permits must be accessed from the Garissa County Offices. Registration fees are considered too expensive for the refugees and very often ‘there is a lack of knowledge about the process and documentation needed to obtain them’. As a consequence, many refugees work without the business permits. The final risk is to face fines once they are discovered. (ibid. p.20)

## C. The Host Community & Refugees

However, the difficulties faced by refugees' livelihood should be analyzed in parallel with the standards of life of the host country. This is important because the challenges faced by the host community can determine positive or negative attitudes towards refugees. In this specific case, a general social background can be crucial to understand the current relationship between Kenyan people and the refugees.

Kenya is considered to be one of the fastest growing economies in Africa with a growth rate near 6,3 percent (2018). The agricultural sector is the engine of economic growth in the country. In fact, it contributes about 33% of total GDP and it employs more than 40% of the total population and about 70 % of the rural population (Towards sustainable agricultural transformation and Food Security in Kenya, 2019-2029). Although the overall economy of the country is increasing, the gap between rich and poor people has been growing immensely. Almost 50 million people live below the poverty line and a large part of the society does not have sufficient access to basic services (USAID, October 2020). These conditions extend also to the people living in the refugee' camps, but exactly as the refugees, host communities have to cope with a significant number of disadvantages.

Therefore, on the one hand the transformation of the environment, in which host communities live, increases the amount of challenges faced by the population (UNHCR, 2018). In view of the fact that the population is forced to pursue its well-being in a transformed environment, the first attitudes towards refugees are negative. Such negative prevailing attitudes are reinforced by refugees' economic impact. Namely, they are 'perceived as a burden and as competitors for Kenyan jobs' ( Sorcha O'Callaghan & Georgina Sturge, Against the odds: refugee integration in Kenya, 2018, p.7). Despite the fact that the camps are financed externally, and they can bring several benefits for the local people, such benefits are not felt equally. (ibid.)

On the other hand, the presence of the refugees in Garissa County has had a significant impact on the development of the area. Indeed, the creation of the camps in Dadaab brought humanitarian actors to the area and the community benefited from it. This is due to the several projects implemented by the humanitarian aid, such as the creation of roads, a proper town center and massive infrastructure. (Doing business in Dadaab, p.12)

## D. United Nations SDGs

In order to address these issues, there is a pressing need to shift from purely humanitarian responses towards more integrated durable solutions. The chosen solution, described in the following part, is compatible with the United Nations' goals for sustainable development. In order, it can address the following SDG goals:

1. **SDG 1 No poverty** – boost both the refugees' and the host communities' income in a sustainable manner. Agriculture remains the main source of income in the rural areas.

2. **SDG 2 Zero Hunger** - increasing food availability, affordability and diversification. Thus, ensure food security.

3. **SDG 3 Good Health and Well-being** – diversification of food can drive better nutritional outcomes, especially for mothers and children.

4. **SDG 4 Quality education** - acquiring relevant skills can help in finding decent work.

5. **SDG 8 Decent work and economic growth** – increase employment opportunities, stability and quality related to job. Enhance agricultural value-add and economic contribution. Indeed, growth in the agricultural sector has strong linkages to the broader economy: 1% of growth in agriculture is estimated to drive 1.6% overall GDP growth' (Agricultural sector transformation and Growth Strategy, Towards sustainable agricultural transformation and food security in Kenya, 2019-2029).

7. **SDG 10 Reduced inequalities** – facilitate safe jobs and protect migrant's rights and socioeconomic well-being.

9. **SDG 13 Climate Action** – achieve environmentally sustainable food systems.

# II. Alternatives for Better Livelihoods

## A. Food Assistance: The Lebanese Case

A conceptual shift rocked the humanitarian aid world in the 2000's: **In-kind Food Aid** based on providing basic food needs to vulnerable populations, transformed into **Food Assistance** relying on **cash-based transfers.** The first was found to have a unidirectional top-down approach and was just based on feeding the hungry. While the latter took into consideration multiple factors intertwined with the right to having access to food. First of all, food assistance portrays a complex understanding of people's long-term nutritional needs and has developed diverse approaches to meet them. It is also considered to be a more durable solution than food aid because it concentrates time and effort into building interventions and programs taking into account the social wellbeing of the community in question, and thus is in line with the sustainable development goal of the United Nations SDG 2 " Zero Hunger". This cash-based transfer focuses on the quality of food and its seasonality, as well as giving a voice to the beneficiaries that are converted into actors since they have the choice of what food they receive and how. The Multi-Purpose Cash Assistance is thus flexible, efficient in increasing nutrition, health, and food security, and it forms a dignified method of support (World Vision Lebanon, 2018; WFP, 2019).

This method of Multi-Purpose Cash Assistance is being implemented in Syrian refugee camps in Lebanon, one of the biggest host countries since the eruption of the Syrian war in 2011. The assistance takes the form of e-cards topped up by the WFP and the UNHCR each month. The WFP provides this assistance to 650 000 individuals (Syrian refugees), and it consists of 27$ per month per individual that can be redeemed at any of the WFP 500 contracted shops around the country (World Vision Lebanon, 2018). This system works because e-card usage is widely available in Lebanon and thus refugees will not have any obstacle in accessing food. However, it is addressed only to highly and severely vulnerable refugee households. On another level, UNHCR provides 175$ to 30 000 of the most affected, extremely vulnerable refugee households that can be withdrawn from any ATM around the country (World Vision Lebanon, 2018).

## B. Home gardens

A second course of action would be to encourage the establishment of home and community gardens in the camp at a scale that enables surplus production. Such a solution has the potential to improve the situation of both refugees and host communities in Dadaab in material and immaterial ways.

In productive terms, gardening activities can contribute to refugees' food security by increasing food supply in the form of fresh, nutritious, and diverse produce. Additionally, the sale of surplus on local markets can be a source of income and activity for the refugee population. This, in turn, can alleviate the stress on the host community's own food security and be a driving force in the development of the area (Adam-Bradford & van Veenhuizen, 2015, p. 392; Dehnavi & Süß, 2019, pp. 635-6).

In a broader perspective, gardens can bear immaterial (yet essential) fruit. First, by giving refugees a choice over which crops and varieties to cultivate and emancipating them from dependence on food aid, gardening can be a source of dignity and hope (Adam-Bradford & van Veenhuizen, 2015, pp. 392-3). Second, commercial relations with the host community can improve the connection between the two groups (ibid.). Third, on-camp gardening can fulfil an ecological function by increasing biodiversity and contributing to micro-climate regulation in the camp (e.g. fruit trees bringing shade), in line with SDG 13, Climate Action. Furthermore, according to the UNHCR, through reducing pressure on the environment refugees can further favor the host population's acceptance of their presence on their territory (2005). Finally, gardening can give displaced populations a sense of control over their life and surroundings, as well as a means to safeguard their memories and value their existing knowledge, all of which is essential to trauma recovery following forced displacement (Tomkins et al., 2019).

For these reasons, on-camp gardening is promoted by several international organizations. For instance, the UNHCR recommends in its guidelines on Camp Planning Standards (Planned Settlements) that 15 sqm per person be allotted to household gardening (2017, p. 2). A similar endorsement for kitchen gardens in refugee camps can be found in the Sphere Project Handbook, in which a consortium of NGOs led by the Red Cross/Crescent sets out minimum standards for humanitarian response (Sphere Association, 2018, p. 251).

In practice, this strategy has been informing international, governmental, and non-governmental action in many countries, with encouraging results. This is the case in Uganda, where the Government gives refugees a plot of land, tools, and seedlings upon registration in a

camp. This policy has boosted productivity in many refugee settlements, enabling its inhabitants to engage in trade on local and regional markets (Adam-Bradford & van Veenhuizen, 2015, p. 396).

Another application of this strategy can be observed in the Domiz Camp in Iraq, where a non-profit organization called the Lemon Tree Trust supports the development of home gardens through example-setting and mentoring by spontaneous gardeners among the camp's inhabitants as well as the provision of seeds. Their experience has so far resulted not only in the creation of several jobs but also in maintaining a link between refugees and their homeland through contact with the earth (Perkins, Adam-Bradford & Tomkins, 2017).

## C. Integrated AE Training Program

Several studies have demonstrated the importance of integrating refugees into the host community. This was highlighted in an OECD report, which proposes various levels to achieve this by showing the importance to match the skills of refugees with economic opportunities and to create spaces for interaction between migrants and locals (OECD, 2018, pp.128-131) .

An example that illustrates this concept has taken root when Kakuma camp in north-western Kenya far exceeded its capacity due to new conflicts erupted in Southern Sudan in December 2013. Additional land was allocated for the expansion of the camp. This expansion located 40 kilometers from Kakuma gave birth to the Kalobeyi settlement (UNHCR Kenya, 2020). The UNHCR together with the government of Kenya decided to pilot a new approach by developing initiatives to empower refugees and the host community by improving livelihood opportunities and promoting self-reliance (UNHCR, 2018, pp.9-11). It is in this context that the Nutrition-sensitive Farmer Field Schools program, led by the FAO, was created. Its aim was to educate and sensitize refugees and host communities on how to produce nutritious and healthy food.

The program was launched with government endorsement and in partnership with local farmers, allowing the organization to benefit from the knowledge and field experience of local communities. Its aim was to train community-based facilitators among the refugees and the host community in various vegetable production and livestock management techniques. These training included learning conservation agriculture, fruit and vegetable conservation techniques and the preparation of rich and varied meals. The sessions were spread over several months

involving 15 to 30 farmers so that in turn they could teach the techniques learned to other members of the community and spread these good practices (FAO, 2020b, pp.1-7).

The impacts of this program were multiple. First, thanks to the conservation agriculture techniques which involves avoiding chemical inputs, improving soil quality, conserving natural resources (Dumanski, 2006, pp.59-60) and species diversification (FAO, 2020a); program participants were no longer dependent on companies to supply them with pesticides, herbicides or fertilizers while improving soil and crop biodiversity (Altieri & Nicholls, 2020). Secondly, the production of safe and nutritious food and training in food preparation and preservation methods helped to solve hygiene problems, increase resistance to drought and peak shortages, and reduce hygiene-related diseases and malnutrition. The production of locally grown food also enabled participating households to increase their monthly expenditures by 43%, while promoting gender equality with women's participation in the program at 30%(ibid.). More than anything else, this program illustrates a systemic way of integrating refugees into the host community through skills training that matches employment opportunities while creating a space where refugees learn and exchange with the host community.

# III. Discussion of applicability

## A. First Best Alternative: Integrated Agroecology Training Program

Although food assistance enhances the sense of security, it creates dependency and hinders the development of long-term solutions (Tomkins et al., 2019, p. 115), especially since no exit strategy is put in place when these programs are set up (Adam-Bradford & Van Veenhuzen, 2015, p. 394). It does not consider the importance of agriculture and food production, even though it plays an important role in the mobilization and rehabilitation of communities affected by wars or disasters. Moreover, it creates an inefficient food security tool due to its high and significant logistical costs and can lead to corruption (ibid.). Finally, it is important to mention that the cash that can be withdrawn from ATM machines and not exchanged in supermarkets may not be used for basic needs and would instead be invested in illegal activities such as drugs, gambling, etc. (World Vision Lebanon, 2018). In order to improve this system, cash-based programmes should be combined with livelihood and skills programmes in a more holistic approach (ibid.).

This leads us to the second alternative of building vegetable home gardens in the refugee camps. It answers several questions that are not solved with food assistance. Firstly, it

ensures that households will have nutritious and quality food, as opposed to food assistance that can lead to unnecessary expenses for livelihood. Secondly, it helps to improve well-being in the camp by providing greenery and creating social links within the camp (Adam-Bradford & van Veenhuizen, 2015, p. 392-3). Unfortunately, this response is not a systemic and sustainable way to ensure a long-term improvement in the living conditions of the refugees. Indeed, vegetable production does not have much added value and does not allow for a significant increase in household income, and the camp's space and resources for the development of home gardens are limited (Dehnavi & Süß, 2019, p. 640). Furthermore, it does not integrate the refugees into the host communities, which is essential to enable them to eventually regularize themselves and find decent work in the host communities. That would require training in the skills needed on the employment market as well as a space that enables interactions and collaboration between the refugees and the host community (OECD, 2018, p.128-131). This is what the third alternative proposes.

Since the Dadaab camp is located in Kenya, where agriculture is the main source of livelihood for the majority of the population, it makes sense to teach the refugees farming techniques. However, it is important to do so by considering the nature of the soil and climate. That is why training in conservation agriculture or agroecology to maintain soil fertility as well as learning food conservation techniques is crucial to ensure resilience on a larger scale (FAO, 2020b, pp.1-7). In addition, it is important to link refugees with local communities to create employment and development opportunities for both groups by including everyone in the program and give them the opportunity to learn as well from each other’s different background. By doing so, it would integrate the refugees' traditional agricultural knowledge and avoid the usual top-down approach. It should also be noted that having a stable job is a way for refugees to have access to longer-term loans and to be able to improve their living conditions even more (OECD, 2018, pp.128-131). It also solves the problem of limited space and resources by changing the main land use from cultivation to education with the long-term goal of making the refugees work in the real economy of the country with the skills acquired thanks to the program. Thus, it appears to be the most prominent solution.

What we propose to concretely implement as an alternative in the Dadaab camp, taking into account different social, environmental and economic aspects specific to this territory, is to create an integrated agroecology training program inspired by the Nutrition-sensitive Farmer Field Schools in Kenya’s Kalobeyei settlement. This program would consist mainly of practical courses developed and followed by the refugees and the host community. They would take place on the outskirts of the camp in a dedicated space with growing areas and classrooms for

cultivation and experimentation. The first resource to be funded to carry out this project would be professionals in agroecology, conservation techniques and food preparation. The second would be the material necessary for cultivation such as tools, seeds, and irrigation infrastructures. The last ones would be the classrooms, and eventually the land. Buying land does not seem to be an option given all the steps it would require and the fairly large amount of capital to mobilize. However, the government should have no problem accepting an extension of the camp for this type of program that would also benefit the local community. Another option would be to establish the program on local people's land as has already been done in the Dadaab camp (UNHCR Kenya & Nasrullah, 2019).

In the light of the fact that there are increasingly less funds from international organizations and government, the challenge now is to find a systemic way to implement this alternative through participatory and educational financing tools.

## B. Microfinance in the Context of Refugee Camps

Microfinance has been identified as a potentially effective tool to reduce refugees' vulnerability and increase their self-sufficiency. However, this potential can be achieved only if refugees' particular constraints are considered (Nourse, 2003; Philips, 2004). These constraints include scarcity of assets and lack of entrepreneurial experience, which implies the importance of not only providing them with loans, but also with training and monitoring services (Nourse, 2003). This crucial element is further emphasized by the failure of the 1992-2003 microfinance initiative by the International Rescue Committee in the Kakuma refugee camp in Kenya, which resulted partly from the lack of relevant expertise to guide the beneficiaries of microfinance projects (Philips, 2004, p. 8).

Although the temporary character of refugees' stay in camps is used to argue against the use of microfinance to build durable structures within them (Nourse, 2003), the protracted presence of refugees in the Dadaab camp highlights its relevance in this particular context. Indeed, it shows that many of them may not return to their home territory but instead pursue new livelihood opportunities in the area (Adam-Bradford & van Veenhuizen, 2015). Moreover, it contradicts the argument that refugee camps are characterized by weak community ties which hamper the implementation of group guarantees crucial to microcredit (Nourse, 2003). Given the fact that many inhabitants of the camp have grown up or founded families in the camp, it

can be assumed that a feeling of community and trust also grew both within the camp and with the nearby host community (at least what trust concerns).

Another issue which is often problematic in refugee camp contexts is that of restrictive governmental policies. For example, in the Kakuma camp, refugees' access to microfinance was hampered because they struggled to get working permits and were excluded from the local banking system (Philips, 2004, p. 7). However, in the case of Dadaab, refugees are now allowed to register Self Help Groups (SHGs), which gives them access to a bank account and financial systems (UNHCR & ILO, 2019, p. 4). The literature indicates that SHGs facilitated by outside agencies which assist refugees in organizing themselves in self-managed groups are a potent engine to develop refugee businesses (Nourse, 2003). Thus, SHGs appear to be a potentially adequate development engine in the Dadaab camp context, as long as lending is complemented with training and monitoring services. Before assessing their suitability to implement an integrated agroecological training program, it is necessary to define SHGs and explain how they could function in Dadaab.

## C. Facilitated Self-Help Groups in Dadaab

SHGs are groups of between 10 and 20 vulnerable community members who pool their savings to get access to credit from banks (Nelson, 2013, p. 162). This pooling is necessary for refugees and poor members of the host community to get access to credit since they often lack collateral and credit history, making them high-risk borrowers. Organizing in SHG is a way to mitigate risks for loan providers (Ledgerwood & Earne, 2013, p. 214). It provides lenders with a guarantee which enables them to offer larger and longer-term loans.

A defining factor of SHGs is that they are trained, supported, and monitored by external facilitator organizations, which was already identified as crucial for microfinance to work in refugee camps. In Dadaab's case, that role could be assumed by NGOs, farmers associations, governmental institutions, rural banks and even the local Kenyan K-Rep development Agency that has 77 associations in the country (Nelson, 2013, p. 167). These external facilitator associations could give training to both hosts and refugees in order to build and guide their financial capacities, starting at the stage of SHG formation until the SHG becomes independent, usually after 3 years (ibid., p. 165). Through this channel, members could learn skills such as money management, planning, correctly comparing products and conducting cost-benefit analysis. These skills are crucial in boosting the groups' eligibility to the loans required to

invest in seeds and tools in a first instance, and in irrigation systems later as larger and longer-term loans can be granted (ibid., p. 164).

Next to financial training, these facilitators can also engage in providing services with potential for positive social and environmental change, such as training in agroecological, conservation techniques and food preparation which are key to the proposed program. In addition, mixing members of the host community and refugees in the SHGs brings further opportunities for integration. Indeed, SHGs can be a focal point for many social activities (Nelson, 2013, p.164). In Dadaab's case these could be centered around raising trust between host and refugee communities, decreasing discrimination, and increasing inclusion, acceptance and understanding. Moreover, this management and teaching method can open job opportunities both to refugees and Kenyan communities, as future trained facilitators that can continue disseminating the lessons learned (Nelson, 2013, p.164).

While the literature stresses that well-managed SHGs can be profitable, it warns against the fact that many perform poorly, mainly because of bad management (Nelson, 2013, p. 165). In addition to good management, success also depends on the capacity of farmers to make profit to repay the loans and the 24% of interest they owe the SHG (Nelson, 2013, p. 164). Therefore, the next step is to explore the potential of microfinance in the context of agriculture

## D. Microfinance in the Sector of Agriculture

Loans from commercial banks are often inaccessible to small-scale farmers such as those of Dadaab (Hilmi, 2019, p. 2). This can partly be explained by the fact that agricultural production generates revenues slower than most microbusinesses and almost exclusively at harvest time while investments in inputs and capital are needed at the beginning of the season. This both creates the need for longer loan terms and for allowing farmers to repay the loan and interests at maturity rather than throughout the loan term (Miller, 2013, p. 233). This makes SHGs a particularly attractive option in the sector, as they give their members access to longer loan terms.

Another critical reason for the scarcity of loans to small farmers is the climate-induced risks inherent in agricultural activities, such as floods, droughts and pests which affect extended portions of land. As a consequence, group guarantees central to SHGs functioning can be ineffective if its members rely on the same sources of income, such as crop agriculture (Miller, 2013, p. 233). Nevertheless, the transition to agroecological techniques which is central to the initiative proposed in this report can go a long way in mitigating climate-related risks, given

their focus on building resilience of the food system through crop diversification and biodiversity preservation. Moreover, they emancipate farmers from their reliance on external inputs (such as pesticides and GMOs), which results in significant cost savings at the beginning of the season (Altieri & Nicholls, 2020). Resilience to droughts and shortages is further built up through training in food conservation methods included in the program, giving farmers business opportunities independent from climate events. In any case, agricultural credit should be supplemented by insurance and safety buffers, which training in agroecology and finance can build through promoting savings and assets accumulation (Miller, 2013, p. 246).

Thus, although recourse to microfinance can be risky in the agricultural sector, agroecological farming and food conservation go a long way in mitigating this risk. Provided that SHGs members rely on diversified sources of income, SHGs can offer guarantees for the repayment of the loan and therefore be granted relatively long loan terms. Encouraging the creation of SHGs with members from both the refugee and the host community could contribute to this, as the host community is more specialized in cattle breeding while refugees tend to grow crops (UNHCR & ILO, 2019, p. 16). This makes microcredit an appropriate source of capital for tools, reproducible seeds, and irrigation infrastructures as well as synergies between communities.

## Conclusion

To conclude, Dadaab's refugee camp is in crucial need for a long-term sustainable intervention bridging together host communities and refugees in a harmonious synergetic lifestyle since they both face the same problems. By studying all the possible solutions that can transform this community and its host to self-sufficient, self-reliant and cooperating ones, it was clear that Dadaab's camp is a fertile place to adopt an agroecology training program coupled with self-help facilitating groups as a microfinance tool. This solution is the best in this case, since it counters the limitations of other alternative potential solutions, namely food assistance by e-cards provision and home gardens. Unlike these alternatives, it does not entertain dependence of the refugee community on international aid and has a real potential for upscaling and systemic change. This solution would not only allow access to food but also to education in agroecology, sustainability, and financial systems to both …, all the while enhancing cooperation and inclusion between these two groups through their common membership in diverse SHGs. It would be able to open doors to potential jobs, in addition to potential expansion due to access to loans from banks and self-help facilitating institutions. However, for this solution to viable and bear fruit, it is important to pay attention to the management of the SHGs and the diversification of income within every SHGs.

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