

Using Behavioral Economics Insights to Determine the Likely Causes of the High Rate of Unemployment in Refugee Camps and What Can Be Done to Alleviate It

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Abstract

Leaving one country and relocating to another because of wars, conflict, and natural disasters has an impact on many different areas, including the labor market. As a result, despite the difficulties, people strive to adjust to their new surroundings. This study focuses on the high unemployment rate in refugee camps, which has a wide-ranging influence on refugees. It applies behavioral economics to investigate the likely causes of this problem and propose various solutions that can assist in mitigating it. In this work, we look at the role of biases in the unemployment crisis, such as the status quo bias, anchoring bias, conformity bias, and implicit discrimination, all of which are underutilized in refugee camps. For example, refugees choose to rely on donations as a default rather than examining other choices and have contributed to the problem's rise. However, taking these biases and heuristics into account, as well as applying behavioral economics insights to the design of prospective solutions, would help to reduce the unemployment problem.

1 Introduction

According to Emanuel Cleaver, “Hope is the motivation that empowers the unemployed enabling them to get out of bed every single morning with unbounded enthusiasm as they look.” [Cle] Unemployment is one of the economic concerns that various countries are seeking to address. It occurs when employees who want to work are unable to find work, which has a detrimental influence on the nation's economy. When determining where to work or whether to look for work, people utilize various approaches and make various decisions, demonstrating the numerous heuristics and biases used in these situations. When the country has

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a high percentage of unemployment, it has a variety of repercussions, including a slowdown in economic activity and a fall in economic production, which promote dependence on government spending and influence how people make decisions. According to United Nations High Commissioner for Refugees (UNHCR) estimates, the number of displaced people has topped 60 million for the first time in history [FRU16], disrupting labor markets in both host cities and refugee camps. According to NISR and a survey conducted [MS17], the percentage of unemployed refugees living in Kiziba, Gihembe, and Kigeme refugee camps was 51.15

As a result of the effects of unemployment in refugee camps described above, several policies have been implemented to counteract the high level of unemployment in the camp and the nation. First, UNHCR has provided various alternatives, such as loans to refugees to assist them in gaining funds to establish their enterprises, and they have also enhanced education by providing greater support in helping refugees seek higher education and find jobs. The extent to which society reflects behavioral economics notions such as status quo bias, conformity bias, and anchoring bias impacts whether unemployment rises or diminishes. Using behavioral economics knowledge and skills will be a significant step in resolving this issue since insights from behavioral economics allow deviations from standard economic assumptions and have implications for policy design.

Behavioral economics integrates elements of economics and psychology to understand how and why individuals behave the way they do and is concerned with the relationship between economic agents' rationality [MT00]. Inconsistency in decision-making is caused by cognitive constraints, and as mentioned in Kahneman's Map of Bounded Rationality: Psychology for Behavioral Economics, "heuristics are cognitive shortcuts that the human brain develops to cope with complex problems without calculation to make decisions easier" [Dan03].

Behavioral economics is vital in refugee camps because people are met with problems that need to be solved and require decision-making. In refugee camps there is work available, but people are unwilling to look for work and still wish to rely on UNHCR funding, which causes bias and system problems. Furthermore, behavioral economics is crucial in this case since applying different heuristics and biases can lead to better decision-making, which benefits both the community and the labor market.

The bodies in charge of refugees (UNHCR) and other partners (CARITAS, INKOMOKO) working in the camps faced several challenges while attempting to find solutions to the high rate of unemployment. First, they fail to determine why people continue to rely on donations and why there is a low number of people who want to take loans even though they are available, demonstrating the inapplicability of status quo bias and anchoring bias, which leads to the design of bad policies that do not counteract the effects of these biases. Therefore, using behavioral economics in the labor market can lead to not only a change in job policy that benefits the entire community by lowering unemployment, but it can also lead to positive outcomes in decision-making that aid in the development of self-reliance and the economy in general.

This paper examines the following heuristics: status quo bias, anchoring bias, conformity bias, and implicit discrimination, which contribute to the high unemployment rate among refugees. Status quo bias is important in this setting since people are confronted with a variety of options. However, individuals tend to stick with the defaults; nevertheless, in the refugee camp, there are many alternative options beyond relying on donations, for instance, seeking work in the camp and starting their own businesses. People, on the other hand, continue to rely on donations which affect the outcomes and increase in dependency. Additionally, anchoring bias is where people rely on the first piece of information they receive, which affects the outcomes. In refugee camps, people are anchored by their refugee status, which limits job searches and has an impact on exam results when they are chosen, resulting in an increase in unemployment.

Moreover, conformity bias is where people will conform to what other people are doing which affects personal decisions and outcomes. In the refugee camp, there are many things to do such as implementing their own business, but people will conform to what other people are doing such as relying on donations, which affects their job search as well as initiating their business. Lastly, implicit discrimination bias matters in the refugee camp where there are many opportunities but people cannot access them due to discrimination. First, they are discriminated against by being a refugee and considered low-skilled labor which makes them demotivated from applying as well as searching for jobs, which leads to increases in unemployment, as described in this section. This paper also makes recommendations for actions that should be taken to address this issue, by taking effective action to address this economic issue while minimizing biases and heuristic effects on the local community.

This essay is structured as follows. Section 2 provides background information on Congolese refugees in Rwanda and their labor-market situation. Following that, Section 3 will explain how status quo bias affects unemployment in refugee camps, Section 4 will explain how anchoring bias affects unemployment in refugee camps, Section 5 will explain how conformity bias affects unemployment in refugee camps, and Section 6 will explain how implicit discrimination affects unemployment in refugee camps. Section 7 will also include a solution to the biases discussed previously. Finally, section 8 concludes with a variety of policies that have been put in place, as well as policy recommendations that policymakers can use to minimize or eliminate the effects of biases and heuristics in producing unemployment in refugee camps and to implement practical methods to counteract it.

2 Background and context about refugee

Every person who abandoned their home country during a conflict in pursuit of safety in another is classified as a refugee. This began in the late 1990s when violence amongst the population of the DRC led many of them to go to Rwanda in quest of safety, where Congolese refugees live in a variety of camps including Kiziba, Mahama, Mugombwa, Nyabiheke, and Kigeme, and where

establishing and earning a living in the destination country is a challenging process for many refugees [Yak08]. Abandoning their homes where they could meet their fundamental needs, where statistics show that on 1 September 2016, UNHCR’s Rwanda office helps almost 75000 Congolese refugees [FRU16], which shows a dramatic increase in the number of refugees. Following that, they begin to adjust to the new situation of getting UNHCR aid to meet their basic needs. In addition to losing their homes, they encountered several problems, including overcoming social and economic challenges and trauma, finding work, and managing careers after leaving their home country [CPT06].

People strive for numerous ways to battle unemployment during these terrible economic times, but their efforts are unsuccessful due to the inapplicability of behavioral economics. For example, instead of applying for loans that could provide them with the capital they need to start their own business, they may see their refugee status as an anchor that prevents them from doing so, preventing them from implementing their business, which may be one of the best ways to combat unemployment, which shows the effect of anchoring bias on refugee unemployment.

Furthermore, rather than seeking work for fresh graduates or coming up with new ideas, they will follow in the footsteps of many unemployed individuals by relying only on donations [HBL92], which inhibits job searching, and independent decisions, and diminishes the likelihood of being hired. While all of these factors contribute to unemployment in refugee camps, implementing diverse behavioral economics insights will result in a drop in unemployment in our community.

3 Status quo bias

Status quo bias is the tendency of individuals to remain at the status quo or to stick with defaults because the disadvantages of leaving it loom larger than the advantages [KT91]. This was demonstrated by Samelson and Zackhauser’s experiment, in which they estimate the likelihood of an option being chosen when it is the status quo or when it is competing as an alternative to the status quo as a function of how frequently it is chosen in a neutral setting. Their findings revealed that when an option was described as the status quo, it gained significantly higher popularity. Furthermore, as the number of alternatives increases, the advantage of the status quo grows. An example of status quo bias could be shown in this test in a field setting which was performed by Hartman, Doane, and Woo using a survey of California electric power consumers. The consumer was asked about their preferences regarding service reliability and rates. They were told that their answers would help determine company policy in the future. The respondents fell into two groups, one with much more reliable service than the other. Each group was asked to state a preference among six combinations of service reliabilities and rates, with one of the combinations designated as the status quo. The results demonstrated a pronounced status quo bias. In the high-reliability group, 60.2 percent selected their status quo as their first choice,

while only 5.7 percent expressed a preference for the low-reliability option currently being experienced by the other group, though it came with a 30 percent reduction in rates. The low-reliability group, however, quite liked their status quo, 58.3 percent of them ranking it first. Only 5.8 percent of this group selected the high-reliability option at a proposed 30 percent increase in rates [KT91].

The status quo has been a recurring issue throughout history, and it has had an impact on both economic texts and daily life. The word "status quo" is widely used when people choose to do nothing or continue with their previous decision [SZ88]. This means that when given multiple options, people will end up choosing nothing and remaining with the defaults. Where individuals are advised to make better decisions and to try out different options to pursue change more effectively. Because each person in the camp has a variety of options, they choose the ones that best suit them. However, decisions made by locals differ from those made by people in refugee camps. For example, along the way, people only receive monthly donations from UNHCR to meet their basic needs, but different partners work around the camp to help refugees meet their needs, where they provide several opportunities to people, mostly volunteering, which can provide a small income. In this case, people opt to rely heavily on donations, demonstrating a bias in their decision-making in favor of the status quo while denying them access to alternate opportunities, such as working with a partner. A significant tendency to rely on donations, on the other hand, has an influence on the entire community as well as the next generation because it develops dependency and discourages people from looking for work or carrying out ideas they have.

Furthermore, looking to the other side that requires the best decision-making that can apply perspective from behavioral economics and psychology can help to overcome status quo bias. People in the camps look for the significance of status quo bias, which discourages their desire in accepting or pursuing new employment. The contribution here in the camps serves as the status quo, where donation might be defined as the monthly amount of money that each individual receives to assist him/her in meeting necessities [HBL92]. There is no surprise that many refugees are dependent on humanitarian aid for everyday survival [Hov11]. People have identified a distinction between this donation and unemployment. Whereas this donation serves as their income [HBL92], an increase in donations leads to an increase in unemployment because when people receive large sums of money, they are able to meet all of their basic needs while also spending that money on other expenses, discouraging them from looking for or doing their jobs because they can meet their needs. Because earning from donations will influence them from looking for a job, doing a job, or exploring other options that will allow them to earn a lot of money, it will become the status quo. However, they are influenced by a variety of factors, including the labor market's complexity, the number of available options, and how well working conditions match workers' preferences and knowledge. People have limited computing power when presented with a wide number of options [LBI98]. This is not the case in the refugee camp, where possibilities are restricted in proportion to the number of individuals who desire them, discouraging some

applicants. Nonetheless, instead of waiting for a few opportunities to present themselves, they could create them by starting their own business and seeking other assistance.

There are numerous strategies to eliminate bias induced by complexity and misapplication of knowledge, including providing information to people in all aspects. As previously said, there are few options available, as well as few pieces of information offered, which necessitate cognitive work, increasing the likelihood of individuals to adhere with the defaults. Furthermore, the low level of education in the camp leads to a lower level of understanding about the labor market, as well as the application and how different companies operate, which prevents them from being hired or seeking better jobs.

The better-designed solution that can aid employment services should be improved use of technology in the camp because there is a lot of information online, such as the job available, and the requirement of any jobs, but they did not access it, making them rely solely on the information that is presented in the camp, which affects their job search. Additionally, employers should be more succinct when presenting information to the labor, which could also help. Therefore, advancing technology and the way information is presented in the camp may help us lessen status quo bias, changing who can access jobs and thereby reducing unemployment.

4 Anchoring bias

The anchoring effect was defined by Tversky and Kahneman (1974) as the disproportionate influence on decision-makers to produce judgments slanted toward an initially supplied value. This was demonstrated in a 1979 study by Tversky and Kahneman, in which participants were asked to estimate the percentage of African countries in the United Nations using a range of randomly generated numbers obtained by spinning a wheel of fortune between 0 and 100. Before making the absolute judgment, participants were asked to examine whether the actual response was higher or lower than the reference value supplied (comparative judgment) [KT79]. People in the camp frequently estimate using the beginning point or the first information they acquire to arrive at the final answer. Where the starting point could be defined as the initial reference. This also occurs in refugee camps, where a variety of information spreads throughout the group regarding acquiring jobs and loans, but they rely on the first information they receive to make the ultimate decision.

The anchor might be regarded quantitatively or qualitatively. In the qualitative component, people see the anchor as a refugee who is underprivileged or who would experience discrimination. This will impact their decision since it will deter them from looking for work or taking an exam when they have the option of selecting a refugee in their application or someone else. As a result, the best approach to change things is to set a default of not being considered as a refugee. This could excite them and, as a result, help them compete in the job market, thus leading to a drop in unemployment.

The anchor could also be quantitative, as people like to base their reservation wage on the pay of locals, which serves as a quantitative anchor. Where they use the salary of locals as a reference point. When referring to a scenario in which a local teacher earns 130 per month, this could be his initial value while looking for work abroad. It generates an anchor when two people consider doing the same work but earning different wages. As a result, they anchor on various values, yet because the anchoring bias has such a large impact on decision-making, fewer people are participating in any available occupations, as well as in the labor force.

Notably, because this anchor influences people’s decisions, one possible solution for overcoming this bias could be the establishment of a new anchor may entail collaboration among government, citizens, and non-governmental organizations. As previously said, depending on how the anchor influences the community, the anchor could be qualitative or quantitative. First, they will disseminate information or launch a campaign to nudge people to make decisions based on the new reference point. Concerning the anchor of a career, UNHCR and other partners could encourage refugees to start their businesses by sharing success stories of those who pursued unrelated careers and assisting them in obtaining loans that will allow them to put their business ideas into action and thus move away from various anchors.

5 Conformity bias

Conformity bias is the tendency to change one’s thoughts or behavior to fit in with others [Nik23]. One research looked at how this was utilized in the frenzied buying wave of culturally related goods in Korea, where names like Canada Goose and the North Face became essential commodities that were mass devoured. This appeared unreasonable because it was costly and imposed a financial strain on some consumers. However, if a person does not have one, they may face discrimination from those around them. Following a study of Korean customers, researchers discovered that the desire for these brands was not exclusively due to a liking for the brand or the culture that these enterprises reflected. It was prompted by a severe “fear of missing out” (FOMO). The desire to belong to the mainstream group (or the fear of being excluded from the mainstream group) was a crucial factor in the consumption of these very popular brands [KS19].

Accordingly, there are various reasons why people conform. First, there is informational conformity, which occurs when we seek guidance and knowledge from a group, such as a class. Additionally, there is normative conformity, where individuals conform to align with the public [Nik23]. This is applicable in refugee camps, as demonstrated by the UNHCR, where a survey found that when people were considering taking out loans, many of them held off because they had heard that doing so might cause them to lose their refugee status or interfere with other services that they were receiving, which affects individuals who want to take loans to implement their business ideas, which can affect the

labor markets positively, leading to an increase in unemployment.

In several ways, this conformity is linked to unemployment. UNHCR has strengthened education in the camp, where each year the number of graduates increases but the number of jobs available does not. It only requires innovation and creativity and putting into practice what they have studied, but because youth want to conform to what others are doing, they are drawn to what others are doing, which discourages job searching and increases unemployment. Finally, because there is a high rate of unemployment in the camps, young graduates are discouraged from looking for work or starting their own businesses because they want to behave like their peers, which contributes to an increase in unemployment. There are several ways to combat this conformity bias, including education and training that will equip them with different skills that are needed in the labor market, as well as challenging them, which could lead to an increase in self-awareness and thus an improvement in economic outcomes where people will make decisions based on what affects them. Furthermore, developing uniqueness in decision-making would encourage people to start their businesses, resulting in a reduction in unemployment in the refugee camp and an increase in self-reliance.

Furthermore, using insights from behavioral economics could be one of the ways to combat these biases where they can change the way they present information to large groups of people because this affects their decision making but teaching them and collaborating with different institutions could result in a better outcome because people will be telling other reliable information which can reduce conformity.

6 Implicit discrimination

People may have skewed opinions and consciously discriminate for a variety of reasons. For example, characteristics of a specific group, status, and production. The implicit association test, which depends on the test taker's speed of reaction by linking names, words, and images to reflect the strength of the unconscious mental association, can be used to quantify implicit discrimination [GS98].

Implicit discrimination has an impact on the issue of unemployment in refugee camps. To begin with, there is a low possibility that refugees will be hired outside of the camps due to a lack of Rwandan identification, which has an impact on the job market and has influenced individuals who wish to apply for any jobs that are advertised there. Second, because the level of education in a refugee camp is low and they are unable to acquire a university-level education, employers regard them as low-skilled labor, preventing them from hiring them and increasing unemployment.

Implicit discrimination is a significant driver of discriminatory behavior in the job market. There is significant racial inequality in the host country for refugee camps, where it is unlikely that refugees will be hired due to a lack of the required identification card as a citizen, which has an impact on the job market because they will be demotivated by this discrimination, which will discourage

their job search. Refugee employees struggle to obtain work and perform poorly in the labor market as a result of implicit bias. Implicit discrimination occurs as a result of ambiguity caused by faulty information supplied or how an employer perceives an individual, as well as the expectation of immigrant labor as low-skilled labor, bad work ethics, and low productivity. According to Bertrand and Duflo [BD16], when individual information is scarce, group participation might provide useful information about predicted productivity.

To address this issue, various criteria should be addressed in the hiring process. To begin, using technology in recruiting systems where they will enter candidate addresses as well as qualifications into a computer, and then the computer will determine who to provide a job based on abilities and capability, which might lead to a reduction in discrimination.

Finally, there is unfairness in the financial sector [KT86] since there is a low likelihood that a refugee will be able to receive loans, reducing the availability of cash to build their own firm and so lowering the degree of unemployment. Using behavioral economics insights can lead to better discrimination treatment in labor economics, which can lead to improved economic outcomes. When there are numerous opportunities accessible, but people are unable to take advantage of them due to bias in the labor market, implicit discrimination has an impact on results. Advocating and increasing awareness may aid in the elimination of certain biases.

7 Proposal solution to mentioned biases and heuristics

7.1 Job search assistance and employment service

There are numerous solutions to the aforementioned problem of unemployment in refugee camps. And one of them is job search support, which helps people seek for and locate jobs. This could be supported by various interconnected programs that operate both inside and outside of the camp, such as when UNHCR, in collaboration with Kepler, began assisting graduates from university and high school to find jobs by creating a platform for refugee alumni that equips them with various job vacancies available. Also, CARITAS, a partner working with UNHCR, assists refugees with counseling and job search assistance, with workers gaining access to services through various points.

There are various barriers to job searching, such as setting pay expectations and procrastination in looking for work, thus these measures will help to overcome the problem of job search and thereby reduce unemployment. According to behavioral economics, individuals have limited attention and computing capacity, which causes a variety of issues ([TS92], [TK74], [IL00]) As a result, this training may help individuals handle complexity, increasing their chances of finding work. Designing a peer-to-peer solution in which refugees discuss existing vacancies, as well as a well-designed job search, could help to overcome these obstacles. Furthermore, people in the camp are not good at estimating the

value of a job search, but this job assistance is worthwhile. Evidence suggests that people are weak at recognizing whether a search is effective, or that they undervalue the value of a search [Spi10].

Because it suggests policy on how individuals understand the possibilities before entering the job market, job search assistance is one of the better ways to overcome biases such as status quo bias and anchoring, which are obstacles to employment. In addition, officials can innovate in how information is delivered to citizens. A behavioral obstacle to job search and employment is that individuals may have biased salary expectations, which can be debiased by carefully designed interventions [BI97].

Thus, incorporating insights from behavioral economics should be important because it suggests that the way job options are framed might affect how individuals respond to the choices.

7.2 Job training

Job training, which is crucial in combating unemployment, is one strategy that can be used to offset this prejudice. Job training is where people are taught how to construct their own jobs. This has been demonstrated by UNHCR collaborating with other groups to provide training on how to establish their own business as well as how to properly manage money. In addition, they provide loans to them, which aid in the implementation of their business ideas, resulting in a reduction in unemployment. Furthermore, this job training enables them to acquire skills demanded by the firms by teaching them how to build experience as well as how to build different skills by taking online courses or attending different sessions that help them to build these skills and thus increase their chances of being hired.

According to behavioral economics, the failure or disappointing results of some job training programs may be due to a failure to select people who could benefit from training [LBI98]. This is also demonstrated in the camp where people will just enroll in training for the sake of getting money that they offer thus didn't benefit them and do not put into reality what they got. As a result, a successful one lowers complexity and the necessity for others' willpower. Furthermore, improving counseling services in the camp that can accompany training provided in the camp, which could be beneficial in reducing unemployment. Finally, the emphasis on simplifying the user experience in job training may increase people's participation in the training.

Finally, by applying insights from behavioral economics to job training, people are more likely to apply for and work in unrelated careers or unfamiliar jobs, which can lead to a decrease in unemployment as well as an improvement in workers' understanding of the labor market, both of which are important.

7.3 Framing

Framing is defined as the underlying or combined effect of both status quo prejudice and anchoring bias on how individuals see information, where framing

adjusts one decision either positively or negatively, and where multiple options can be framed in different ways. This is also applied in refugee camps, as I mentioned earlier, people frame loans differently, which causes many to react differently, affecting their implementation of their business idea as well as concerning refugee status, where people can't apply because they know there is a lower probability that a refugee will be hired, which can be considered as a loss. On the other hand, it may be presented as a benefit if, in a given situation, they offer a refugee extra opportunity for employment while also pushing the refugee to pursue employment, in which case it would be gain. [LBM12] Framing influences choices by working within the constraints of biases and behavioral habits rather than overcoming them. One area of study reveals how job search assistance is structured. For example, framing losses as consequences rather than advantages has been found to alter behavior in a variety of circumstances [Rot06]. As previously said, framing influences an individual's proclivity to take risks, such as applying for loans, starting a new career, or doing unrelated work.

Several approaches may be taken to address this, including modifying the way information is presented as well as employment counseling services where salaries or pay information might drive people to apply or seek work elsewhere, which can lead to a drop in unemployment. Furthermore, taking into account the context and language in which information is presented to people where framing can reverse the choice preference where information could be presented in the right place as well as in a better which can cause people to move far from their anchor if a different approach is used where they refer to remaining unemployment as framing as well as cutting down on the donation that they receive, which could drive individuals to start new occupations, either by beginning their own business or hunting for one, and thus develop a positive attitude regarding job chances while also promoting job search.

7.4 Peer-to-peer solution

Peer-to-peer solutions entail one refugee assisting another. This can be applied in different ways. First, by changing the defaults where refugees have different abilities apart from relying on donations, some of them are carrying out economic activities including trade, which caused them to shift their defaults from donation which can motivate other refugees to do the same as a result reduce the unemployment problem. In addition, due to the high rate of unemployment, people are demotivated from job search because they are conforming to what other people are doing, but they are other people who have started their businesses from little savings, which has a good influence on their lives, and they are collaborating; hence, this creates another conformity in a positive way where many people imitate what those people are doing by beginning their enterprises.

Furthermore, [Ami06] and [Gra05] discovered that networking with refugees from the same country increases refugees' employment opportunities and access to credit. For example, refugees from Sudan in Cairo frequently find employment with Egyptian- Sudanese business owners who prefer to hire them [Gra06]. This also applies to the peer-to-peer solution, in which refugees network with other

refugees in different countries to share opportunities and experiences, causing refugees to move far away from their anchor that refugee can't access loans, so by networking refugees will be able to lend money among themselves, easing the implementation of their business idea, and as a result, many businesses will be opened.

8 Conclusion

A review of insights from behavioral economics and labor market policies suggests various policies that can be used to combat the issue of unemployment in refugee camps, where it brought out various solutions such as job search assistance that could help in overcoming various biases that are presented, job training, and finally framing because these biases include implicit discrimination, anchoring, conformity, and status quo bias are contributing to the high rate. Where several frameworks have been put in place to reform existing policies for reducing unemployment and establishing new policies. This study collected and applied experimental investigations and concepts from previous works of literature and practical research. They all demonstrate how heuristics influence decision-making as well as economic outcomes. So, while the proposed reforms and adjustments in job training, job search assistance, and framing are limited, there may be other behavioral approaches that can be used to improve employment and the labor market in refugee camps. My future research will focus on evaluating existing policies and new solutions to unemployment.

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