



Rethinking skills development and entrepreneurship for refugees: The case of five refugee communities in India

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ARTICLE INFO

Keywords:

Refugees
Entrepreneurship
Skills development
Global south
India

ABSTRACT

This paper explores the understudied yet greatly relevant relationship between entrepreneurship and skills development for refugees in India from five different communities: Afghan, Rohingya, Tibetan, Chin, and Somali. Building on interviews, focus groups and participatory drawings from 66 refugees and staff respondents, it foregrounds the compounded interplay of skills development with intersectional oppression of refugees and their socio-political freedoms in navigating livelihoods and entrepreneurship avenues. By combining capabilities with intersectionality, the paper argues that the idea of entrepreneurship for refugees should seek to move beyond the neoliberal agenda of self-employment and self-reliance and towards well-being, social integration, and holistic development.

1. Introduction

Developing countries in Global South host 83% of the world's refugee populations (UNHCR, 2023) and are struggling to create education, livelihoods, and social inclusion opportunities for these marginalised groups (Bartlett and Ghaffar-Kucher, 2013; Jacobsen and Fratzke, 2016). Refugee crises are increasingly becoming protracted. Out of the 26 million global refugees, 78% of all refugees have been in exile for an average of twenty years (UNHCR, 2021a; UNHCR, 2018a). To sustain these refugees in their host countries, the UN High Commissioner for Refugees (UNHCR) and UNESCO promote skills and vocational training linked to self-employment and entrepreneurship, termed as refugee self-reliance.

Skills development and Vocational Education and Training (VET) are an intrinsic part of the education and livelihood strategies of the international actors in refugee crises (UNHCR, 2019a, 2019b, 2014a). Refugee Education 2030 (2019a) and UNESCO's Global Monitor Report (2019) stress strengthening the entrepreneurship skills of refugees for employment generation, empowerment, and decent work. The UNHCR's *Global Strategy for Livelihoods 2014–2018* recommends providing “language, skills, vocational and entrepreneurship training” (p. 29). In the same strain, *Global Framework for Refugee* (2019b) endorses TVET as crucial in supporting refugees to consider entrepreneurship or self-employment. Regardless of this advocacy in policy documents for refugee entrepreneurial skills development, the empirical

literature underlines that economic necessity and lack of decent job opportunities are the primary drivers of entrepreneurship engagement for refugees (Kirkwood, 2009; Refai, Haloub and Lever, 2018; Sutter et al., 2019). Additionally, further barriers restrict refugee livelihood opportunities, such as limited skills and resources, the labour market structures of host countries, lack of financial assistance for businesses, language issues, and labour exploitation (Alrawadie, Karayilan and Cetin, 2019; Chadderton and Edmonds, 2015; Wehrle et al., 2018).

The growing narrative of the ‘enterprising self’ in education (Brunila and Siivonen, 2016; Down, 2009) and the world of work (DeJaeghere, 2017; Ainsworth and Hardy, 2008) has been translated to enterprising refugees in migration contexts. The increased focus on entrepreneur skills for refugees is directed towards the self-reliance of these marginalised subjects (UNHCR, 2005). However, the self-reliance agenda has received criticism for its grounding in neoliberal ideology and its use as an exit strategy by multilateral and philanthropic organisations (Embricos, 2020; Huq and Venugopal, 2021; Skran and Easton-Calabria, 2020). Urban refugees with their social identities, diverse needs, and wide range of experiences, navigate the urban environment, governance, and vocational education in varied ways. These peripheral subjects with their conflict-ridden past and resource constrain environments, face unique and additional challenges in converting their skills into functioning.

This paper examines the entrepreneurship discourse within the skills development agenda of international organisations and how that

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interacts with the multidimensional oppression of refugees and their social, political, and economic needs and aspirations in their host country in Global South, India. It investigates various factors that impact the participation in, and utilisation of, skills development training for refugees. In line with the international organisations' focus on entrepreneurship, the National Policy on Skills Development and Entrepreneurship (2015) in India aims to harness the potential of its demographic dividend through enterprising individuals. Despite being a non-signatory of global refugee conventions, India receives a large number of refugees from all around the globe (Saxena, 2007). However, the complex legal-political landscape of India creates numerous challenges related to the success, sustainability, and utilisation of entrepreneurship skills for refugees in the country. The paper builds on empirical research that included interviews, focus groups and participatory drawing sessions with 66 participants from five different refugee groups (Afghan, Rohingya, Somali, Chin, and Tibetan) and staff and volunteers of international and local refugee organisations. The research is a comparative case study of refugees in three big cities in India: Delhi, Hyderabad, and Jaipur.

The study has four significant contributions. First, theoretically, going beyond the orthodox approaches to VET (McGrath et al., 2020), the paper combines capabilities and intersectional lenses to examine the effects of race, gender, class, ethnic, and religious identities of refugees on entrepreneurial skills development and utilisation. Second, it investigates the understudied and highly relevant relationship between entrepreneurship and skills development for refugees in one of the largest Global South countries, India, which hosts a large number of refugees in absence of national refugee frameworks and contributes to the evidence base for refugee entrepreneurship (Embircos, 2020; Fenwick, 2001; Huq and Venugopal, 2021; Lyon et al., 2007; Wauters and Lambrecht, 2008). Third, it provides policy implications for refugee VET and entrepreneurship initiatives in protracted refugee situations. Finally, the study provides empirical evidence to support SDG 4 and 8, particularly targets 4.3 and 8.3. These two targets promote equal and affordable access to VET and encourage entrepreneurship, including micro, small and medium-sized enterprises.

The paper is structured in the following way: the first section traverses the policy and academic literature on refugee entrepreneurship and skills development worldwide and in India. The successive section integrates the capability approach with an intersectional lens to evaluate the role of refugee's multiple social and political identities and compounding marginalisation in their VET opportunities and utilisation of skills. The following section describes the methodology of the research. The section afterwards presents the context of refugee skills development in India. Finally, the findings are interpreted and discussed, and conclusions are drawn alongside the policy recommendations.

2. Mapping the literature

The policy-oriented literature in refugee education and livelihoods has noted a shift from a social protection framework to a self-reliance framework focusing on training and employment, income generation activities, and entrepreneurship (see UNHCR, 2014a, 2013; Skran and Easton-Calabria, 2020). However, this increased focus on self-reliance has been critiqued for the promotion of individualism in order to reduce refugee dependence on international funding agencies and the burden they exercise on the local community (Easton-Calabria and Omata, 2018; Crisp, 2004). Studies exploring refugee entrepreneurship highlight three important benefits: contribution to the host economy, social cohesion and developing skills for repatriation. First, one of the most prominent arguments for entrepreneurship for refugees is their integration in local labour markets and economic contribution to host countries (Alrawadieh et al., 2019; Simsek, 2020; Wauters and Lambrecht, 2008). Second, some consider entrepreneurship assisting in assimilation into the social fabric of the country (Embircos, 2020; Lyon et al., 2007). Third, a few studies support UNHCR's argument that

individuals who are able to build and protect their assets and capacities in the host country are better prepared to return home (Dako-Gyeke and Adu, 2017; Eidelson and Horn, 2008).

In spite of this support for refugee entrepreneurship, studies have also pointed out that entrepreneurship is a survival mechanism for most refugees (Hall et al., 2012; Sutter et al., 2019). Prior research has established that necessity-driven 'push' factors (economic requirement and labour market challenges) (Huq and Venugopal, 2021; Kirkwood, 2009; Refai et al., 2018; Sutter et al., 2019) are the main reason for engagement in entrepreneurial activities instead of the opportunity-driven 'pull' factors (Kirkwood, 2009). Opportunity-driven elements would be innovation, identifying a gap in the market, recognising an opportunity, and fulfilling them through entrepreneurship. Another aspect of refugee enterprises is their engagement in low skills areas (Lyon et al., 2007; Wehrle et al., 2018). For instance, Wauters and Lambrecht's research (2008) on refugee entrepreneurship in Belgium revealed that refugee entrepreneurs were limited to "inferior sectors" and earned less than other entrepreneurs.

The refugee skills development and entrepreneurship narrative in policy literature has a strong underpinning in neoliberal ideology, named self-reliance. Rottenberg (2014) argues that neoliberal as a political dogma interrelates individuals as "entrepreneurial actors". In this account of 'the enterprising self', people are expected to become active actors that take charge of their skills, capabilities, and successes (Du, 1996; Fernández-Herrería and Martínez-Rodríguez, 2016). Entrepreneurial individual is also responsible for building their human capital, overpowering every other sphere of their lives and their needs of well-being, development, spiritual fulfilment, and family life (Fenwick, 2001). All forms of social solidarity and collective actions are dissolved within this idea of self-aggrandising individualism (Fevre, 2016). DeJaeghere (2017) with youth livelihoods in Tanzania shows that while the neoliberal approach to education and training assumes that individuals "can, and need to, be entrepreneurs" (p. 48), not everyone is able or want to pursue that path. Rooted in this philosophy, the self-reliance agenda for refugees promotes an ideology for the poor and marginalised to pull themselves up by the bootstrap (Collins and Rothe, 2019). Although it generates from a supply side severity from humanitarian organisations, skills and vocational training proposed in policy documents, aim at refugees to become enterprising workers who are not dependent on humanitarian aid and can survive the competitive labour market to earn a living.

Skills and vocational training in conflict situations accelerate multifaceted benefits, such as increased income, personal development and strengthened self-confidence. Ahmed (2019) demonstrated that VET had a positive impact on the income, employment, and work attitudes of Afghan refugees residing in Baluchistan, Pakistan. Thorne's study (2020) with local and Syrian women in Jordan showed that while skills development programmes could not provide fulfilling employment to these women, they helped in their personal development and women's empowerment. Another study in Jordan (Jabbar and Zaza, 2015) with Syrian women revealed that vocational training enhanced participants' self-confidence. However, several challenges are linked to the implementation, success, and usefulness of these programmes for refugees, including labour market restrictions, accessing bank loans for businesses, recognition of vocational skills, lack of local language skills and labour exploitation (Alrawadieh et al., 2019; Chadderton and Edmonds, 2015; Wehrle et al., 2018).

While policies focusing on livelihood strategies encourage refugees' skills and vocational development to increase their chances of self-employment and entrepreneurship, empirical evidence directly assessing the relationship between skills development and entrepreneurship for refugees is scarce. Additionally, studies have yet to examine if the policy objectives of refugee VET and livelihoods correspond with the lives and hopes of diverse refugee communities and assist them in creating the life they desire in their host countries. In addition, there is a lack of comparative research examining the entrepreneurship

aspirations and journeys of different refugee communities and how these efforts and hopes are intersected by the intertwining identities, institutional policies, and available VET opportunities in the host country.

Prior research with urban refugees in India has mostly been restricted to their living conditions and livelihoods in one city, Delhi (Buscher, 2011; Field, Tiwari, and Mookherjee, 2020; JIPS, 2013; Women Refugee Council, 2011). However, a notable population of refugees reside in other cities, such as Hyderabad, Jammu, and Jaipur (UNHCR, 2014b), and there is insufficient data on the livelihood experiences of refugees in these cities. Second, there is a lack of academic studies (international organisations commission most existing studies) exploring the available skills development opportunities for refugees and their links with the sustainable livelihoods, entrepreneurship, and social inclusion of these groups. The current study addresses this gap and examines the skills and vocational training attended by refugees and how and if that assists refugees in their self-employment and entrepreneurship journeys. It examines whether the purpose imagined in the policy document corresponds to the livelihood aspirations and realities of refugees in India.

3. Traversing capabilities and an intersectional approach

The paper combines the Capabilities Approach (CA) and intersectionality to develop a nuanced understanding of refugee lives, skills development, livelihoods, and entrepreneurship generation. By combining these two frameworks, the paper seeks to embrace the complexity and diversity of refugee's lives that affect their engagement with and utilisation of skills and vocational training programmes to convert into entrepreneur functioning. CA proposed a different perspective on human well-being and shifted the focus of development from economic growth to real opportunities and choices that are available to people (Sen, 1999). Capabilities are 'substantial freedom' and opportunities available to someone to achieve a life they might reasonably desire. Functioning refers to the "various things that a person may value being or doing" (Sen, 1999, p.75). CA stresses that the primary and the end means of development is extending freedom to individuals for the objectives of both justice and poverty reduction (Alkire, 2005).

However, individuals' abilities to convert resources into functioning differ in various ways (Alkire, 2015; Robeyns, 2005). These interpersonal differences in conversion are dependent on internal and external factors, which are personal, social, and environmental (Sen, 1999; Robeyns, 2005). First, personal characteristics involve bodily operations and psychological makeup. Second, social factors include gender practices, norms, hierarchies, and governmental policies. Researchers have demonstrated how social factors hinder the conversion of commodities into functioning (Nussbaum, 2003; Robeyns, 2003; Sen, 1992, 1999). The third factor is environmental, such as the provision of public services, climate, and infrastructure. Nussbaum (2011) adds that different people need different resources and different levels of resources to reach the same level of capability to function.

CA has been applied in VET research to move the discussion from the traditional instrumental purpose of economic outcomes to social justice, poverty reduction, and individual well-being (Bonvin, 2019; McGrath et al., 2020; Powell and McGrath, 2019; Tikly, 2013). In conflict situations, CA has been utilised to bring out the broader benefits of VET for refugee populations (Hilal, 2012; Thorne, 2020). Despite developing an understanding of multifactorial poverty through this lens, a prominent proponent of CA in vocational education (McGrath et al., 2020) has highlighted the need for more intersectional analysis in VET research. While CA acknowledges that people's capabilities are shaped (and often restrained) by the environment, especially for women, it does not entirely account for intertwined and compounding oppression that would influence individuals' capability development and utilisation of those capabilities to convert into functioning. Combing the concept of

human freedom from CA with intersectionality will help us develop a nuanced understudying of multiple unfreedoms and oppressions affecting women refugee's skills development and well-being.

CA aligns with an intersectionality framework that considers the multiple identities of individuals (gender, disability, race, religion, and so on) and the socio-political structures (policies, cultural norms, and social hierarchies) that together determine an individual's advantages and disadvantages. In intersectionality theory, all aspects of a person's life are considered intersectional, producing, and reproducing social realities (Collins, 2019).

Intersectionality as a critical theory has been applied to understand the differences in women's lives based on their experiences, identities, and forms of oppression. Intersectionality theory seeks to examine how different matrices of dominations and systems of power interact on multiple levels, often simultaneously, to reproduce systematic social inequality (Collins and Bilge, 2016). The matrices of domination include socially and culturally constructed identities such as gender, race, religion, caste and others, and systems of power imply institutional structures, cultural beliefs, practices and so on.

Intersectionality theory shoots from Black women's experiences and critiques the idea that gender, race, and other identities are mutually exclusive categories of experience and analysis (Crenshaw, 1989, 1991; Collins, 2019). It has been used for theorising centred on women of colour in relation to the manifold and intertwined identities that result in social inequality (Yuval-Davis, 2006). Furthermore, it has been utilised to examine the aggravated effect of multiple oppression working at the same time. In recent years, there has been considerable interest in the application of intersectionality to comprehend the experience of women in migration and conflict contexts (Paz and Kook, 2020; Pittaway and Bartolomei, 2001; Unangst and Crea, 2020). However, few studies have employed an intersectional lens to deepen the understanding of refugee women's livelihoods and entrepreneurship ventures. To fulfil this conceptual gap, this paper combines it with CA to draw attention to the multiple social, political, racial, religious, and other environmental aspects that assist or restrict refugee women in converting their learnt skills into employment generation.

Refugee women's identities and their structural and material circumstances intertwine and exacerbate their challenges. The multiple identities of these women become relevant in different situations and at different times. For example, the gender of refugee women puts them at a greater risk of sexual and gender-based violence in conflict situations and in refugee camps (Pittaway and Pittaway, 2004). A refugee woman might encounter discrimination based on her migration status, race, religion, ethnicity, and socio-economic class simultaneously, deepening her oppression. Therefore, even when all refugees are disadvantaged, the intersectionality of multiple identities enhances the disadvantages of refugee women. Refugee women's experiences and challenges are different and multiple (in most situations) compared to the men in their social group. For example, refugee women often have limited access to education, reproductive health care, and safe employment opportunities in host countries (UNSC, 2017). The *New York Declaration on Refugees and Migrants* (UNHCR, 2016), in its commitment to women and girls, mentions tackling these "multiple and intersecting forms of discrimination against refugee and migrant women and girls" (p.6). When combined with CA, an intersectional framework enriches our understanding of the various social, cultural, religious, and racial structures that have an integrated and intensified effect on individuals' opportunities and capabilities to utilise their VET (and other educational) skills.

3.1. Methodology

The research examined skills and vocational training and livelihood opportunities available for refugees from five refugee groups in three cities of India: Delhi, Hyderabad, and Jaipur. These cities have some of the highest refugee populations in the country (UNHCR, 2014b). The study was based on a qualitative research design intending to capture

refugee participants' aspirations and expectations from the available skills training opportunities and avenues of utilising these learned skills to generate livelihoods. The study also included the perspective of training providers by including a small number of staff participants working with multilateral, faith-based, and local organisations.

Drawing on qualitative research, semi-structured interviews, focus groups, and participatory drawing sessions were conducted with 66 participants-58 refugees and 8 official and volunteer staff working with the local and international refugee organisations. Consent was an ongoing process throughout the research, and the study was conducted after obtaining appropriate ethical approval from the University of Glasgow. Snowball sampling was employed to recruit the participants of this research since refugees, with their social vulnerability and unrecognised status, were a hard-to-access population (Volz and Heckathorn, 2008). All participants of this research were either enrolled in a skills course or have completed a course in their city of residence. The perspective from the international and local staff helped develop a holistic understanding of skills development programmes and entrepreneurship for refugee populations.

In total, 48 individual interviews were conducted with members of five refugee groups from four different countries: Afghanistan, Myanmar (Rohingya and Chin), Tibet, and Somalia. Other interviewees were with the head, employees and volunteers working with national, international, and local refugee organisations. In addition, four focus groups were organised, with 26 participants. Each group discussion had six to eight participants. One focus group was held in Delhi, and the other three focus groups were held in Hyderabad, two with female Rohingya participants and one with male Rohingya members.

Finally, 14 one-on-one participatory drawing sessions were conducted. This method was used to complement the other methods to open up new narratives and offer the researcher further insights into various aspects of participants' experiences (Cole and Knowles, 2011). I embedded the drawing component to provide the participants with multiple and complementary modes of expression. Participants were invited to sketch their lives before and after attending the skills and vocational training classes, with their hopes and aspirations for the future. Some of the participants partook in more than one data collection method. For instance, a discussion of individual participatory drawings with refugees led to semi-structured interviews.

As a researcher, I cannot wholly separate my own experiences, attitudes, and perceptions from the research, and therefore I state my socio-cultural positioning that might have impacted different aspects of this research (Berger, 2015). I am not from a refugee community myself, and I recognise that my experiences as an urban Indian woman are quite different from someone who belongs to a refugee group residing in India. However, I can understand the socio-cultural, economic, and political environment of the host country where they live. As a female researcher, my gender influenced various aspects of the fieldwork (see Nast, 1994). For example, some women refugees, specifically those from the Rohingya community, expressed feeling more comfortable talking to me instead of a male researcher. Additionally, I was able to attend a women's hygiene training session in Hyderabad, where men were not allowed, to ensure that women feel comfortable in asking questions related to their health and hygiene. While in these situations being a female researcher provided me access to women's VET classes, in other situations my gender identity presented some slight barriers; for instance, in persuading male leaders of refugee groups to let their community members participate in the research. However, I was able to convince these leaders by answering their concerns related to the research and explaining to them that the viewpoints of different community members are important to gain a comprehensive understanding of their situation.

For the analysis, the interviews, the self-interpretations of drawings and the focus groups were transcribed and coded using the NVivo software. Drawing on an inductive, interpretive approach (Blaxter et al., 2010), the themes and subthemes were identified across the data in

relation to skills development and entrepreneurship experiences of refugees (Patton, 2002). After the initial coding process, the codes were divided into themes and subthemes. Three themes are presented in this paper: entrepreneurial aspirations and unfulfilled dreams, refugee women and entrepreneurship and Tibetan refugees as a success story.

3.2. Context: Refugees in India and skills development

The refugee situation in India is compounded since the country receives a large number of refugees from different regions of the world despite being a non-signatory of the 1951 UN Refugee Convention or its 1967 Protocol (Saxena, 2007). The country receives a significant number of refugees from Myanmar, Afghanistan, Tibet, Bangladesh, Somalia, Sudan, Iran, Iraq and several other regions. Researchers have noted a vast discrepancy in refugee numbers in the country. While UNHCR (2021b) states that there are 200,000 people seeking asylum in India, research has often claimed this figure to be significantly higher (Field et al., 2020; Saxena, 2007; Zetter and Ruaudel, 2016). For instance, the last world refugee survey in 2009 noted that more than 400,000 refugees were present in the country (USCRI, 2009). A majority of these refugees prefer to remain under the radar rather than formally register, fearing deportation and discrimination (Jacobsen and Nichols, 2016; Jacobsen, 2002). Another study commissioned by the World Bank reported that approximately 100,000 Chin refugees from Myanmar might be present in India, yet only 6000 are registered with the UNHCR as refugees and asylum seekers (Zetter and Ruaudel, 2016).

Scholars have noted that the Indian government's administration and protection policies have been generous but also unequal, with the treatment of refugee communities depending on their ethnicities, religion, and countries of origin (Samaddar, 2003; Maneesh and Muniyandi, 2016). Citizenship Amendment Act (CAA) 2019 is one example of this discrimination on a religious basis where a law reform proposes (not implemented) to allow refugees from non-Muslim backgrounds to apply for citizenship, with some conditions (HRW, 2020). The government of India has granted rights to Tibetan refugees that have not been granted to any other group because of India's cultural and religious similarity with Tibetan Buddhists (Routray, 2007). Tibetans have legal rights to engage in employment, own property (with some exceptions), and travel abroad with documents issued by the Indian government (Bentz, 2012). Tibetan refugees are registered with the government, while other refugee groups from diverse backgrounds can only apply for refugee cards issued by the UNHCR. These refugee cards grant them limited access to education, healthcare, and other essential services (Akcapar, 2019). This unequal treatment by the Indian government of different refugee groups in the country makes this study more relevant to understand the comparative aspects of refugees in converting skills into entrepreneurial functions.

The present study included five refugee groups, Afghan, Rohingya, Somali, Chin and Tibetan. The number of refugees from each community is contested, but the available figures for each group are as follows: 15,217 Afghan (UNHCR, 2021c), 40,000 Rohingya (HRW, 2018), 100,000 Chin (Zetter and Ruaudel, 2016), 700 Somali (UNHCR, 2021c), 94,203 Tibetans (Central Tibetan Administration, 2021a). With the increasing number of asylum applications in recent years, providing education, livelihoods, and other opportunities for refugees remains a challenge for the UNHCR and other humanitarian organisations in the country.

The skills and vocational training are available to most refugees in India through local NGOs and implementing partners of UNHCR. Some INGOs and faith-based organisations provide separate educational and skills classes for refugees in specific neighbourhoods. Most of the training programmes implemented by the UNHCR's local partners are based on the UNHCR's *Global Strategies for Livelihood 2014–2018*, which links skills training to self-reliance through employment and entrepreneurship. Training providers are aware that refugees have restricted access to the formal labour market and limited political-legal rights in

the country. Hence there is a stronger focus on starting businesses and engaging in self-employment. However, evidence of whether such programmes lead to successful livelihood and entrepreneurship avenues for these refugees is scarce.

The Indian government has a National Skills Development Cooperation (NSDC) and a National Policy on Skills Development and Entrepreneurship (2015), which arranges VET through several public and private institutions for millions of its citizens. However, refugees with their national status cannot access these educational institutions. Therefore, most refugees depend on UNHCR, INGOs, and local organisations for their skilling needs. Similar skills training was available for most refugees in all three cities in vocational courses: tailoring, stitching, embroidery, baking, beautician, and making products (such as bangles, pillows, napkins, embroidery bags, solar lamps, bath powder, shampoo, soap, phenyl, face wash, face packs, hand creams, detergents, and other such items). In Jaipur, some classes were organised for women's health and hygiene. A few sessions were organised for English language and Computing skills in Delhi and Hyderabad.

While most refugees depend on these parallel (to government) institutions for their skilling needs, Tibetans have a separate educational infrastructure in the country. Central Tibetan Administration (CTA), also known as the Tibetan government in exile, based in India's northern city, Dharamshala, organises educational and skills training programmes and livelihood initiatives for Tibetan refugees, supported by the Indian government and is affiliated with the National Council of Vocational Training. CTA and several Tibetan private Industrial Training Institutes (ITIs) offer numerous vocational training courses to Tibetan refugees, such as computing, secretarial practice, technical trades, food production, baking and confectionery, carpentry and allied work, and others (Central Tibetan Administration, 2021b).

4. Findings

4.1. Entrepreneurial aspirations and unfulfilled dreams

Nazir, a 24-year-old Rohingya refugee, traced his life trajectory in three countries in South Asia and four cities in India. He travelled from Myanmar to Bangladesh and eventually arrived in India, where he lived in Jammu, Pune, and Hyderabad and decided to stay put in Delhi. Nazir has worked as a daily wage labourer in some cities and did a job in a car factory in Pune. He drew a map of three countries on half of the sheet and a shop (inside a Bazar) on the other half. Nazir exclaimed that when he came to Delhi, he got the opportunity to attend skills and vocational training classes. From the limited choice of courses, he opted to participate in a computer repair workshop organised by one of the refugee organisations near his neighbourhood. He passionately declared that he aspires to open his electronics shop someday,

"I want to learn more about computer repair and other electronic items. I want to open a big shop where I will hire other mechanics that will work with me. I will have my own business".

It is worthwhile to mention here that Nazir and a majority of Rohingya refugees come from an agricultural and fishery background with no prior experience, knowledge, skills, or aspirations of engaging in these forms of entrepreneurship. Six out of eight training providers highlighted that most of the Rohingya refugees in India were semi-literate or illiterate, so their livelihood prospects were limited by their educational level. The lower educational level of refugees, particularly from the Rohingya community, was quoted as a reason by VET organisers for arranging most training in low skills.

In the study, some young refugee participants who were able to attend mechanical repair, mobile repair or similar training expressed aspirations of opening their shops. In sharp contrast to the aspirations of these young men, in reality, most of the Rohingya community members in Hyderabad and Jaipur were engaged in rag picking and expressed no hopes of starting a business. These refugees could earn enough through

rag-picking, did not have the time to attend skills training, and lacked the financial resources to create an enterprise.

The comparative aspect of this finding revealed that the level of educational attainment varied between different refugee groups and within these refugee communities, which affected their choice of livelihoods. For instance, most of the Afghan, Tibetan, Chin, and Somali participants had completed high school and bachelor's degrees and were engaged in comparatively better livelihoods as medical translators or receptionists. These refugees talked about several legal and structural barriers they faced in India in starting an enterprise. Sadiq, an Afghan businessman back home in Afghanistan, wanted to start a carpet business in India. He has attended English language classes in hopes that his language skills would support his business in his host country. Upon his arrival in the country, he realised that he did not have the legal documents required to start a business and that the refugee card issued by the UNHCR in India was not enough to establish a business. He remarked:

"We can't set up a structured business because we can't register a company or a partnership. We are not citizens here. We only have a refugee card, and many people do not even recognise that card. They ask me what this card is? So, I cannot access big traders or retailers since we are not registered with the Indian government. They (the government) do not recognise us; we cannot pay taxes that they put on business, and so we cannot make a formal sale."

Sadiq's narrative covered several of the limitations refugees face in India. These legal restrictions were preventing refugees from engaging in businesses in the formal market. Most respondents pointed out in the interviews that they did not have a work permit from the Government of India to work in the country, which meant that most of them were limited to the informal market, whether they wanted to do a job or start a business. Although refugees from four communities (Afghan, Rohingya, Chin, and Somali) were able to get a UNHCR refugee card, many reported that the cards were not recognised or accepted by job providers or property owners who rent shops in the markets.

The responses of the staff members from the refugee organisations corresponded with the findings from the refugee participants. All the staff members and volunteers accepted that several structural and legal challenges limit refugees' chances of starting a business in India. I wanted to explore the opportunities for enterprise resulting from the skills training provided to refugees. Chaitan, in charge of skills training in an NGO in Hyderabad, explained why it was difficult for refugees to start an enterprise even after learning new skills: "The basic investment to start something is not there. They cannot get loans from the bank".

As was explained above, India lacks a national refugee protection framework. Consequently, thousands of refugees have limited rights. Some refugees pointed out that they cannot get bank loans as it is difficult for refugees even to open bank accounts in India. Without a bank account, it is challenging for refugees to manage the funds required to start and run a business.

Despite all the identified legal and structural challenges, some refugees were able to start small shops after attending skills training. Amanat, a Rohingya man from Hyderabad, opened a mobile repair shop after completing the training. His shop was near his neighbourhood, so he mostly had Rohingya customers. He remarked that:

"I only opened a month ago. I usually only have Rohingya customers, maybe because it is near to Rohingya camps (slum neighbourhoods where Rohingyas live). I have distributed pamphlets for my shop to the local people, but no success so far."

As Amanat mentioned, he only had Rohingya customers. Similar to Amanat, Sadiq, who had started a painting studio after realising that setting up a large business in India would be difficult for him as a refugee, stated that "only Afghan people come to learn painting." Some other refugees also talked about their small enterprises being limited to their own refugee communities, with very limited (if any) business from Indian customers. Therefore, many social challenges in Indian cities also

hindered favourable outcomes for refugee businesses.

These findings strengthen the results from previous studies that have recorded similar legislative and administrative struggles faced by refugee entrepreneurs, especially in opening bank accounts and accessing loans (Arawadieh et al., 2019; Embiricos, 2020; Lyon et al., 2007). Similar to India, refugees are legally not given the right to work in several other refugee-hosting countries. The UNHCR's *Refugee Livelihoods and Economic Inclusion: 2019–2023 Global Strategy Concept Note* (UNHCR, 2019c) confirmed that refugees do not have the right to work in 50% of asylum countries. Additionally, it acknowledged that a lack of facilities such as business registration and financial services hinder *de facto* work opportunities for this population. The 1951 Convention relating to the Status of Refugees grants refugees the right to work, mentioned explicitly in Articles 17, 18 and 19. However, it is challenging for refugees to access this right in India, as the country is not a signatory of this convention.

4.2. Do all refugees want to be entrepreneurs? Refugee women and entrepreneurship

Several socio-cultural, patriarchal, religious, and historical reasons were recorded in this research that limited mobility and shaped employment decisions for refugee women. Regardless of these factors, training providers seemed to expect refugee women to start small enterprises after the training. Zubair, a staff member of a refugee organisation in Delhi, registered his disappointment and hinted at the reluctance of Afghan and Rohingya refugee women to go and sell the products they have learned to make during skills courses. Two other staff members from refugee organisations in Delhi stated that marketing refugee-made products was a great challenge. I asked for the reason behind that, and Zubair replied:

“Afghan women who are taught to make these products are not ready to go out and sell them. They also struggle with the marketability of whatever they make, jewellery, saris, and different items. We give them raw materials and then sell the items they make. How will they start a business with such dependency?”.

He later added that the situation had started to change, and some women were ready to go out and sell their products. Chaitan talked about a similar problem with Rohingya women in Hyderabad, who were reluctant to go to the market to sell the items they had made. Many training providers acknowledged that some refugee communities are strongly patriarchal, and skills training organisers struggled to motivate these women to start businesses and sell their items in the market.

Most of the female refugees have been provided short-term skills training in making handmade products such as jewellery, toiletry products, household products and other similar items. A few remarked that these products do not sell for much, so they are often uninterested in engaging in such enterprises. Hafsa, a Rohingya female from Hyderabad, explained that she and some women from her neighbourhood had learned how to make solar lamps in an organisation. The women made and sold several of these lamps with the help of the staff members. However, the process stopped after some time passed, and they were informed that customers did not like the quality of the lamps and that there was no market demand for their products. Hafsa mentioned that refugee women had made these items with the materials and training provided to them and asked me, “is it our fault that it was not high quality?”.

While training providers expected women to engage in the labour market through small businesses after attending the VET programmes, many female refugee participants, particularly from the Rohingya communities in Jaipur and Hyderabad, were not inclined to start businesses. Some of them mentioned in a focus group that they might work from home in the future but would not go far from home to learn and work. As Yasmin, a Rohingya woman from Jaipur, said, “if I have to, I will do some work from home, but I will not go far to work.” Yasmin

added that she lacked the education and experience to start a business which she considers man's domain. She further added, “In our religion, women are not allowed to go to market and work. We come from a war-torn region, where women would be abducted if they are out alone”. Therefore, learning and entrepreneurship opportunities for most refugee women were restricted by various cultural, religious, gendered, and historical aspects.

However, refugee women are not homogenous, and a few women from particular refugee groups mentioned facing far more significant impediments than women from other refugee communities. For example, Sayyida, a hijab-wearing Somali black Muslim woman, shared multiple challenges that she encountered in renting a space for a shop. Sayyida attended cooking and baking classes in the past and wanted to open a bakery to utilise her skills. However, she struggled to do so because local people showed a lack of trust towards Black people. She added that because of the socio-political climate of the country, and the rise of Hindu nationalism, she faced further discrimination as a visibly Muslim female. While Delhi has a large Muslim population, Sayyida resided in a Hindu-majority neighbourhood, where her religion would add further barriers to starting an enterprise. Such as getting a place to rent and people coming to her restaurant if she is able to open a restaurant. Besides, she could not get a loan from the bank or had no other assets to raise finances for her desired venture. She described facing discrimination based on her colour, religion and refugee status. Her physical features revealed that she was a refugee residing in India, and her hijab indicated that she was a Muslim.

For Sayyida, all of her identities – her gender, race, religion, refugee status, and ethnicity - intertwined and exacerbated her entrepreneurship challenges. She lacked financial, social, and human capital (prior experience and education) to start her business. Consequently, the intersecting aspects of her social and political identity limited her chances of creating the life she desired.

Moreover, two of the Chin female participants of my study and an Afghan woman in Delhi narrated incidents of gender-based discrimination or violence against them in the city. Perhaps, women refugees were hesitant to start a business and sell their handmade products because such enterprises would become double-edged swords, which might help them earn income, but their refugee status intertwined with their gender, ethnicity, and language (or lack of local language skills) increase their vulnerability and security risk. Women refugees, irrespective of their ethnicity, race, and religion, faced far more significant barriers to public forms of entrepreneurship. Surely, such livelihoods cannot be considered sustainable or decent.

4.3. What does it take to be a successful refugee entrepreneur? Tibetan refugees as a success story

Contrary to the experiences of most refugees from other groups, the Tibetan refugee respondents in Delhi were more successful in starting businesses. Two of the Tibetan female refugees involved in this study had shops in a north Delhi neighbourhood, Majnu ka Tila. Rigzin owned a courier shop with her brother, where they shipped international parcels, and Lhawang had a beauty parlour. This neighbourhood was famous in the city for Tibetan food, clothing, jewellery, and other items. Rigzin explained her journey towards owning a shop in this neighbourhood:

“I started this (shop) in 2006. First, I did a job for a few years and saved some money, then I started a small shop of my own. For two years, my shop was in my house; then I rented this shop in the main market.”

Talking about the experiences of Tibetan refugees with entrepreneurship, John, the regional head of a multilateral refugee organisation, explained:

“See how Tibetans have their own market, they sell food and other items there. Dharamshala [a northern city where the Tibetan Government in Exile operates from] takes care of training programmes, and the [Indian] government have given them the platform to sell their materials. So, it’s taking place in a structured way. Near Kashmiri gate [a place in Delhi], they have their annual winter market, where you can buy Tibetan products.”

John’s testimony alluded to an “annual winter market” run by Tibetan refugees, which is a seasonal business and a livelihood option for many Tibetan families wishing to set up temporary stalls in different cities during the winter season. The other two Tibetan refugees, who were pursuing higher education at a Delhi university, also shared stories of their parents running businesses related to winter clothing in Delhi. John indicated that these winter markets were organised with government support and often do good business with local visitors.

Rigzin, Lhawang, and John mentioned that the businesses set up by Tibetans had both Tibetan and Indian clients; indeed, many local Indians visit the market for Tibetan food, clothing, and other items. The participants mentioned numerous other shops owned by Tibetan refugees, such as travel agencies, guest houses, and restaurants. The Government of India allotted the land for this market to Tibetan refugees in 1960. Similar to my research findings, some scholars (Bentz, 2012; Bloch, 2019; Routary, 2007) have mentioned the small businesses run by Tibetan refugees in India as one of the prominent livelihood avenues for this displaced group residing in the country.

Compared to all the other refugee groups, Tibetans have been the most successful in starting and maintaining small enterprises in India. There are three prominent reasons for their enterprise success: they enjoy more political-legal rights than other refugee communities, they receive skills and educational opportunities provided by the CTA, and they have social support. First, it is noteworthy that the Indian government has granted more rights to Tibetan refugees than to any other refugee group in this study. Second, the Central Tibetan Administration provides separate educational and VET opportunities to Tibetans in India, and therefore these refugees are not dependent on other INGOs or UNHCR-linked organisations for their skills development. Third, Tibetans have more social support from the Indian population than other refugee groups because of India’s cultural and religious closeness with the Tibetan population (Routary, 2007).

5. Rethinking skills development and entrepreneurship for urban refugees

The study brings to the forefront the complex interlinkage between skills and vocational training, the objectives of international organisations, host country policies, and the ground realities that exacerbates the challenges refugees encounter in converting their acquired skills into functioning, particularly entrepreneurship. The study revealed how multiple and overlapping factors and freedoms shape the participation and aspirations of various refugee groups and individuals in skills development and entrepreneurship development. By bridging CA and intersectionality approaches, the paper draws attention to intertwined systems of power (education, skills, labour, and refugee policies), social structures (cultural norms and social hierarchies) and identities (gender, race, class, religion, nationality, and so on) of refugees that affect refugee skills utilisation for enterprise development, income generation, and well-being.

The CA acknowledges that individuals employ multiple ways to convert their capabilities into functions and that different personal, social, and environmental factors affect this conversion (Alkire, 2015; Robeyns, 2005; Sen, 1999). The findings from this paper draw attention to the different skills, assets, resources, and processes involved in creating entrepreneurship avenues. A major contrast in the entrepreneurship experiences of refugees was noted. Members of most refugee groups, including Afghan, Somali, Rohingya, and Chin, faced numerous

challenges in engaging in entrepreneurship in India, such as legal restrictions, insufficient social support, lack of investment, difficulty in marketing their products, and an inability to obtain loans. By contrast, Tibetans in Delhi successfully established and maintained small businesses because they had more legal-political rights, better educational and VET opportunities, and more social support from local people. Therefore, the Tibetan community, which is better integrated into the country and supported by both the Indian and Tibetan governments, seem more empowered to create livelihood opportunities for themselves through entrepreneurship.

Although all refugees are disadvantaged, some refugees, particularly refugee women, encounter more significant difficulties than others in attending training, generating livelihoods, and creating the lives that they desire. This study showcased refugee women had fewer resources, freedoms, and opportunities for skills enhancement and entrepreneurship engagement than refugee men. Refugee women, with their complex intersecting identities of race, religion, culture, ethnicity, religion, and nationality, find it hard to use their earned skills in the market to create entrepreneurship opportunities. For instance, training providers elaborated that Afghan, Rohingya and Somali women were not willing to go to the market to sell the products they had made. The women had finite prior experience in these marketing skills and setting up an enterprise. With limited social (connections) and human capital (education) and restricted political and labour rights, they find it hard to set up and run an enterprise. Skills training in low skills targeting entrepreneurship for refugees will not be able to overcome all of these barriers for these marginalised women who are struggling to navigate a new country, society and culture.

Additionally, not all refugees have the same resources, education, or capability to convert their acquired skills into functioning. To draw on an example, Rohingya groups in Hyderabad and Jaipur were more socio-economically disadvantaged, with fewer assets, possibilities, and social support than other refugee communities in India. The findings disclosed that the Rohingya refugees in these two cities struggled to secure the essential resources required for decent human living. Building on the results, I suggest that refugee women and the Rohingya community in India might require more resources, services, and specific provisions to reach the same level of functioning as their male counterparts and the citizens of the host country. Therefore, international agencies, grass-roots organisations and governments should seek to provide extra assistance to these groups to help them to convert their functioning into capabilities.

CA proposes that well-being and development should be analysed in terms of the individual freedom which people have to create the life they want. This research underlines the limited freedom and agency of refugee participants in various facets of life. In particular, in relation to entrepreneurial opportunities, two different kinds of freedom restrictions were recorded in this research. First, the findings revealed that most refugee groups (except the Tibetans) lacked the legal and structural freedom to start a business in India. Second, the assumptions of training providers towards refugee women choosing the path of entrepreneurship denied these women the freedom to choose what kinds of work and work patterns they wanted to engage in. One of the reasons for promoting entrepreneurship through skills training for refugee women is likely to have been that the UNHCR *Handbook for Self-Reliance* (2005) connects the ownership of small businesses and entrepreneurship to women’s empowerment. The literature highlights that starting small businesses is seen as a great step towards women’s empowerment (Bexell, 2012; UNHCR, 2005). However, as the present findings reveal, several structural, legal, economic, and social factors limit such opportunities for refugees, particularly refugee women. Furthermore, with the failure risk associated with new enterprises, entrepreneurship is an unlikely choice for many refugees, particularly for members of vulnerable groups amongst refugee populations, such as the elderly and women. Hence, entrepreneurship is not a realistic option for numerous refugees. The decision to start an enterprise should come from refugees

themselves, a bottom-up initiative, rather than being a top-down approach from the refugee organisations that provide skills training. The purpose of refugee skills development, which aims to create refugee entrepreneurs, is narrowly conceived and grounded in the instrumental values of neoliberalism.

Skills training with a primary focus on entrepreneurship and economic outcomes does not capture the diversity of refugee realities, their multiple identities, and the social-political environment that assists or restricts the livelihoods and entrepreneurship potential of refugees. There remains a gap in understanding non-economic aspects of refugee lives that affect skills training and its utilisation for livelihoods and entrepreneurship. When a majority of VET programmes are based on a self-reliance approach for the self-employment of refugees, they disregard important aspects of refugee lives. For instance, Sayyida, despite her acquired skills and aspirations, was unable to start an enterprise because she faced gendered, racial, and xenophobic discrimination in generating livelihoods and in society (urban spaces) resulting from her intersectional identities of race, gender, refugee status, religion, and language. In addition, some women refugees highlighted safety concerns in cities. The findings, therefore, underscored that these marginalised populations encountered multiple deprivations and multi-dimensional poverty. Refugees, with their manifold identities, live compounded lives in India. Therefore, a dominant focus on self-employment or income generation does not necessarily translate into better education and livelihood opportunities for these marginalised groups.

Moreover, the findings revealed that refugees interested in entrepreneurship owned small businesses such as a mobile repair shop, a painting studio, vegetable selling, a small-scale restaurant, and selling handmade products. Amanat and Sadiq, when they opened their small shop and painting studio, it assisted them in escaping abject poverty, but this cannot be considered a long-term sustainable livelihood for them. Refugee entrepreneurship is limited to small sectors. In the study, the respondents did not mention being engaged in large-scale enterprises. Prior research (Lyon et al., 2007; Wauters and Lambrecht, 2008) has revealed similar findings on refugee entrepreneurs being limited to “inferior sectors” and earning less than other entrepreneurs. Furthermore, in this study, most of these small enterprises, except Tibetan refugees, were confined within their co-ethnic circles and were not able to engage with the wider society.

An understanding of refugee entrepreneurship should seek to move beyond self-employment and small businesses by these marginalised people. When refugees have self-determination and agency in choosing the path of entrepreneurship, they might generate sustainable, long-lasting large-scale enterprises that will engage and employ host community members. That will require developing and supporting refugee capabilities of building and sustaining businesses. At the policy level, the linkage of entrepreneurship to the skills development of refugees demonstrates a stronger focus on the economic rather than the social dimension of refugees. Skills training is not only a vehicle of income generation but should also be seen as a means to refugee well-being and social integration. The focus on entrepreneurship and refugee self-reliance is linked to aid reduction and short-term assistance from international organisations and national governments (Easton-Calabria and Omata, 2018; Skran and Easton-Calabria, 2020; Huq and Venugopal, 2021). Furthermore, as this study revealed, not all refugees have the capabilities, capital and support to convert their skills into a business.

Based on the findings of this research, the paper has four policy implications. First, despite the entrepreneurship efforts of some refugees, the findings revealed a lack of availability of adjacent skills development opportunities that would lead to sustainable and decent enterprises. Marketing, accounting, business planning and networking skills should be connected to other skills programmes to support the entrepreneurship efforts of refugees. Additionally, training in the local languages of the city would be helpful for the social integration of refugees and the expansion of their businesses. The increased social

cohesion of refugees would support their entrepreneurship journey, as was demonstrated in the case of Tibetan refugees. Correspondingly, UNESCO-UNIVOC (2018) report, *Human Migration and TVET*, suggests private investment for refugees to start businesses, and advancing vocational language competency by integrating language classes in specific VET courses. Second, to accommodate the diversity of refugee aspirations and requirements, international and local organisations providing skills training need to focus on diverse and quality opportunities for training and employment generation. Skills training should be based on different aspirations, abilities, and requirements of refugees instead of a one-dimensional purpose of economic self-reliance and self-employment. Third, the comparative findings of the paper highlight differences in the abilities of these groups to convert their resources and skills into functioning. Nussbaum (2011) argues that some group-based policies, such as affirmative action, can prove instrumental in creating personal capabilities. Perhaps special provisions for capability enhancement can be applied to refugee women and some refugee groups who are more marginalised than others. For instance, adult literacy classes for illiterate or semi-literate members of the Rohingya group and women refugees. Fourth, there is, of course, a need for broader structural changes in host countries, such as providing the right to work and access to higher education to refugees in order to truly create equal opportunities to build their desired lives for these marginalised populations. The governments of refugee-hosting countries, in this case, India, should therefore allow refugees to enter their formal labour markets. If they fail, refugees will struggle to find the right avenues to utilise the skills they have learned through VET.

Further research is needed to develop a deeper understanding of diverse and interlinked aspects of refugee entrepreneurship and how that relates to the well-being and social integration of these communities in their host countries. Such research would help to provide valuable lessons for training providers and humanitarian agencies in designing appropriate tools for refugee entrepreneurship support, even in legally constrained environments.

This paper makes a prominent contribution to the field by providing evidence-based policy recommendations for a broader approach to skills development and entrepreneurship for refugee populations. By bringing to the forefront of consideration the interlinkage between global skills policies and the ground realities of five refugee groups in India, it argues that the idea of entrepreneurship for refugees should seek to move beyond the neoliberal agenda of self-employment and self-reliance and towards well-being, social integration, and holistic development. By drawing attention to structural, legal, economic, and social factors, the paper deals with the freedom and agency of refugees in choosing what kind of education and work they want to be engaged in. Furthermore, the paper demonstrates that these factors also determined how, when, and up to what extent these newly learned or prior skills will be utilised for creating entrepreneurship by refugees. Theoretically, the paper employs the concept of freedom and conversion factor from the capabilities canon and converges it with the intersectional inequality perspective. By bridging these two frameworks, it strengthens the capabilities account of VET that considers the multidimensional marginalisation of VET attendees along with their socio-political, economic and migration contexts.

Funding

This research was supported by the GCRF-SHLC College of Social Sciences funding at the University of Glasgow.

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Author statement

There is no potential conflict of interest in this paper. The author is responsible for the data collection, analysis, interpretation, and writing of this paper.

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