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# Evaluation of UNHCR's Livelihoods Strategies and Approaches

INDIA CASE STUDY  
FINAL REPORT  
DECEMBER 2018

Conducted by:  
Bruce Ravesloot - Tango International

**TANGO**  
INTERNATIONAL  
TECHNICAL ASSISTANCE to NGOs

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<b>Evaluation manager / contact in UNHCR:</b>	Christine Fu, Senior Evaluation Officer

# Table of Contents

Acknowledgements .....	i
Table of Contents .....	ii
List of abbreviations .....	iii
1. Introduction of country context.....	1
2. Summary of country-specific methods.....	4
3. Evaluation findings.....	6
3.1. Effectiveness and efficiency.....	6
3.1.1. Internal factors.....	9
3.1.2. External factors .....	10
3.2. Impact.....	11
3.3. Relevance of UNHCR's role.....	12
3.4. Sustainability and scalability .....	14
4. Summary of evaluation question findings .....	15
5. Programme-specific recommendations .....	16
6. Conclusions to contribute to overall livelihood strategy.....	17
Annex 1: References.....	18
Annex 2: Interview lists .....	22
Key informants.....	22
Livelihood programme participant interviews .....	23
Annex 3: Resilience capacity indicator examples .....	26
Annex 4: Positive deviant.....	27

## List of tables

Table 1: IDI: Afghan refugee in New Delhi.....	27
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## List of figures

Figure 1: UNHCR livelihoods budget from 2015-2018 (US\$).....	3
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## List of abbreviations

CO	Country Office
ET	Evaluation team
FGD	Focus Group Discussion
FTF-I	Fair Trade Forum-India
HDI	Human development index
IDI	In-Depth (Individual) Interview
KEQ	key evaluation questions
KII	Key Informant Interview
LTV	Long Term Visas
MCCA	Minimum Criteria Compliance Assessment
MFI	Micro-Finance Institution
MOFA	Ministry of Food and Agriculture
OCM	Office of the Chief of Mission
PoC	Persons of Concern
SC	Save the Children
SDG	Sustainable Development Goals
SHG	Self Help Group
TANGO	Technical Assistance to Non-Governmental Organizations International
UNHCR	United Nations High Commissioner for Refugees
WFP	UN World Food Programme



DECEMBER 2018  
India Case Study

## 1. Introduction of country context

1. This India case study report is part of the global evaluation of the United Nations High Commission for Refugees (UNHCR) livelihood strategy. The centralized evaluation was commissioned by the UNHCR Evaluation Service and independently conducted by Technical Assistance to Non-Governmental Organizations (TANGO) International. The overarching purpose of this evaluation is to gather strategic and timely evidence on the effectiveness of refugee livelihoods programming from 2014-2018. The evaluation will inform organizational strategy and practice within UNHCR and external to UNHCR with partners, aiming to improve the economic inclusion of refugees and other people of concern (PoC). See the full evaluation report for the overall findings and recommendations.
2. **Social, political, and economic context:** As the largest democracy in the world and a rising economic powerhouse, India has emerged as an important regional power. India's gross domestic product growth for fiscal year 2017/18 is expected at 7 per cent.<sup>1</sup> Poverty has been on the decline since 2004, but the pace of poverty reduction has slowed due to national economic challenges such as demonetization, a 2016 policy that invalidated 500- and 1,000-Indian rupee banknotes<sup>2</sup> in an effort to reduce illegal activities such as tax evasion.<sup>3</sup> The policy is estimated to have reduced national economic growth by one per cent and the number of jobs by 1.5 million. This has negatively impacted refugees, most of whom work in the informal sector and receive daily wages in cash.
3. India's rapid economic growth and development in past decades have fuelled urbanisation and the growth of mega-cities. People from across India and other developing countries flocked to cities and

<sup>1</sup> UNHCR. 2018. Livelihood 2019-2022. Strategic directions for self-reliance in India.

<sup>2</sup> approximately US\$ 7 and US\$ 14 respectively . Source: OANDA (2018).

<sup>3</sup> Safi, M (2018)

urban areas in search of greater work opportunities and better living standards. Work opportunities in the informal sector are more accessible for Indian nationals and refugees. In 2011-2012, 82.2 per cent of workers in India were in informal employment (down from 86.3 per cent in 2004-2005).<sup>4</sup> Different refugee groups engage in different types of work. Rohingya refugees tend to work in extremely exploitative and marginalized sectors (i.e., construction work, rag picking and unskilled factory work).<sup>5</sup> Afghan refugees tend to have average to good education and expect to find skilled jobs;<sup>6</sup> however, in Delhi they tend to be under-employed because their qualifications do not transfer to Indian equivalents, and the work is often temporary and informal.<sup>7</sup>

4. India ranks 130<sup>th</sup> out of 189 countries with a human development index value of 0.64, which indicates medium human development.<sup>8</sup> Regarding progress toward Sustainable Development Goals (SDGs), India ranks 112<sup>th</sup> out of 156 countries and has an SDG Index score of 59.1, indicating that India is about 59 per cent of the way toward the best possible SDG outcomes.<sup>9</sup> India has the third largest achievement gap for SDG 1 (No Poverty), though it is showing a positive trend. India scored quite low in 9 out of 17 SDGs, the lowest of which are SDG 2: Zero Hunger, SDG 5: Gender Equality, and SDG 9: Industry, Innovation and Infrastructure.<sup>10</sup>
5. **Country-specific refugee policies and legal frameworks:** India is not a signatory to the 1951 UN Refugee Convention or its 1967 Protocol, nor does it have a national refugee law. Despite this, India was hospitable to refugees and asylum seekers for decades, and administrative practices towards asylum seekers and refugees were largely consistent with international human rights obligations. The government continues to assist Tibetans and Sri Lankan refugees who have access to its social welfare schemes. For other nationalities, mainly from Afghanistan and Myanmar, UNHCR registers and conducts refugee status determination for asylum seekers under its mandate. In 2011, the government introduced the Long Term Visas (LTV) and Stay Visa policy initiative for refugees registered with UNHCR.
6. However, since late 2016, maintaining the protection environment for refugees has become challenging. In November 2016, following statements from Myanmar's leader, Aung San Suu Kyi, India's prime minister denounced all Rohingya refugees as "illegal migrants." Then in August 2017, the Indian government issued an advisory, which directed States to identify and deport illegal immigrants including Rohingya Muslims living in India.<sup>11</sup> The advisory impacted all PoC. Rohingya refugees were confronted with socio-economic and employment challenges as a result of the government labelling them "illegal." Some employers previously willing to hire Rohingya refugees began having second thoughts as they were unwilling to risk investigation and sanction by Indian authorities. The advisory also resulted in a wave of anti-Rohingya/refugee sentiment, and the overall protection space for PoC shrank dramatically. Some PoC were deported, and the Rohingya in India received a lot of negative media attention. Due to a moratorium on new LTVs, the vast majority of UNHCR-mandate refugees do not possess valid LTVs; new LTVs for Rohingya have stopped altogether. The 2017 advisory and the presence of Rohingya are the subject of many petitions before the Supreme Court.
7. PoC have limited access to basic public health care, primary and secondary education, and birth registration and certificates. However, unlike Indian nationals, refugees do not have access to India's

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<sup>4</sup> ILO (2017).

<sup>5</sup> UNHCR India. 2014d

<sup>6</sup> UNHCR. 2016. India Livelihood strategy 2015-2018: a pathway to self-reliance.

<sup>7</sup> Field, J, Tiwari, AD and Mookherjee, Y (2017)

<sup>8</sup> UNDP. 2018. Human Development Indicators. India. Available at: <http://hdr.undp.org/en/countries/profiles/IND>.

<sup>9</sup> Sachs et al. (2018)

<sup>10</sup> United Nations. 2015. India and the MDGs. Towards a sustainable future for all.

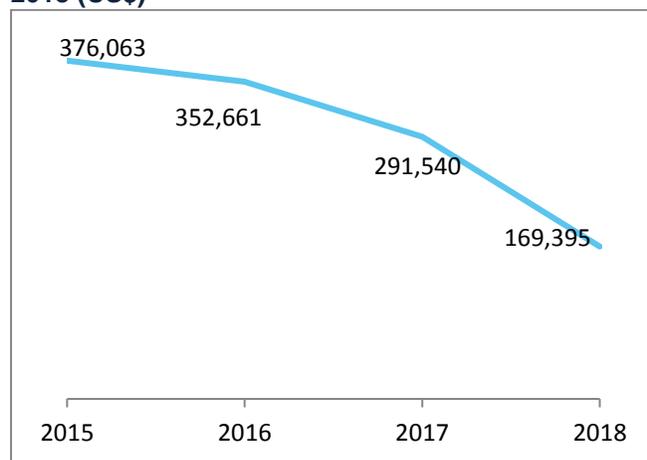
<sup>11</sup> Government of India, Ministry of Home Affairs (2017)

expanding social protection system available to the urban poor.<sup>12</sup> Language barriers, bureaucratic hurdles and lack of information and documentation restrict access to already overstretched facilities. Additionally, the government's increased emphasis on limiting cash transactions (i.e., demonetization described above) has negatively impacted refugees, as they lack documents required to open bank accounts to receive electronic money transfers. The Indian government is digitizing many of its services and has been issuing a Unique Identification Number called Aadhaar card. Although the Supreme Court ruled in 2018 that the Aadhaar card is not mandatory to open a bank account, the government is linking its services to Aadhaar cards. This may continue to restrict PoC access to government services, as the law about Aadhaar cards is vague about whether or not refugee certificates are valid in the application process, which creates confusion and varying interpretations of the law—some applicants successfully receive an Aadhaar card using a refugee certificate while others do not.<sup>13</sup> Moreover, some refugees who receive a card face scepticism about its legitimacy.

8. **Refugee context:** India represents a context with a large population of urban-based refugees mostly active in the informal sector. As of August 2018, among populations of concern to UNHCR, the Country Office (CO) had registered 27,441 refugees from 28 countries and 11,631 asylum seekers from 40 countries.<sup>14</sup> The largest numbers of PoC are from Afghanistan, Myanmar, Yemen, Somalia and Iraq. Refugees registered with UNHCR mainly reside in Delhi, Jammu and Hyderabad.<sup>15</sup> In 2014, 25 per cent of Rohingya, 13 per cent of Somalis, 7 per cent of Chin, and 1 per cent Afghan households in Delhi were extremely poor. In the same time period, almost all Rohingya (94 per cent) in Delhi were extremely poor or poor.

9. **Livelihoods programme background:** The UNHCR India livelihood programme is guided by the country-level Livelihood Strategy 2015-2018,<sup>16</sup> and a draft livelihoods strategy is currently under development for 2019-2022. The objective of the livelihood programme is to improve refugee households' socio-economic self-reliance and integration by reinforcing and developing their capacities and assets, and to enhance access to employment and self-employment opportunities. Key livelihood activities included: providing skills and vocational training (e.g., life skills education, financial literacy, and vocational training) through the creation of occupational groups, apprenticeships/traineeship programmes, entrepreneurship training and small business start-up grants. The livelihoods budget Operating Level declined from about US\$ 376,000 in 2015 to just over US\$ 169,000 in 2018 (Figure 1).<sup>17</sup>

**Figure 1: UNHCR livelihoods budget from 2015-2018 (US\$)**



Source: UNHCR India OCM staff, personal communication, January 2019.

<sup>12</sup> UNHCR. 2017. Project Review – UNHCR India. Refugee Self-Reliance and Livelihoods in Delhi and Mewat.

<sup>13</sup> Field, J, Tiwari, AD and Mookherjee, Y (2017)

<sup>14</sup> UNHCR India. 2018. Statistics – July 2018. Excel spreadsheet.

<sup>15</sup> UNHCR. N.d. India Livelihood strategy 2015-2018: a pathway to self-reliance.

<sup>16</sup> UNHCR India. 2014d

<sup>17</sup> UNHCR India OCM staff, personal communication, January 2019..

## 2. Summary of country-specific methods

10. **Evaluation questions:** The evaluation team (ET) assessed three key evaluation questions (KEQs):
- KEQ 1: How effective are UNHCR-funded livelihood interventions in reducing protection risks, strengthening resilience, and improving employment, income and/or savings levels of targeted persons of concern?
  - KEQ 2: To what extent is there a positive correlation between desired livelihoods programme outcomes and high adherence to UNHCR’s Minimum Criteria for Livelihoods Programming standards?
  - KEQ 3: What are the different roles UNHCR has played in livelihoods programming? What has worked well in such roles and what are some constraints? What are lessons learned to inform the next iteration of the livelihoods strategy going forward?
11. **Methods:** The ET conducted an in-depth evaluation focusing on programmatic outcomes of the past five years (2014-2018), the role UNHCR has played during this period and factors that affected outcomes. The ET used a mixed-methods approach to ensure triangulation of information. Main techniques included a desk review of secondary data (e.g., revised livelihoods monitoring indicators, Focus data, programme documents, monitoring data from implementing partners) and literature, and primary qualitative data collection. Qualitative data collection comprised focus group discussions (FGDs) with refugee livelihood programme participants and Key Informant Interviews (KIIs) with UNHCR staff, host community members benefiting from the programme, government officials, partners and other programme stakeholders (donors), private sector representatives, and in-depth interviews (IDIs) with participants.
12. The TANGO-led team, in close collaboration with UNHCR, used a purposive sampling method for this qualitative study to select livelihood project activities in New Delhi and Hyderabad with sufficient sampling in both urban locations to allow for stratified and overall analysis. The purposive sampling method does not allow generalization to the full PoC population. The main justification for this stratified approach is the different implementing partners and the very different population groups in each location, with Hyderabad consisting mainly of Rohingya PoC and New Delhi consisting of a mixed refugee population.
13. A five-day scoping mission was conducted 19-25 August 2018, during which time the ET met with the Office of the Chief of Mission (OCM) and relevant stakeholders to identify key operational, strategic, and logistical challenges and opportunities for the evaluation. Following the scoping mission, the TANGO consultant met with the UNHCR regional office in Bangkok, which provides significant support to UNHCR India livelihood activities.
14. Field work was conducted 10-23 September 2018. The field evaluation team was comprised of the TANGO International consultant and the UNHCR India operation Senior Livelihoods Assistant. Interviews were conducted with 148 refugee and host community representatives (90 women, 58 men), and 28 partner, government and other stakeholder representatives. Fifteen focus groups were conducted with adult refugees (9 with women, 6 with men).<sup>18</sup> Individual interviews or IDIs were conducted with 29 host and community leaders, direct project participants and a few individuals who elected not to participate in livelihood activities. Individual interviews included a focus on understanding “positive deviants,” where appropriate. Positive deviants are refugees who have access

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<sup>18</sup> Country of origin data was not collected for all FGDs and interviews, but at least two FGDs were conducted with Rohingya men, one with Rohingya women, and two with Afghan men. At least eight Rohingya and five Afghan key informants were interviewed.

to the same livelihood project resources and opportunities as other participants but have managed to achieve more successful results.

15. Households' perception of their resilience capacity was determined by qualitative inquiry about the nature of shocks, who is most affected, how households cope with shocks, and people's views on whether they are better prepared to deal with future shocks. UNHCR defines resilience as: the ability of individuals, households, communities, national institutions and systems to prevent, absorb and recover from shocks, while continuing to function and adapt in a way that supports long-term prospects for sustainable development, peace and security, and the attainment of human rights.<sup>19</sup> Three categories of capacities contribute to resilience: adaptive, absorptive, and transformative capacities.
  - Absorptive capacity refers to the ability of households and communities to minimize exposure to shocks if possible and to recover quickly after exposure<sup>20</sup> (e.g., disaster preparedness, access to evacuation routes).<sup>21</sup>
  - Adaptive capacity is the ability of households and communities to make active and informed choices about their lives and diversified livelihood strategies based on changing conditions (e.g., access to market information).
  - Transformative capacity relates to system-level changes that ensure an enabling environment, including good governance, formal safety nets and access to markets, infrastructure, and basic services. Social capital, often described as the “glue” that binds people in society together, contributes to all resilience capacities. It is based on perception of norms, reciprocity, and trust between community members (i.e., bonding social capital); individuals and groups (i.e., bridging social capital); and individuals or groups linking with higher levels (i.e., linking social capital).<sup>22</sup> Linking social capital is often conceived of as a vertical link between a network and some form of authority (e.g., government or NGOs). Such links can provide resources and information and are thus important for economic development and resilience.<sup>23</sup>
16. See Annex 3 for more information. This case study uses qualitative data to explore the resilience capacities of programme participants and how the programme contributes to the capacities.
17. At the end of the field mission a debriefing was conducted with members of the livelihood team, protection staff and executive office to present emerging findings. This report was prepared with information collected during the field visit and triangulated with secondary data to inform the global evaluation report.
18. **Limitations/constraints:** There has been turnover in livelihood programme partner organizations in the last two years and more recently within the UNHCR India livelihoods team. Associated challenges related to information availability were mitigated by speaking to former staff from UNHCR India and partner organizations through remote interviews.

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<sup>19</sup> UNHCR (2017).

<sup>20</sup> Definition adapted from Béné, C. et al (2015).

<sup>21</sup> Vaughan, E. (2018).

<sup>22</sup> Chaskin, R. J. (2008).

<sup>23</sup> Aldrich (2012).

## 3. Evaluation findings

### 3.1. Effectiveness and efficiency

#### Main findings: Factors that affect effectiveness and efficiency

- **Livelihood activities by partners have focused on (1) skill and vocational training, (2) job placement to facilitate access to wage earning employment, and (3) enterprise development to facilitate access to self-employment opportunities**
- **Internal monitoring data show limited progress towards output and outcome targets. Interviews with program participants provided general positive feedback on the quality of skills training provided, but the job placement programme was generally unsuccessful.**
- **The number of refugees reached with livelihood activities is large compared to the limited funds available but insufficient relative to the total number of refugees who need economic support.**
- **The strategic direction going forward is appropriate.**
- **The strong technical capacity of UNHCR livelihoods staff and partners has contributed to effectiveness and efficiency. Internal inhibiting factors include workflow processes, the one-year funding cycle, and a geographically determined partnership approach that limits sharing of information and technical skills across partners.**
- **External factors that contribute to effectiveness are the resourcefulness of refugees and the wide range of income generation options available within India's extensive informal economy. External inhibiting factors include the current political and policy environment and limited funding.**

#### Finding on resilience:

- **Livelihood activities have provided skills and vocational trainings, which enable participants to increase savings and assets and build absorptive and adaptive capacity, which contribute to resilience.**
- **Although the language is not resilience specific, the pending UNHCR India 2019-2022 livelihood strategy incorporates key elements of resilient livelihoods for refugees. It demonstrates an appropriate shift from short-term economic inclusion activities to focusing on a resilience-based economic inclusion strategy.**

19. **Programme design:** Starting in 2015, ACCESS Development Services (ACCESS) initiated the Refugee and Self-Reliance and Livelihoods project in Delhi and Mewat. In 2018, Fair Trade Forum-India (FTF-I) was selected as the new partner in the Delhi metropolitan area, and UNHCR contracted Save the Children (SC) to initiate livelihoods activities in Hyderabad in mid-2017. The approaches of all three partners included the package of livelihoods activities set out in the UNHCR Livelihoods Strategy 2015-2018, which includes (1) skill and vocational training, (2) job placement to facilitate access to wage earning employment, and (3) enterprise development to facilitate access to self-employment opportunities. The specific design of the livelihood approach implemented by ACCESS, FTF-I and SC reflect the organizational strengths of each organization.

20. ACCESS has strong organizational expertise in market-oriented poverty reduction. Interviews with

programme participants and stakeholders show that by the end of 2017, ACCESS had a balanced approach across the job placement services and business development support based on job market opportunities. This was underpinned by largely relevant skills and vocational training.

21. FTF-I is widely recognized for its strength in social entrepreneurship and marketing. The main approach of FTF-I is to organize refugees into occupational groups, provide skills-based and entrepreneurship training and then link them to potential buyers through the FTF-I network. Results to date show that skills training have focused mainly on handicraft products that can be marketed through fair trade shops and at events in the Delhi region. At the time of this case study review, direct job placement activities had only recently been initiated in the second quarter of the year; thus limited progress had been made.
22. SC has extensive global experience strengthening livelihoods of ultra-poor and marginalized groups, including through graduation, resilient livelihood and market-based approaches. The SC livelihood project in India started mid-2017 and had been underway just over one year at the time of this case study. Interviews with program participants and stakeholders described activities focused on jumpstarting job placement and entrepreneurship activities as well as activities for long-term poverty reduction such as group formation, financial literacy and promoting savings. SC targeting in Hyderabad was based on willingness and ability to participate and included mainly Rohingya, the largest refugee group in that area.
23. Partners did not target recipients of the subsistence allowance, although these PoC were included (when possible) when referred by UNHCR. Referrals were limited and constituted a very small number of livelihood participants, mainly because subsistence allowance recipient profiles did not fit well with livelihood profile requirements. This did include carrying over participants/groups from ACCESS and starting new activities with new participants.
24. Another activity valued by refugees is language training supported by UNHCR and other partners. This training is not an explicit part of the livelihood programme, but refugees indicated that being able to speak a local language is essential for any economic activity.
25. **Effectiveness:** Internal monitoring data show limited progress towards output and outcome targets. Interviews with UNHCR staff and partners indicate that annual targets for 2018 are unlikely to be achieved. The India operation reports on 16 indicators through Focus Data.<sup>24</sup> India does not yet report on the full set of revised livelihood monitoring indicators aggregated online.<sup>25</sup> Most of the indicators are output indicators such as the number of PoC provided with entrepreneurship/business training, number of community groups supported, and number of PoC provided with financial literacy training for livelihood purposes.
26. Between 2015 and 2018, a total of 600 PoC were trained in Delhi, Mewat, Jaipur and Hyderabad across all partners. Interviews with project staff and participants show that skills training for group-based entrepreneurship focused mainly on cottage industries such as small textile items, sewing, embroidery, candle making, catering, soap making, and paper bag production. For individual entrepreneurship, the project supported interested refugees with business training for barbers, trading, and mobile phone repair. For job placement, training focused on low skilled labour like basic motorcycle maintenance and repair, construction, and factory and administrative work. Identification of skills for training investment was based on a very basic local marketplace assessment, mainly drawing from prior UNHCR knowledge of appropriate low-skilled labour opportunities for refugees, like manufacturing or repair work, or based on opportunistic market linkages already developed by the

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<sup>24</sup> UNHCR India (2018). Indicator Aggregation Reports. Focus Data, Excel spreadsheets.

<sup>25</sup> See: <https://livelihood.gnucoop.io/home>

livelihood partner.

27. Interviews with program participants provide generally positive feedback on the quality of skills training provided by the three livelihood partners. Trainers were found to have high levels of technical expertise; the duration of the trainings was sufficient; and training facilities were satisfactory. The main critique related to the language proficiency of the Indian trainers, who often resorted to English or local translation to conduct the training, and the timing of the trainings, which conflicted with daytime working hours for many refugees. Programme participant interviews indicate that stipends provided to training participants were considered insufficient to compensate for income loss. Current livelihood partners have discontinued training stipends altogether. Although participants highly valued language training, FGD and KII data indicates that the language training quality could be further improved by reducing group sizes, tailoring classes to different proficiency levels, and ensuring that language teachers can speak the language of the refugees or that suitable translation is on hand.
28. Interviews with project staff, employers and refugees show that the job placement programme was generally unsuccessful. Available data indicate that about 540 candidates were offered job placements, but only 15 maintained those placements for 6 months or more. Many had to leave their jobs due to demonetization which began at the end of 2016.<sup>26</sup> Livelihood partners struggled to find employers willing to employ refugees rather than Indians with the same experience level in a low-skilled job market already saturated with labour supply. Where placements could be organized, many refugees did not take them or dropped out due to the lower than expected salaries (6,000-10,000 Indian rupees). In some cases, refugees earned less than Indians doing the same work for which employers cited their lack of experience as the main reason. Some program participants further expressed disappointment that training stipends did not continue during the on-the-job placement, especially given the low wages. Some placements were not paid at all until a certain skill level was reached, depending on the employer. The realities of low-skilled labour wages was a contributing factor that discouraged refugees from accepting placements organized through the livelihood program.
29. Between 2015 and 2018, the project supported the establishment of 13 groups in Delhi involving around 170 PoC in group-based entrepreneurship activities.<sup>27</sup> At the time of the evaluation, the majority of groups established had stopped operating as occupational groups; some still met for social or occupational therapy purposes. The majority of remaining occupational groups were not generating income. Many expressed the expectation that their time and in some cases resource investments for transport and child care would lead to short-term sales opportunities and income earning. Refugees in general expressed disappointment with marketing activities. Interviews with UNHCR and partner staff indicated that efforts were ongoing to identify markets but that more time was needed to increase the quality of items produced and to identify suitable and stable buyers. However, interviews with partner staff and refugees clearly show that communication on this issue was not consistent, and expectations were not being managed. Many refugees in FGDs and interviews indicated that their lack of understanding about what was expected from them and how marketing and sales activities would be developed had reduced their motivation and for some had also caused embarrassment within their own communities.
30. From 2015 to 2018, the project provided around 230 individual start-up grants to PoC across Delhi, Mewat and Hyderabad in support of individual entrepreneurship activities.<sup>28</sup> The majority of these entrepreneurs were still in business at the time of the evaluation. Refugees expressed general satisfaction with the individual entrepreneurship activities. Interviews with partner staff and refugees

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<sup>26</sup> UNHCR India OCM staff, personal communication, 20 December 2018.

<sup>27</sup> UNHCR India OCM staff, personal communication, 20 December 2018.

<sup>28</sup> UNHCR India OCM staff, personal communication, 20 December 2018.

indicated that participants in these activities were more highly motivated and already had some entrepreneurship experience. Trainings provided to these individuals were largely tailored to individual preference, i.e., the refugee would indicate the type of advanced training required, and their start-up was supported through small grants.

31. **Efficiency:** Interviews with project staff and sector stakeholders indicate that the number of refugees reached with livelihood activities is large compared to the limited funds available but insufficient relative to the total number of refugees who need economic support. Among interviewees, there was general consensus that too few of the program participants experienced any meaningful income change, which did not present value for money.
32. Interviews with project staff, project participants and employers show that personal facilitation by project staff was a major contributing factor to the limited number of cases across all livelihood activities where some income change did occur. Staff drew heavily on personal networks and gave extra time to develop and showcase these examples of successful project results to UNHCR, donors and role models within the refugee community. Interviews further show that at the time of the evaluation, this extra investment was not yet yielding results in terms of additional or guaranteed continued donor investment. Feedback from refugees indicates that successful cases did attract some PoC to the livelihood project but that participants' largely negative experiences with the programme proved a stronger disincentive.

### 3.1.1. Internal factors

33. **Enabling factors:** The livelihoods team at UNHCR and its livelihood partners is composed of highly committed professionals who have gone beyond job descriptions to strengthen refugee livelihood opportunities. All livelihood partners in the project to date have high levels of technical competence and experience in their areas of livelihood expertise. In addition, interviews with KIs in the livelihood sector show that there are many other potential technical and implementing partners with extensive experience in short- and medium-term economic inclusion activities for vulnerable populations, which could contribute to a refugee livelihood program. However, most of these organizations have little to no experience working with refugees. It is important to note that UNHCR India has demonstrated clear sector leadership by stepping into this vacuum to initiate a coordinated approach towards strengthening refugee livelihoods in India.
34. Within UNHCR India there is also very clear convergence among sector- and function-specific staff on the importance of economic inclusion activities to achieve durable solutions. The strategic direction going forward is appropriate. This is evident from staff interviews, group meetings and the draft UNHCR India 2019-2022 livelihoods strategy. This strategy is a marked shift away from a livelihood programme premised on short-term income results to a livelihood programme that uses economic inclusion to achieve protection outcomes and durable solutions in the medium to longer term, and that focuses on the transformative capacity of systems change to ensure that an enabling environment exists for the economic inclusion of all refugees.
35. UNHCR India staff consider the minimum criteria compliance assessment (MCCA) useful, in particular the specific assessment guidance, as it ensures proper procedures and provides content for progress reporting. The 2015 MCCA criteria address impact measurement, a technically complicated and expensive way of assessing impact; impact measurement is not part of the more recent MCCA criteria. The main challenge associated with the MCCA is that it provides guidance on how to gather and analyse information with the assumption that the user is applying the appropriate analytical framework.
36. **Inhibiting factors:** Although UNHCR's livelihood partners have a high level of technical knowledge in key livelihood domains (e.g., skills-based and vocational training, group formation, entrepreneurship and job placement, marketing), the UNHCR livelihood project encompasses a wide range of economic

strategies, and not all partners excel in all skills. Moreover, PoC are dispersed across India, a large country, in locations where UNHCR does not have livelihood partners, and partner expertise is not shared across the livelihood project portfolio.

37. The current workflow and case management approach leads to situations where the livelihoods team is the last resort for refugees in need of financial support, which may be better provided through safety net measures such as subsistence allowances. This is a treatment approach and does not build on the potential of economic inclusion activities to strengthen the resilience of vulnerable populations, including refugees.
38. The UNHCR livelihoods programme is further constrained by one-year funding cycles and the low overall amount of funding available for livelihoods. In general, the funding available to UNHCR India to support refugees is declining; correspondingly, it is increasingly difficult to free up funding to grow the livelihood project. All partners have one-year agreements with the stated expectation that these may be renewed for up to two or three years. However, planning and budgeting are still based on annual results, and performance against targets is an important factor in contract renewal. As a result, expected results tend to be overly ambitious for the one-year timeframe. Without an explicit multi-year agreement linked to a livelihood strategy that is explicit about incremental multi-year livelihood programming results, it is difficult for partners to propose (and for UNHCR to accept) annual designs that focus on foundational resilience capacities but do not yield short-term economic results. Related to this, the current monitoring and reporting system does not reflect resilience capacity results that are being achieved. The current economic indicators do not capture the changes in social capital, financial capacity, risk management capacity and confidence that are critical to the success of any livelihood intervention. This is largely due to the existing configuration of UNHCR's results-based management framework.

### 3.1.2. External factors

39. **Enabling factors:** A key enabling factor that has allowed the UNHCR livelihood programme to continue despite notable lack of results is the resourcefulness of refugees combined with the wide range of income generation options that can be pursued within India's extensive informal economy. Refugees use a variety of coping strategies to meet the most basic income needs. Interviews with sector stakeholders, project staff and refugees indicate this may have reduced the spotlight on the challenges of the current livelihood approach. Several refugee interviewees stated, "We have given up on the UNHCR programme and are trying to make our own way the best we can." However, interviews with UNHCR and partner staff, with refugees, and host community leaders also indicate that the majority of current income strategies cannot be considered dignified or decent work and should not detract from efforts to develop more sustainable and resilient livelihood solutions for refugees. Instead, UNHCR India has the opportunity to learn from how refugees make ends meet in a very restrictive environment and identify how the operation can better support refugees with what they are already doing in India's vast informal market.
40. **Disabling factors:** The current political and policy environment (e.g., the government labelling refugees as "illegal immigrants;" the introduction of the digital economy and the Aadhaar card) have closed the formal economy to refugees, created additional barriers to basic services and exacerbated existing stigmatization of refugees. The political, policy and protection environment for refugees in India have limited the crucial role that UNHCR commonly plays in advocating for social protection and durable solutions for refugees. Further, the overall low level of funding available to UNHCR India constrains the allocation of additional funding to strengthen the livelihood program.

## 3.2. Impact

### Main findings: Impact

- **The quality of the reported Focus Data is unknown; thus interpretation of impact results is difficult.**
- **Output indicators are useful in providing a glimpse of how resilience capacities have been strengthened, though to a limited extent.**
- **Interviewees noted progress in terms of women's empowerment.**

### Finding on resilience:

- **Livelihood activities have improved participants' vocational and other skills (i.e., human capital) and helped organize refugee working groups, which builds bonding social capital. These contribute to resilience.**
- **Through support from UNHCR and its livelihood partners, refugee leaders are better able to advocate for refugee needs and rights, which improves the enabling environment and builds transformative capacity.**

41. **Livelihood outcomes:** Two indicators in the Focus Data show outcome or impacts results. However, the quality of the reported data is unknown, thus interpretation of the results can be difficult.
1. **Per cent of PoC (18-59 years) with own business/self-employed for more than 12 months:** At the end of 2016, 17 per cent (20/115) of the PoC targeted for self-employment livelihood activities had their own business activities after one year, and 28 per cent in 2017 (20/72). The increase from 2016 to 2017 is due to the decrease in the denominator reported while the numerator of 20 program participants remained the same. However, it is unclear why the reported denominator changed, as it should correlate with the indicator of the number of PoC provided with entrepreneurship/business training (64 in 2015, 157 in 2016, and 122 in 2017). In addition, this is a difficult indicator to report because it requires UNHCR and partners to be in contact with the program participants for 12 or more months after the business start-up.
  2. **Per cent of PoC (18-59 years) earning at least minimum wages for more than six months per year:** One per cent of PoC (59 of 8223) are reportedly making minimum wage for at least half the year in 2015. This number jumps to 13 per cent in 2016 (1,716 out of 13,539). It is unclear what change in the enabling livelihood environment or in the livelihood programme would explain the improvement from 2015 to 2016.
42. Interviews with project staff, sector stakeholders and program participants confirm the limited progress at outcome level, which can be clearly correlated with the challenges discussed above in section 3.1 and in this section.
43. In the absence of relevant outcome indicators, some of the output indicators are useful in providing a glimpse of how resilience capacities are strengthened among the program participants. Social capital both within refugee communities and between refugee and host communities is key to building resilience because these social networks can be drawn upon for support or to act collectively when faced with shocks or stressors. The Focus Data show the number of community self-management structures strengthened through the programme: 16 in 2015, 10 in 2016, and 10 in 2017. Another activity that strengthens resilience capacity is building financial inclusion and access to financial services; the Focus Data report a small number of PoC clients who have used national microfinance institutions or banks (30 in 2015, 36 in 2016, and 37 in 2017). While these numbers reported above are very small, the programme has had a much larger reach in building human capital—another

component of resilience capacity—through language trainings: 1,812 PoC participated in language training in 2015 and 1,282 in 2016 (no data for 2017-2018).

44. However, the current livelihood indicators do not tell the full story of the UNHCR India programme results. Interviews with refugees and refugee leaders indicated progress in terms of women's empowerment. Refugee women had increased mobility, e.g., to visit local markets mainly facilitated through the group livelihood activities as well as specific gender equality orientation trainings provided by partners. Such activities increased the women's confidence and the understanding among men of the importance of women's contribution to household decision making and activities.
45. Moreover, interviews with programme staff and program participants clearly indicate results toward several critical resilience capacities, which are essential foundations for livelihood strengthening. Primary among these is the increased bonding social capital within refugee communities, mainly through the group organization process. As a result, refugees expressed they feel better able to cope with daily challenges as well as significant household shocks (like sickness or death) by accessing support from friends and neighbours. Livelihood partners also initiated financial literacy training and savings activities for some of the training and entrepreneurship groups. This provides a stepping stone to developing financial services for refugees in a system that does not allow them formal access to credit. Programme participant interviews also showed that some groups were initiating these savings activities without specific external assistance.
46. To a lesser extent, refugees and local leaders also reported improvements in linking and bridging capital. UNHCR and its partners consistently engage with communities and their leadership structures to build communities' capacities to address their challenges and to build social cohesion within the POC communities and local host communities. Through support from UNHCR and partners, including the livelihood partners, refugee leaders are better able to engage with local government officials to advocate for the needs and rights of their refugee communities. Similarly, refugee communities and leaders are increasingly engaging with host communities.

### 3.3. Relevance of UNHCR's role

#### Main findings: Relevance

- **All three partner approaches faced challenges related to a mismatch between livelihood activities and refugee needs, capacity and expectations as a result of insufficient assessments.**
- **The one-dimensional approach of livelihoods programming focused on vocational skills training does not match the socioeconomic and psychosocial needs and vulnerabilities of the more vulnerable population being targeted, who need more foundational interventions focusing on building social cohesion, social safety nets and women's empowerment.**

#### Finding on resilience:

- **UNHCR has a key role to play in strengthening households' ability to prepare for and recover from shocks (i.e., absorptive capacity) by providing social safety nets and improving social cohesion with host communities.**

47. **Relevance of the programme:** Programme participant and stakeholder feedback indicate that all three partner approaches faced a similar challenge related to a mismatch between livelihood activities and refugee needs, capacity and expectations. In the rush to achieve overly ambitious annual targets, insufficient time was taken for comprehensive community and household needs and capacity

assessment. For the same reason, insufficient attention was given to early and clear communication to set and manage expectations for refugee roles and responsibilities, and expected results of their engagement with the program. More emphasis was placed on market assessment, but without an appropriate understanding of refugees needs, capacities, and expectations, the economic activities identified based on these assessments received limited uptake.

48. UNHCR has a strong value add to any programme addressing refugee livelihoods through its in-depth knowledge of the refugee reality across a range of contexts and its credibility as a UN organization with host governments. In particular, UNHCR's refugee knowledge relates to the protection challenges that refugees face in their daily lives, including economic activity. There are currently a range of opportunities to collect needs and capacity information from refugees to inform livelihood programme design, as well as opportunities to set realistic expectations among refugees for livelihood options that are not being fully utilized. These value additions can potentially have implications for the role of UNHCR in any livelihood consortium or partnership to assist refugees. To play to its comparative strengths, UNHCR may have the strongest role in ensuring that protection issues are adequately addressed in any refugee livelihood intervention, information channels to/from refugees are clear and transparent, and refugees' economic needs and rights are effectively communicated to government.
49. UNHCR India provides targeted safety net measures (e.g., Subsistence Allowance) for a very limited number of refugees who meet criteria indicating a high level of vulnerability, i.e., Persons with Specific Needs (PWSN) and their families. Given the budgetary constraints, the subsistence allowance programme does not cover refugees with only financial vulnerabilities; rather, it prioritizes PWSN.
50. The convergence within UNHCR on economic inclusion is an integral part of social protection outcomes and durable solutions. However, given the challenging protection and policy environment and stricter implementation of government financial regulations, it remains challenging for the operation to design an effective livelihood programme that will ensure financial inclusion and protection activities and outcomes. The operation is scaling up its system for early identification of economically vulnerable refugees who could benefit from livelihood support.
51. KIIs show that the role of UNHCR in the livelihood project did not adequately build on the comparative strengths of UNHCR for partners to understand refugees' realities, including the wide range of protection issues that determine how risks and decisions are managed. Stakeholder feedback indicates that UNHCR knows refugees better than the livelihood partners; i.e., the operation has a better understanding of needs, capacities and expectations across a wide range of contexts, including in India. At the same time, however, interviews indicate that this knowledge is not systematically collected in sufficient detail to inform a relevant and effective UNHCR livelihood program design. Refugee profile information in terms of vocational and technical capacities and needs and socioeconomic expectations is not readily accessible to partners, but is instead received from UNHCR on a case-by-case basis based on UNHCR staff experience. Livelihood partners in general acknowledged that while they had experience in the economic development approaches promoted by UNHCR in India, they had not worked with refugees before. This proved to be a steep learning curve. For example, KIIs from ACCESS stated that only towards the end of their partnership with UNHCR did they achieve a basic level of capacity and confidence to work with refugee populations. At that point, however, ACCESS withdrew its engagement with Rohingya, leading to a call for expression of interest for partners who could work with PoC of all nationalities in India. Then UNHCR essentially started anew with FTF-I.

### 3.4. Sustainability and scalability

#### Main findings: Sustainability and Scalability

- **The main risks affecting sustainability are the low appropriateness of the types of income generation activities offered to refugees, the limited effectiveness of current marketing approaches, and the unrealistic expectations among refugees regarding what types of economic activities and income levels are feasible.**
- **Livelihood activities lacked a solid understanding of the local marketplace. Opportunities may exist to sell products in local markets that the livelihood partner is trying to link to more distant markets.**
- **Activities thus far have had insufficient emphasis on basic resilience capacity investments required for economic development.**

#### Finding on resilience:

- **Improvements in social capital, language skills, financial literacy and joint decision making at household level hold strong potential for sustainability and scalability.**

52. **Sustainability and scalability:** The main risks affecting sustainability are the low appropriateness of the types of income generation activities offered to refugees, the limited effectiveness of current marketing approaches, and the unrealistic expectations among refugees regarding what types of economic activities and income levels are feasible. This leads to limited uptake of livelihood opportunities and high dropout rates for those who do engage with the program. Interviews in general strongly suggest that the current livelihood approach is not suitable for scaling up and needs to be revisited.
53. The outcome level economic results to date show that the results are generally not sustainable. Opportunities for income generation facilitated by the project are in general short term and reversible. Very few participants in the livelihood activities have made meaningful economic gains that can be attributed to program activities.
54. Host community and local government leaders emphasized that livelihood activities lacked a solid understanding of the local marketplace, which would have more appropriately identified skill gaps and job placement opportunities for refugees. Project staff and sector stakeholders indicated in interviews with the ET that the current approach of relying on existing livelihood partner networks should be shifted to more localized assessments of opportunities in and around refugee settlements. The ET observed interactions between refugees and local leaders that directly led to concrete economic opportunities. A key finding here is that there may be local markets for products that the livelihood partner is trying to link to more distant markets.
55. Review of project documentation and interviews clearly show that across all partner approaches, there was insufficient emphasis on basic resilience capacity investments required for economic development. Interviews with refugee and host community leaders and program participants indicate that project activities did not focus on building linkages between host and refugee communities and had limited focus on social coherency within refugee communities, including women's empowerment. Interviews with refugees and host community representatives indicate that social capital between refugee and host communities was built to a limited extent but remains weak. In addition, key risks to the success of any economic programme—such as the inability to speak the local language, limited access to financial services and unrealistic expectations (see above)—were not addressed; this

contributed to a significant adaptive deficit for refugees involved in the program.

56. In contrast, emerging results around resilience capacities demonstrate strong potential for both sustainability and scalability. Refugees indicate that they rely on capacities like social capital, language skills, financial literacy and joint decision making at household level on a daily basis to improve their lives. These capacities have been strengthened by the UNHCR livelihood program. In interviews, refugees, refugee leaders and project staff consider these changes to be milestones that will be difficult to reverse. These same interviews clearly indicate that further strengthening these capacities through more structured project activities, instead of continuing the current focus on short-term income generation, would constitute a more effective and efficient use of UNHCR financial and institutional resources.

## 4. Summary of evaluation question findings

57. **KEQ 1: How effective are UNHCR-funded livelihood interventions in reducing protection risks, strengthening resilience, and improving employment, income and/or savings levels of targeted persons of concern?**
58. The current livelihood activities are not effective or efficient to improve income or employment. However, there is evidence of programme activities' contributions (indirectly and directly) to improved resilience capacities such as social capital, human capital and savings. It is also important to note that the UNHCR India draft 2019-2022 livelihood strategy explicitly recognizes these capacities as foundations for successful economic activities. This is promising for the shift away from the current livelihood approach to a resilience-based economic inclusion approach. In this way, the India Office of the Chief of Mission is a good example of adaptive management in progress, despite challenges posed by limited funds and a constrained protections space for refugees in India.
59. **KEQ 2: To what extent is there a positive correlation between desired livelihoods programme outcomes (primarily increased employment, income and savings levels of persons of concern) and high adherence to UNHCR's Minimum Criteria for Livelihoods Programming standards?**
60. The positive correlation is currently low. UNHCR India is scoring high against the MCCA but is not achieving the expected programme outcomes. The MCCA are generally useful process guidance and in line with current sector good practice. They are useful from a project cycle management point of view. However, the needs assessments should be expanded to include an explicit focus on vulnerability and resilience capacities to drive the main domains of inquiry, analysis and – therefore – decision making. A shift to a resilience and economic inclusion framework will enable more relevant assessment findings to support effective programming for refugees that is also better aligned with UNHCR's institutional strengths.
61. **KEQ 3: What are the different roles UNHCR has played in livelihoods programming? What has worked well in such roles and what are some constraints? What are lessons learned to inform the next iteration of the livelihoods strategy going forward?**
62. It is important to acknowledge that UNHCR is the only partner leading in the refugee livelihood space in India, from the perspective of refugee needs. This leadership is taking place in a constrained political environment. In this role, UNHCR is emerging as a key facilitator of partnerships on this topic and is gaining important experience in appropriate approaches to strengthen economic inclusion for refugees. Much of this experience is already captured in the UNHCR India draft 2019-2022 livelihood strategy.
63. UNHCR should strengthen its role as a facilitator of economic inclusion for refugees. The restrictive

political and policy environment is a key bottleneck to livelihood sector dialogue on refugees. Many organizations are reluctant to take on this complex issue, especially in light of the many other marginalized Indian groups that also need livelihood support. By establishing a broader platform for refugee livelihoods, UNHCR can also avoid the catch-all approach it is currently taking by trying to have one partner per geographic area cover all livelihood needs. Instead, UNHCR should play to its own strengths in “understanding” refugee realities, its experience in the social protection domain and the implicit contributions it already makes to key resilience capacities. This role of UNHCR will provide critical leadership to developing partnerships among technical and implementing organizations for a sector – instead of a geographically bound – approach to refugee livelihoods. The ET acknowledges that the operation has made attempts with regional office support to shift to a sector approach and that the current limited budget significantly constrains this shift.

## 5. Programme-specific recommendations

### Recommendations for the livelihood team in India

- I. **Approve and start to operationalize the UNHCR India draft 2019-2022 livelihood strategy.** The current strategy is appropriate and will be a valid guidance piece well beyond the 2022 timeframe. It needs to be formally approved by the operation leadership so that the operation can shift as soon as possible to operational planning. The OCM urgently needs to develop a Theory of Change (ToC) to map the pathways needed to achieve this goal, and identify critical milestones for the different refugee populations (taking into account cultural and ethno-religious differences, education levels and previous livelihood activities, gender, age, etc.). This ToC needs to be developed in partnership with sector partners. It should show relevance and complementarity between the range of economic inclusion strategies currently undertaken plus other not yet being considered, clearly demonstrate the resilience investments that need to precede and accompany specific income generating strategies, show links to other UNHCR activities (information provision during RSD, support to other basic services) and demonstrate how these are mutually reinforcing, especially for protection outcomes. **When: by mid-2019.**
- II. **Focus on improving workflow planning within the UNHCR office to better integrate economic inclusion with protection activities and strengthen protection outcomes.** Improved workflow planning is critical given the challenging context of a shrinking protection space and strict implementation of financial regulations. Economic inclusion activities are critical investments towards improved protection outcomes and durable solutions for refugees. UNHCR India has demonstrated good convergence on the principles behind these linkages but has not yet integrated planning and budgeting processes in practice. **When: within the next fiscal year planning cycle.**
- III. **Maintain sufficient capacity to provide social safety nets.** The current operational space for UNHCR to undertake economic inclusion activities for refugees in India is constrained. It will take time—even with a more enabling environment—to generate the resilience results at population level. In the meantime, it is important that the operation and UNHCR headquarters prioritize resources to continue to provide safety nets, such as subsistence allowances, for the most vulnerable refugees and layer that support with livelihoods programming to build self-reliance. With UNHCR’s limited resources, investments in long-term resilience need to be carefully balanced with short-term measures to meet immediate needs. Economic inclusion activities are not a short-term measure; multi-year programming is needed. Where urgent needs arise, UNHCR headquarters has the obligation and mandate to maintain resources to address these. **When: within the next fiscal year planning cycle.**
- IV. **Leverage the strengths of each partner to cover technical skill and information gaps.** The

operation should facilitate more intentional sharing of information and technical skills between partners. SC can help FTF-I improve its ability to create social groups and strengthen women's empowerment. FTF-I can support entrepreneurship approaches and improve SC's approach to training. This learning should be applied to all area-based programs instead of leaving each partner to its own devices in a geographic area. **When: within the next fiscal year planning cycle.**

- V. **Strengthen advocacy with the Government of India.** UNHCR India is maintaining its engagement with its national counterparts within the government, to the extent possible given the current political and policy environment and financial regulations. At the same time, UNHCR can scale up use of its refugee mandate and position as a United Nations organization to expand advocacy at centralized/local government level, where more "interpretative" space exists to support refugees with government resources. UNHCR needs to build coalitions with the private sector and civil society organisations to promote economic and social inclusion. **When: ongoing**

## 6. Conclusions to contribute to overall livelihood strategy

Note: these final points will contribute to the strategic recommendations provided in the centralized evaluation report, but as such, they are not written to be specific recommendations.

64. The UNHCR India draft 2019-2022 livelihood strategy and the current adaptive management in progress have the potential to be a good learning model for:
- a. Urban settings with political and policy constraints to economic activity by refugees. In particular, learning related to how refugees are able to cope within informal economies and what can be done to strengthen resilience capacities in that context.
  - b. Shifting from a traditional (and sometimes exclusive) income generation model for refugees to an economic inclusion approach that focusses on foundational investments with multiple co-benefits.
  - c. Integrating economic inclusion and protection activities using a resilience framework
  - d. More specific shift to community-based approaches covering both refugee and host communities, and linkages with peaceful co-existence projects to complement case management.
  - e. UNHCR as a facilitator of economic inclusion activities for refugees, from the perspective of refugee needs and capacities

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## Annex 2: Interview lists

### Key informants

List of persons and institutions consulted.

Note: both individual and small group interviews were conducted

**Total Number Key Informants:** 28 (11 females, 17 males)

STAKEHOLDER CONSULTATION- KEY INFORMANTS				
Name	M/F	Title	Date (DD/MM/Year)	Location (e.g., UNHCR CO Delhi)
<b>UNHCR CO</b>				
Zuzana Petovska	F	Sr. Programme Officer, UNHCR	10.09.2018	Office of the Chief of Mission (OCM) Vasant Vihar
Yukiko Koyama	F	Sr. Protection Officer, UNHCR	10.09.2018	OCM, Vasant Vihar
Aditi Sabbarwal	F	Sr. Livelihood Assistant, UNHCR	10.09.2018	OCM, Vasant Vihar
<b>Government stakeholders</b>				
Khan	M	Dpt Director, National Institute of Rural Development – Rural Technology Park (NIRD – RTP)	21.08.2018	Balapur
S.Sathish Kumar	M	Mission for Elimination of Poverty in Municipal Areas (MEPMA), Government of Telangana	21.08.2018	Masabtank
A.Karthikeya	M	Senior Consultant, Employment Generation and Marketing Mission, Government of Telangana	21.08.2018	Ameer Pet
<b>Partners (NGOs, UN Agencies, Donors)</b>				
P.Symaladevi	F	Director, LIGHT NGO	21.08.2018	Balapur
G.Venugopal	M	Consultant, Centre for High Impact & Social Initiative at CLFS	21.08.2018	Balapur
Piyush Prakash	M	CEO, Believe India	23.08.2018	C.R.Park
Shradha Vedbrat	M	Proprietor, Archisa	23.08.2018	C.R.Park
Nisar Ahmad	M	Director, Envisions Institute of Development	23.08.2018	C.R.Park
Meenu Chopra	F	FTF-I	10.09.2018	OCM, Vasant Vihar
Selin Mathews	F	BOSCO	10.09.2018	OCM, Vasant Vihar
Piyush Prakash	M	Believe India	10.09.2018	OCM, Vasant Vihar
S. Valan	M	Associate Repatriation Officer, Chennai	14.09.2018	OCM, Vasant Vihar
	M	IOM – Sectoral Partner KII	14.09.2018	OCM, Vasant Vihar
	F	Session with Associate RSD officer	14.09.2018	OCM, Vasant Vihar
Suvenu Rout	M	ACCESS	14.09.2018	OCM, Vasant Vihar
Vikas Gora	M	General Manager, Save the Children	17.09.2018	Save the Children Head office, Secunderabad

A. Karthikeya	M	Senior Consultant, Employment Generation and Marketing Mission (EGMM)	17.09.2018	Secunderabad
S. Sathish Kumar	M	State training coordinator, Skill developments , Mission for Elimination for Poverty in Municipal Areas (MEPMA)	17.09.2018	Secunderabad
<b>Private Sector or Finance Institutions</b>				
	M	Riyan Biscuit Factory at CLFS	21.08.2018	Balapur
Lokendra Singh	F	Member, Delhi Food Walks	23.08.2018	C.R.Park
Sanjhi Rajgarhia	F	Foodcloud Head	23.08.2018	C.R.Park
Shilpa Sharma	F	Head, JAYPORE	23.08.2018	C.R.Park
Hamsa Vijayaraghavan	F	Legal Head, ARA Trust	23.08.2018	C.R.Park
Yukiko Sakurai	F	UNIQLO	14.09.2018	OCM, Vasant Vihar
Mr. Qureshi	M	Supervisor, Metro Motors	17.09.2018	Secunderabad
Pankaj Nanda	M	Adhya Crafts	21.09.2018	OCM, Vasant Vihar
<b>Total: 28 (11 females, 17 males)</b>				
*CO provided first names only				

### Livelihood programme participant interviews

List of persons and groups consulted.

Note: both individual and small group interviews were conducted

**Number of FGDs:** 15 (9 with women, 6 with men)

**Total number of beneficiary interviewees:** 148 (90 females, 58 males)

Type if applicable (e.g., entrepreneur group)	# of participants	# of males	# of females	Date (DD/MM/Year)	Location (e.g., UNHCR CO Delhi)
<b>FGDs</b>					
Candle making group (Male) - Rohingya	6	6	0	11.09.2018	Mewat
Paper bags making group (Female) - Rohingya	8	0	8	11.09.2018	Mewat
Entrepreneurs with ongoing business (Male) Rohingya	4	4	0	11.09.2018	Mewat
Embroidery group (Female)	20	0	20	12.09.2018	Khirki Extension
Jewelry making group (female) Afghan	8	0	8	12.09.2018	Khirki Extension
Stitching group (Female) Afghan	8	0	8	12.09.2018	Khirki Extension
FGD with subsistence allowance cases (Africans) (female) at BOSCO office	4	0	4	12.09.2018	Khirki Extension
Golden Self Help Group (SHG) (female)	8	0	8	18.09.2018	Salala Settlement /Balapur office
Madiya SHG	12	0	12	18.09.2018	Salala Settlement /Balapur office
Resource tool centre group (Male)	8	8	0	18.09.2018	Salala Settlement /Balapur office
FGD with job drop outs (male)	8	8	0	18.09.2018	Balapur office Room 1 / 2

FGD with Job placement candidates continuing the job	8	8	0	18.09.2018	Balapur office Room 1 / 2
SHG group (not so successful), with Pinky Group	9	0	9	19.09.2018	Settlement 10 / Shahin nagar, Hyderabad
FGD with men who did not join jobs	6	6	0	19.09.2018	Balapur office Room 1 / 2, Hyderabad
FGD with successful livelihood (Sudanese)	3	0	3	19.09.2018	Hyderabad
<b>Kills</b>					
Rohingya Leader	1	1	0	11.09.2018	Mewat
Rohingya Leader	1	1	0	11.09.2018	Mewat
Rohingya Leader	1	0	1	11.09.2018	Mewat
Host Community (Male)	1	1	0	11.09.2018	Mewat
Host Community (Male)	1	1	0	11.09.2018	Mewat
Host Community (Female)	1	0	1	11.09.2018	Mewat
Host Community (Female)	1	0	1	11.09.2018	Mewat
Host Community (Female)	1	0	1	11.09.2018	Mewat
Kill with PoC not interested in jobs	1	1	0	12.09.2018	Khajurikhas
Rohingya group leader (male)	1	1	0	12.09.2018	Khajurikhas
Rohingya group leader (female)	1	0	1	12.09.2018	Khajurikhas
Host community	1	1	0	12.09.2018	Khajurikhas
Host community	1	1	0	12.09.2018	Khajurikhas
Host community	1	1	0	12.09.2018	Khajurikhas
Host community	1	1	0	12.09.2018	Khajurikhas
Host community	1	1	0	12.09.2018	Khajurikhas
Kill with job dropouts (male & female), (Afghans)	1	0	1	13.09.2018	C.R.Park
Kill with PoC who did not join the job (Afghans) (male)	1	1	0	13.09.2018	C.R.Park
Kill with Afghan leader (female)	1	0	1	13.09.2018	C.R.Park
Kill with successful entrepreneur in Delhi (male) (Afghans)	1	1	0	13.09.2018	C.R.Park
Kill with successful entrepreneur in Delhi (male) (Afghans)	1	1	0	13.09.2018	C.R.Park
Kill with host community	1	1	0	18.09.2018	Balapur office Room 1 / 2
Kill with Entrepreneurs (male)	1	1	0	18.09.2018	Balapur office Room 1 / 2
Kill with Rohingya leader	1	0	1	18.09.2018	Balapur office Room 1 / 2
Rohingya leader	1	1	0	19.09.2018	Balapur office Room 1 / 2

					Hyderabad
Rohingya group leader	1	1	0	19.09.2018	Balapur office Room 1 / 2, Hyderabad
Host community (female)	1	0	1	19.09.2018	Balapur office Room 1 / 2
Host community (female)	1	0	1	19.09.2018	Balapur office Room 1 / 2
<b>Total: 148 (90 females, 58 males)</b>					

## Annex 3: Resilience capacity indicator examples

1. **Absorptive capacity is the:** Ability of households and communities to minimize exposure to shocks if possible and to recover quickly after exposure.

- Informal Safety Nets (e.g., involvement in savings groups, *zakat*, mutual help groups, civic or charitable groups, religious groups, women's groups)
- Asset Ownership (e.g., productive assets and livestock gained through the programme)
- Local shock preparedness plan or protection structures in place and disaster risk reduction (DRR) (e.g., awareness of disaster preparedness plans (for natural hazards) and about their awareness of how to prevent protection risks such as sexual and gender based violence trainings or through conflict management committees, or how to report abuses.
- Household savings (e.g., use savings to cope with shock, not negative coping strategies such as distress sale of productive assets, withdrawing children from school to work, or taking on consumptive debt)
- Bonding Social Capital (e.g., connected to informal safety nets, above, it is seen in the bonds between community members. It involves principles and norms such as trust, reciprocity and cooperation, and is often drawn on in the emergency context, where PoC work closely to help each other to cope and recover)

2. **Adaptive capacity is the:** Ability of households and communities to make pro-active and informed choices about their lives and their diversified livelihood strategies based on changing conditions.

- Livelihood diversity (e.g., what have been the opportunities for PoC to diversity their livelihoods and income sources? What livelihoods can be sustained in the face of different kinds of risks/shocks?) and asset ownership (same as above)
- Human capital (e.g., basic literacy, primary or higher education, trainings received)
- Access to financial services (e.g., access to bank accounts, loans, micro-credit)
- Psychosocial adaptations (e.g., confidence, perceived ability to adapt and be self-reliant)
- Bridging social capital with the host community and to others in different risk environments (e.g., those with social ties outside their immediate community can draw on these links when local resources are insufficient or unavailable. Some PoC may heavily depend on remittances, for example. For this evaluation, it may also mean ties to the host community indicating greater social inclusion.)

3. **Transformative capacity is the:** System-level changes that ensure sustained resilience, including formal safety nets, access to markets, infrastructure, and basic services.

- Access to basic services (e.g., nearby health centre, primary school, security services, etc.)
- Policy changes regarding work permits and mobility.
- Access to formal safety nets (government, NGO, or UN- provided food or cash assistance for relief or for the most vulnerable)
- Access to infrastructure (e.g., water and sewerage systems, shelter, electricity, telecommunications, paved roads)
- [For rural areas] Access to livestock services or natural resources (e.g., grazing land)
- Access to markets (e.g., regulations and policies allow PoC to access work permits, land, formal employment in all sectors)
- Linking social capital (e.g., a refugee group leader is designated to participate in local government decision making)

## Annex 4: Positive deviant

A “positive deviant” is someone who has been particularly successful in their recovery without receiving more resources or programme support than other program participants. Examining their strategies and behaviours can uncover innovative solutions that may inform future programming.

**Table 1: IDI: Afghan refugee in New Delhi**

Age	
0-18	Abdul* was born in Afghanistan and has three siblings. He finished secondary school and college. Abdul <b>learned</b> English by watching movies and practicing as much as possible.
	18+ Abdul found work with US-funded programmes as an information technology (IT) specialist, but he lost his job when the programmes ended. He started receiving threats from the Taliban because of his work and because his family was relatively well off. He did not marry out of fear of further threats, but the threats continued. Several times he escaped being picked up by the Taliban by staying with family and frequently moving.
	Abdul fled to India. He used his <b>personal savings</b> to book a flight to New Delhi, where he could get a tourist visa. He intended to stay only a few months, hoping the Taliban would forget him. <u>Social networks:</u> Abdul chose India because he had friends and distant family members who had moved and stayed in India. Some had received Indian nationality. He also knew there was a large Afghan community in New Delhi, which was well integrated with the Indian community.
	In Delhi, he stayed with friends and relied on his savings to meet his daily needs. After several months, his father told him it would not be safe to return and he should stay in India. <u>Confidence to adapt:</u> Abdul saw how other Afghans had built their lives in India, and he had several good role models. He did not speak Hindi but understood that speaking the <b>language was critical</b> for integration. He knew from learning English that he could learn by practicing a lot. Within months he spoke Hindi sufficiently, and he now speaks it better than some Indians.
	He took every job he could at the local market, which had a lot of Afghan traders and vendors. He was one of the first to arrive and one of the last to leave. He saved money and started his own stall selling leather products and textiles. He now has <b>his own shop</b> and earns over 20,000 rupees per month. He received <b>business training</b> through the UNHCR livelihood programme, which helped grow his business. He still takes on odd jobs like IT repairs. He is a role model and tries to motivate others to not be dependent but to work hard for success.
	<u>Aspirations:</u> He does not qualify for Indian citizenship. He realizes that his chances for resettlement are low. He has resolved to make his life in India and is confident he can support a family. He aspires to open more shops and employ young Afghans. He feels that many new refugees have unrealistic expectations about their lives in India. He feels he could make a contribution to the UNHCR livelihood programme by working with new arrivals to inform them of realistic economic opportunities in India.
	<u>Limitations to financial inclusion:</u> He was one of the last refugees to be able to open a bank account before the government changed the policy. The bank account is essential to growing his business. The bank account instils trust in his buyers and suppliers that he is a reliable trader. Without it, an individual can only receive cash payments up to 10,000 Indian rupees per month. Although it is possible to earn more in the large informal economy, refugees worry about getting in trouble, especially with the government’s increasingly critical position toward refugees.  The current <b>policy environment</b> towards refugees combined with the demonetization policy is a challenge. Although Abdul is able to manage because he has a bank account and a strong network of friends and is well integrated in both the Afghan and Indian communities, he sees other refugees struggling. He is bothered by the negative perception against refugees, which he feels undermines refugees’ potential to contribute to Indian society. Refugees want to work; they just need the right information to help them make the right choices.

\*Name was changed.