



Bright Lights, Big City

Urban Refugees Struggle to Make a Living in New Delhi



**WOMEN'S
REFUGEE
COMMISSION**

Research. Rethink. Resolve.

Since 1989, the Women's Refugee Commission has advocated for policies and programs to improve the lives of refugee and displaced women, children and young people, including those seeking asylum—bringing about lasting, measurable change.

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Acronyms & Abbreviations

CBO	Community-based organization
DBA	Don Bosco Ashalayam
GBV	Gender-based violence
NGO	Nongovernmental organization
IGA	Income generating activity
MFIs	Micro-finance institutions
RSD	Refugee status determination
SLIC	Social and Legal Information Centre
UNHCR	UN High Commissioner for Refugees
USD	U.S. dollar
YMCA	Young Men's Christian Organization

Executive Summary

An estimated 58 percent of all refugees now live in cities. The urban refugee population is increasing rapidly, but models for service delivery and protection have not kept pace. Applying camp-based approaches is both prohibitively expensive and inappropriate. The international and local community must identify strategies and models for assisting urban refugees that promote self-help, self-reliance and access to and support for existing host government services, as well as refugees' integration into existing development and poverty alleviation programs.

As part of a year-long study on urban refugee livelihoods, the Women's Refugee Commission undertook a field assessment trip to New Delhi, India, from late February to mid-March 2011. The assessment focused on refugees' economic coping strategies, protection risks associated with those coping strategies and potential market opportunities. Key stakeholders from the service provider, donor and refugee communities were consulted and the findings reflect an amalgamation of

What Is a Livelihood?

A "livelihood" refers to the capabilities, assets and strategies that people use to make a living. Access to basic services and control of assets shape the economic strategies that refugees employ to achieve self-reliance, that is, food and income security. Displacement destroys livelihoods and forces people to adopt new strategies to support themselves. Refugees often arrive with no safety net, they usually flee with few resources and little preparation and, at times, become separated from or lose family members. Without access to basic services and assets, men and women, girls and boys often rely on risky activities to survive. These may include working as commercial sex workers, illegally hawking goods on unsafe streets or trading sex for food or shelter.

the many voices and perspectives gleaned through the interviews, project site visits and focus group discussions.

What Is "The Market"?

The market is any system that allows buyers and sellers to exchange goods, services and information.

Key Findings

New Delhi is home to more than 21,000 "persons of concern" to the UN High Commissioner for Refugees (UNHCR): 15,269 refugees and 6,092 asylum seekers.¹ The largest populations are Afghan (10,758) and Burmese, primarily Burmese Chin (9,109), with much smaller populations of Somalis (833), Iraqis, Eritreans, Ethiopians, Congolese, Sudanese, Iranians, Pakistanis and Palestinians.²

Although the government does not grant refugees the right to work and, thus, does not issue them work permits, irrespective of whether they possess residence permits, they are allowed or tolerated to work in the informal economy.

Unlike many urban refugee settings, New Delhi is home to a dynamic, expanding market where the informal sector offers plentiful job opportunities. These opportunities, however, attract an estimated 500,000 Indians per year migrating from poorer Indian states, such as Bihar, which results in suppressed wages, exploitative labor practices and high rents. Indian migrants, reportedly, will work longer hours for lower wages than refugees will, including 10- to 12-hour days, seven days per week. Employers report that they are always able to find employees who will work for less money than refugees will accept.

The dynamism of the Indian economy also results in virtually every niche market being filled and even saturated. Products are cheap and of high quality, which makes entry into the niche markets, such as traditional crafts and textiles, highly competitive and not very lucrative. NGO-managed income generating projects

targeting refugees struggle to match the quality and quantity of Indian production.

While unskilled, entry-level jobs are readily available, wages are so low that they necessitate multiple income streams into a household to meet even the most basic of expenses. Employers pay as little as 2,000 rupees (US \$45) per month for a 50- to 60-hour work week. Meanwhile, rents in the poorest neighborhoods for a single room apartment with a shared toilet start at approximately 3,000 rupees (US \$67) per month. For more highly educated and highly skilled refugees, entry into the workforce is even more problematic. While tolerated in the informal economy, refugees do not have the right to work in the formal sector and, hence, they are unable to practice their professions. Doctors, for example, are unwilling to work in the unskilled production centers making paper plates or in the irregular factories sewing labels or packaging cell phone chargers. The Government of India is trying to protect its citizens and minimize outside competition; given the small numbers of highly educated refugees, their entry into the formal labor market would have little effect on the larger Indian job market.

Despite these challenges, the urban refugees in New Delhi are, for the most part, economically active, although remittances, savings and income from the sale or rental of properties in home countries sustain a portion of the refugee population, particularly some of the Afghans. Remittances also contribute to meeting the basic needs of some Somali families, although the other non-labor income streams referenced do not. The Burmese do not benefit from either remittances or from income on assets back home.

The refugees' education levels, skills and previous occupations differ significantly by nationality. Many of the Somalis and Afghans are highly educated and come from urban backgrounds, while the Burmese come from less educated, agricultural backgrounds and, as such, have the biggest adjustments to make and the fewest transferable skills for the urban environment.

The differing skill sets and levels of vulnerability among

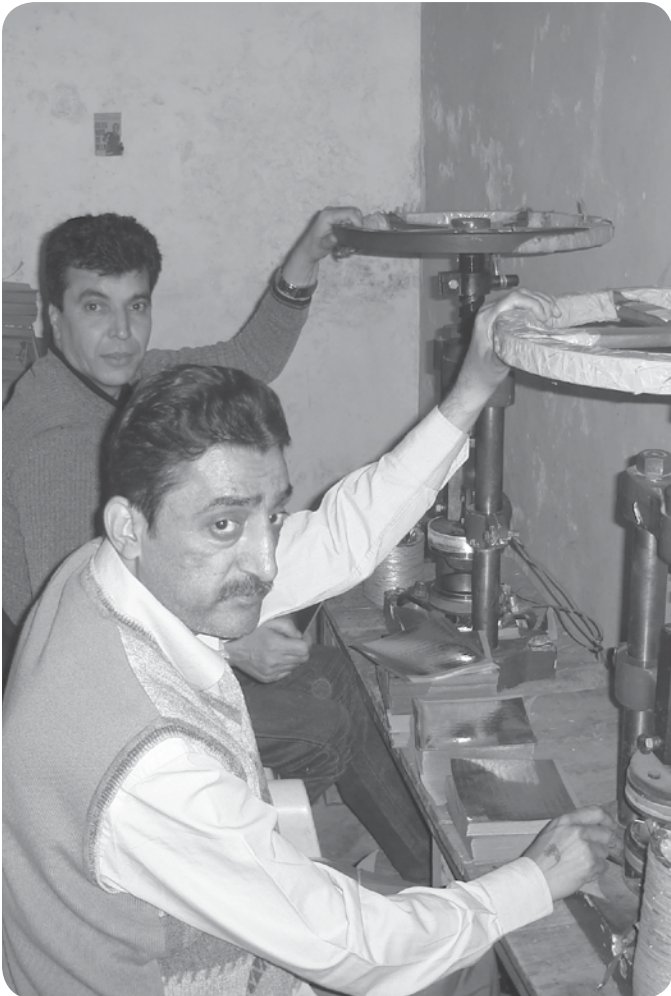
What Is Gender-based Violence?

Gender-based violence is an umbrella term for any harmful act that is perpetrated against a person's will and that is based on socially ascribed (gender) differences between females and males. The nature and extent of specific types of GBV vary across cultures, countries and regions. Examples include sexual violence, including sexual exploitation/abuse and forced prostitution; domestic violence; trafficking; forced/early marriage; harmful traditional practices, such as female genital mutilation, honor killings and widow inheritance.³

the refugee nationalities call for different interventions and types of assistance to help each group become self-reliant. Social capital (see box, p. 14), which is strong among all the refugee groups present, is perhaps the key determinant to their successful integration and access to income. Refugees lead each other to jobs, lend money to each other and share food and apartments. They also compete against each other in the job market as in the case of the ethnic Afghan hospital interpreters. UNHCR and its implementing partners' services and programs, especially those provided by Don Bosco Ashalayam (DBA), are the lifeline for many refugees—especially the Burmese.

Discrimination is a significant obstacle for the Somali community and, to a lesser extent, for the Burmese. In addition, gender-based violence (GBV), while problematic throughout India, particularly plagues the Burmese female population. Access to key services, such as health and education, is available for all refugees and asylum seekers. Access to credit, however, is lacking. As in many urban areas, transportation is costly, which limits refugees' movement and their access to services and jobs. Most NGO services are located in the refugee-impacted neighborhoods and many refugees confine themselves to areas of the city that they can maneuver on foot. This can, however, greatly restrict employment options and other opportunities to partake in much of what the urban environment has to offer.

UNHCR is piloting new approaches to working with urban refugees in New Delhi that demonstrate a progressive, rational way of addressing the growing urban population. These approaches include both broad coverage for access to basic services and attempts to address the specific needs of the most vulnerable. These efforts should be ratcheted up to the next level—focusing on continuing to reduce the number of refugees receiving subsistence allowance by expanding employment opportunities and channeling available resources to job placement and job creation programs as referenced in the recommendations below.



Afghan men make paper plates in New Delhi. Highly qualified refugees, such as doctors, are unwilling to do unskilled work of this kind.

Key Recommendations

UNHCR's limited financial resources, the growing urban refugee numbers and the dynamic market in New Delhi provide both challenges and opportunities for rethinking refugee assistance and for developing new models and approaches to assisting refugees on their path to self-reliance. Key recommendations for accomplishing this include those below. For a full list of recommendations, with supporting narrative detail, refer to page 17.

1. Continue to shift from a social protection model to a self-reliance model.
2. Use funded income generating activities to develop occupational and transferable skills in order to prepare participants for entry into the job market.
3. Strengthen the job placement program to provide access to higher-paying jobs in order to include and serve more highly skilled refugees and better protect the less-skilled refugees.
4. Strengthen programming and prevention efforts to mitigate risks of gender-based violence, especially among Burmese women and girls, including through the provision of safe, protective livelihoods options.
5. Expand the grants program and use a graduated model from grants to small loans and subsequent larger loans, including through establishing linkages with existing micro-finance programs.
6. Expand refugee access to banking accounts for safe places to save their income.
7. Provide access to business development training, including financial literacy, to help refugees budget their income and prepare for anticipated expenses.
8. Advocate with the Government of India for domestic refugee legislation, for the right to work for professionals in certain sectors, for recognition of refugees' diplomas and for opportunities for recertification.

Purpose of the Mission

With support from the U.S. Department of State's Bureau for Population, Refugees and Migration and in collaboration with the United Nations High Commissioner for Refugees (UNHCR), the Women's Refugee Commission is conducting a one-year study to understand the economic coping strategies, protection concerns and local economic environment of urban refugees. Through desk research, assessments in Kampala, New Delhi and Johannesburg, and in consultation with refugees about their own needs, the project will develop operational guidance aimed at enhancing the economic security and protection of urban refugees.

This report focuses on key findings from a February – March 2011 field assessment conducted in New Delhi in partnership with Don Bosco Ashalayam (DBA), a local nongovernmental organization (NGO) that is a primary implementing partner for UNHCR's New Delhi urban refugee program. DBA's refugee project is part of the larger Don Bosco global network established and managed by the Salesian Catholic order of priests and brothers, whose work focuses on youth training and development. The purpose of this field assessment was to research the specific protection and economic environment in New Delhi and the resulting risks and opportunities for refugees hosted in the national capital metropolitan area.

The assessment was supported by DBA staff members, who participated throughout, as well as by refugee community animators from the Afghan, Somali and Burmese communities who provided interpretation into and from Dari, Pashto, Chin, Burmese and Somali. Community animators are refugee staff of DBA. They act as liaisons to their communities.

Methodology

This report is based on consultations with 356 refugees representing the Burmese, Hindu Sikh Afghan, ethnic

Afghan and Somali women and men and female and male youth. Thirteen focus group discussions were facilitated, 48 household interviews were conducted, 15 refugee-run businesses and 10 refugee employers were visited. All major service providers were interviewed and their various programs were visited, including a number of government health care services that the refugees access. A handful of programs serving the urban Indian poor were also consulted for program models that could be applied to the refugee population.

The household interviews focused on refugees' work, access to services, survival strategies, income streams, major expenses, assets owned, protection risks and the availability and use of social networks. The interviews were conducted with all available adult and young adult household members to document all income flows and coping strategies.

The focus group participants were divided by age, gender and nationality. Focus groups were facilitated with adult males, adult females, community leaders from each of the four ethnic groups and youth community animators, as well as with unaccompanied male and female minors.

Employers of refugees were interviewed at their business sites to gather information on working conditions, pay scales, hours of work and employer and employee satisfaction. Refugee-run businesses were also visited and the owners interviewed to assess income, expenses, challenges and potential for growth.

Interviews were conducted with UNHCR and partner staff, as well as with the U.S. Refugee Coordinator in Kathmandu and the U.S. Assistant Refugee Coordinator. Don Bosco Ashalayam and YMCA project sites were visited in Vikaspuri, West Delhi, Lajpat Nagar-II and Malviya Nagar, South Delhi; and Wazirabad. Discussion groups were also held with DBA job placement and income generating activity (IGA) staff and with DBA's refugee community animators for their ideas, impressions and views on local needs, services, challenges and opportunities. A small number of programs serving the urban Indian poor were also visited

to gather information on services provided, service models, successes and target clientele.

Background

More than 50 percent of all refugees now live in urban areas.⁴ While this trend is expected to continue, the models for providing protection and services to urban-based refugees are far less developed than those that exist for camp-based refugees, even though the latter represent only about one-third of UNHCR's current caseload.⁵ UNHCR's policy on refugee protection and solutions in urban areas, adopted in September 2009, recognizes that refugees should be allowed to live where they choose; that urban refugees are not necessarily young males who are able to provide for themselves; that refugees have diverse and compelling reasons to live outside of camps; and that fundamental to enhancing the urban protection environment is refugees' access to livelihoods.⁶ Operationalizing UNHCR's policy document, however, requires a broader,



More than 50 percent of refugees now live in urban areas, many in poor neighborhoods such as this one in New Delhi.

more in-depth understanding of the issues and challenges facing urban refugees. This report attempts to contribute to the development of that knowledge.

Indian Context

India is not a signatory to the 1951 Convention Relating to the Status of Refugees or its 1967 Protocol and does not have a domestic refugee protection framework.⁷ As such, refugees fall under India's Registration of Foreigners Act of 1939, the Foreigners Act of 1946 and the Foreigners Order of 1948. None of these laws distinguish between undocumented migrants and refugees and, subsequently, India has no procedural mechanism in place to protect refugees living within its borders.⁸ In addition, while allowed to have a presence in New Delhi, UNHCR has no formal status in India and operates under the United Nations Development Program's governmental agreement. The lack of a coherent national policy framework has led to varied practices and differential treatment for the refugee groups hosted by India.

At the Government of India's request, UNHCR's operation focuses on New Delhi, save a small office in the south to support the repatriation of Tamil refugees back to Sri Lanka. In addition, the Government of India restricts UNHCR's operations to work only with individual refugees and asylum seekers from non-neighboring countries, as well as Myanmar.⁹ The government assumes responsibility for the far larger Tibetan and Sri Lankan refugee caseloads. Further, UNHCR is not allowed to access the Burmese Chin population in Mizoram State, estimated at 100,000. There are likely asylum seekers elsewhere in India, although their presence and numbers are unknown. The requirement that UNHCR restrict its operations largely to the National Capital Territory of Delhi results in onward refugee movements from other parts of India to the already over-congested city in order to access protection, services and resettlement opportunities.

There are currently more than 21,000 persons of concern to UNHCR in New Delhi, made up of 15,269 refugees and 6,092 asylum seekers.¹⁰ This population has

Livelihoods Defined

A “livelihood” refers to the capabilities, assets and strategies that people use to make a living.

For a fuller description, see page 1.

grown significantly over the past few years and is at its highest number since the exodus from Afghanistan during the 1990s. The refugee population, however, has changed over the years from an overwhelming Afghan majority to a population that is nearly 50 percent Burmese. The largest groups among the persons of concern are Afghan (10,758) and Burmese, primarily Burmese Chin (9,109), with much smaller populations of Somalis (833), Iraqis, Eritreans, Ethiopians, Congolese, Sudanese, Iranians, Pakistanis and Palestinians.¹¹

The Afghan refugee population is locally defined by two groups, Hindu Sikh Afghans and “ethnic Afghans” who are Muslim. While both Afghan groups are allowed to apply for naturalization, the process is facilitated for Hindu Sikh Afghans because of their cultural links to India. Similarly, while refugees of all nationalities can apply for residence permits, in practice only Burmese and Afghans (ethnic and Hindu Sikh) receive them. The residence permits must be renewed every two years,¹² which can be an expensive process (costing approximately 1,395 rupees (USD 31)¹³) fraught with delays. The Government of India has a very restrictive policy on the issuance of work permits for all foreigners, including refugees. As a result, it is very unlikely that refugees will receive work permits from the government, even if they possess residence permits. Refugees are, however, able to work in the informal economy. An additional discrepancy is that Afghans must undergo the refugee status determination process within six months of applying for asylum,¹⁴ thereby granting them a sort of preferred status over the other nationalities, who must often wait up to a year.

The refugees reside largely in impoverished areas of West Delhi (Burmese and Hindu Sikh Afghans) and in the less well-to-do neighborhoods of more affluent

South Delhi (ethnic Afghans and Somalis). There is a smaller refugee population in Wazirabad on the northern outskirts of New Delhi and in Faridabad on the city’s southern edge.

The New Delhi metropolitan area is a sprawling, polluted megacity of approximately 8,000,000 people. The infrastructure, while significantly improved in preparation for hosting the 2010 Commonwealth Games, remains inadequate for the population base. Roads are congested. Travel across the city is inefficient and time-consuming. Hospitals and schools are overcrowded and rents are high. Delhi is a destination for migrants from the poorer regions of the country and, partially as a result, the city grows by an estimated 500,000 people per year.¹⁵ Delhi’s economic base is diverse, although nearly 92 percent of the Indian population works in the informal sector.¹⁶ The markets are dynamic and expanding and jobs are reportedly plentiful. However, as a result of in-migration from poorer Indian states, such as Bihar, wages are very low, working hours are long and working practices are exploitative. Refugees lose out on many of the unskilled jobs available, as Indian migrants are willing to work 10 - 12 hours per day, seven days per week.

UNHCR, through its three primary implementing partners, DBA, the Young Men’s Christian Organization (YMCA) and the Social and Legal Information Centre (SLIC), provides vocational training (including sponsorship for a small number of refugees—12 male youth and five female youth—at the time of the field assessment)¹⁷ at vocational training institutes, income generating activities, in-kind business start-up grants and a job placement program. It also provides reimbursement for approved health care expenses; generic medications; academic classes, including English and Hindi, to prepare students to enter the government schools; as well as legal assistance, psychosocial counseling and crèches to provide day care for refugee children. In addition, UNHCR runs a dedicated protection clinic for Burmese women in West Delhi and has a network of social workers based in community centers in South Delhi. UNHCR also provides subsistence allowances

to 1,260 vulnerable refugees¹⁸ through the YMCA, conducts the refugee status determination process and refers a few hundred refugees for resettlement in western countries annually. Asylum seekers have the same access to health, education and legal services as refugees, but they are not eligible to receive cash assistance until they are granted refugee status.

This field assessment focused on refugees from the Burmese, ethnic Afghan, Hindu Sikh Afghan and Somali communities. Smaller refugee populations, as well as asylum seekers, were not targeted for inclusion. The groups were targeted based on size as well as their differing levels of vulnerability and treatment under Indian law and practice. Hindu Sikh Afghans, with their religious ties to India and access to naturalization, are the most integrated of the refugee groups and tend to be better off economically than the other groups. They have also established their own community-based self-help groups and thus require fewer services from UNHCR and its partners. Those locally referred to as “ethnic Afghans,” while less integrated than the Hindu Sikh Afghans, tend to do better than the Burmese and Somalis.

The ethnic Afghans are generally well educated and many have assets in Afghanistan, including rental income or savings. The Burmese largely come from agricultural backgrounds and have limited educations. Their skills are therefore less transferable to the urban environment. Their diminutive stature and perceived passivity also make them potential targets of theft and abuse in the aggressive environment of urban Delhi. The Somalis, a much smaller group, face the highest levels of discrimination because of their race and color, and their more conservative dress and practice of Islam.

Many of those interviewed indicated that life has become much harder for refugees. Some NGO partner staff reported, for example, that where they used to see one family residing in a single room, they now find eight or nine unrelated refugees sharing a single room.¹⁹

Findings

Over the past two years, UNHCR has radically overhauled its programs and services.²⁰ It has moved from a model of providing subsistence allowances to all asylum seekers when they receive refugee status for a three-month period (progressively reduced from 12 months to six months to three months since 2008) to a model where the allowance is given based solely on need and is not time limited. Another major change has been the inclusion of asylum seekers in all UNHCR-sponsored programs except cash assistance, as well as some limitations on income generating activities (IGAs) and employment. Other changes include a move away from supporting refugees to attend private schools and instead facilitating refugees’ access to the free government education system, which has allowed refugee attendance since passage of the Right to Education Act, adopted by the Indian parliament on August 4, 2009 and entered into force on April 1, 2010.²¹ The act mandates free, compulsory primary education for all children between the ages of 6 and 14, and bans direct costs (school fees) or indirect costs (uniforms, textbooks, midday meals, transportation) to be borne by the child or the parents to obtain elementary education.²² An estimated 12 percent of those refugees approaching UNHCR now send their children to government schools.²³ A number drop out, however, reportedly because of harassment.²⁴

UNHCR also changed its health care system, no longer reimbursing refugees’ treatment costs at private hospitals but instead having refugees use the government hospitals and primary care clinics, which are free for most services, and low cost for more complex treatments and surgeries. Refugees’ prescriptions for generic drugs are either provided directly or reimbursed by the YMCA. Other changes in UNHCR and partner programming include a greater emphasis on promoting refugee livelihoods through skills training, IGAs, a small grants program and a job placement program. DBA, which implements the self-reliance programs, has clearly become the lifeline for many refugees, serv-

ing as both the portal to jobs and the “employer of last resort”—through the IGAs supported at the four DBA production centers.

To facilitate refugees’ use of government education and health services, UNHCR’s partners began providing English and Hindi classes, and bridging/catch-up classes to prepare students to re-enter the formal educational system, as well as access to the open school program for students wishing to finish secondary school. Crèches offering child care services are also supported so that parents can participate in livelihood programs. Youth clubs have been established to build social networks among the young refugees, and many of the clubs also have Indian nationals as members. In addition, UNHCR contracts with an implementing partner to address the huge backlog of those wishing to register to make an asylum claim—reducing the registration time lag from several months to two weeks. The formal refugee status determination (RSD) process can still take a year or more, however.

As a result of all these changes, UNHCR has moved from a dependency to a social protection model that emphasizes participation in existing services (health and education) on the same basis as the majority of Indians, and the promotion of self-reliance. While the transition to a social protection model is still fraught with challenges and has not been fully realized, it represents a paradigm shift in thinking and clear progress. Refugees, however, bemoan many of the changes. They are dissatisfied with the quality and timeliness of government health care. Government hospitals are severely overcrowded and patients can wait for months for involved medical procedures. Refugees also worry about the quality of the government schools and are unhappy that Hindi is the language of instruction in primary school. Many of the refugees, however, are adapting to the changes and using the services. They are learning Hindi and English, and are realizing that they must find ways to provide for themselves as UNHCR does not have the resources to care and provide for them indefinitely, or to meet all their needs.

UNHCR’s open house meetings with each of the refugee groups and meetings with community leaders, their availability at the Women’s Protection Clinic and on weekly rotation at implementing partner staff offices have improved understanding about the services available as well as about the resettlement process. This increased transparency has, no doubt, helped refugees recognize that developing their skills and earning incomes does not impact whatever chances they may have for resettlement. So, while initially resistant to the changes implemented, the new approach appears to have changed refugees’ attitudes and expectations and has allowed UNHCR to serve larger numbers of refugees and tailor its assistance based on refugees’ vulnerability and need.

This differentiation of services is the right approach, even though generic, one-size-fits-all programs are easier to implement and manage. As refugee needs differ so significantly based on nationality or ethnic group, this report details the findings by refugee group below. The recommendations at the end of the report build on and consolidate the unique findings from each ethnic group.

Burmese Refugees

“With the refugee condition and life here, we can’t have dreams. We feel our life is spoiled; we don’t have a future.”

Burmese male youth²⁵

The Burmese, almost exclusively Burmese Chin, are considered both the most vulnerable refugee group in New Delhi and the group most likely to access available services. UNHCR’s February 2011 statistics count 9,109 Burmese refugees and asylum seekers.²⁶ They are the fastest-growing refugee population in New Delhi and tens of thousands more continue to seek refuge in the Indian state of Mizoram. Living primarily in West Delhi, the Burmese generally crowd into single room dwellings with exterior toilets that are shared by as many as 20 families. Their living conditions are very basic;



they often have just one bed, a few woven mats, some blankets and a handful of kitchen utensils. Most of these refugees were farmers in rural areas before they fled Myanmar. They are less educated than some of the other refugee groups and are also considered more vulnerable because of their diminutive stature, distinct dress and reserved nature. UNHCR considers them the poorest of the poor, the most likely to engage in exploitative labor and the least likely to receive remittances. While the Burmese are more likely to access governmental school and health services, they are also the only refugee group to work in the irregular factories. (See box.)

While impoverished, the Burmese community has maintained or developed strong social networks. A number of Burmese Christian churches serve the community, as does a Burmese school and a Burmese doctor. The churches often provide rice for free or at reduced cost to needy Burmese families. When families are unable to pay their rents, they generally borrow from other community members.

Rents are high in New Delhi, a bustling, ever-growing metropolis, and represent the largest monthly expense for all refugee groups. The Burmese pay, on average, between 1,500 and 5,000 rupees (\$34 – \$113) per month in rent for a one- to two-room apartment,²⁷ with the norm being 3,000 rupees/month for a single room, shared by four or five family members. Other major expenses include food, drinking water (as most do not have potable water), electricity, transportation and, for those who send their children to private schools, school fees. Incomes, however, do not match expenses. Some 450 Burmese work in the irregular factories²⁸ or have other informal sector jobs under the DBA job placement scheme. These refugees earn, on average, 2,500 to 3,000 rupees per month (\$56.50 – \$67.75) for a six-day work week.²⁹ Those participating in the job placement program, however, earn a 1,000-rupee-per-month placement incentive paid by DBA for the first year—bringing their salaries up to an average of 3,500 rupees per month. The expectation is that after a year, they will be eligible for a salary increase from their employers.

Some Burmese refugees secure employment at

Irregular Factories

Irregular factories abound in sections of West Delhi. They are, for the most part, unregulated and often little more than a couple of dingy rooms with a dozen or more employees working while sitting on the floor. The factory jobs range from making automotive parts for imported cars, making and packaging mobile phone chargers, sewing in garment factories, packing second hand clothing and stitching, ironing and packaging knock-off name brand jeans.

irregular factories by going door-to-door in the relevant neighborhoods, asking for employment. Others are brought in by refugee friends who work in the factories and still others are placed by DBA staff. DBA monitors the placements it makes to ensure that refugees are paid and are not abused or exploited. They try to place refugee women only in factories where there are other female employees. All the factories visited had a mix of Indian and refugee employees with few, if any, tensions reported between the groups.

The employers report paying the same wages to refugee employees as they do to Indian employees, although refugees report and/or perceive that they are paid less. Employers also express, for the most part, high levels of satisfaction with their refugee employees. They note that the refugees are hardworking and well groomed. The major complaints among employers were refugees' failure to call in to notify them when they were sick; refugees transferring to another job without giving any notice; and refugees' unwillingness to work evenings, nights or Sundays—Sundays because of their Christian religion and nights because of security issues they face when returning home after dark. The constant flood of Indian migrants from poorer states and Indians' willingness to work seven days per week as well as nights, translates into stiff competition for jobs and suppressed wages. Employers can always find Indians who are willing to work longer hours for less money than refugees.



Many Burmese refugees work in irregular factories making knock-off name-brand jeans. Don Bosco monitors the factories to make sure refugees are not exploited.

"I like hiring the Burmese. They're hard working, dependable and nice. I'll hire more if my business grows."

Indian tea shop owner who employs three Burmese youth as tea boys³⁰

A number of young male Burmese refugees work as office boys, in canteens or in tea shops. This work generally involves either making the tea or, more likely, delivering it from office to office, often in large office compounds. Those working as office boys or in canteens can earn up to 3,500 rupees per month (\$79) while those delivering tea tend to get paid between 130 and 150 rupees on a daily basis (approximately \$2.90 – \$3.35 per day).

"I want to go to school, but if I stop working who will provide for my brother and sister? Who will pay the rent?"

Young Burmese male ³¹

The highest-paid positions available to Burmese refugees are those of community animators or interpreters for UNHCR or its NGO implementing partners (DBA, YMCA and SLIC). These positions pay 7,000 – 8,000 rupees a month and are, therefore, highly coveted. The number of refugees in these positions is substantial. DBA employs 50 refugee staff (31 males, 19 females) and the YMCA employs 120 refugee staff. UNHCR and the Social and Legal Information Centre also employ smaller numbers.

Approximately 30 Burmese (both males and females) have benefitted from the small business grant scheme implemented by DBA. The grant scheme provides in-kind materials, such as equipment, for starting up a small business based on the refugee's business plan. The scheme provides up to 15,000 rupees' (\$338) worth of materials, which refugees have used to start such businesses as small dry goods shops, food stalls, cottage industries such as home-based catering and tailoring, and supplying and delivering bottles of drinking water. Eight of these small businesses run by Burmese refugees (three managed by women, three by men, and two by married couples) were visited and they report grossing between 1,500 and 3,000 rupees per month, which is significantly less than they need to meet their expenses. All report that they have more than one wage earner in the household in order to meet their needs.

When interviewing the refugees who run these businesses, it was clear that most did not keep financial records, had little knowledge about their monthly gross versus net income and lacked basic financial literacy skills.³² The refugees running the small businesses often would like to expand from selling foods prepared out of their homes, but cannot access enough credit to open a restaurant. This lack of access to bank accounts and credit means that many do not have a safe place to save and rely on informal loan sharks who charge prohibitively high interest rates.³³

One hundred and eighteen Burmese refugees (25 males and 93 females) also participate in the DBA-managed IGAs at their production centers, while another 29 (2 males and 27 females) engage in

home-based IGAs.³⁴ The project operates mainly as a protection tool to provide safe employment and income to refugees, many of whom would not be able to find employment in the formal market. Employment at the production centers and with the home-based IGAs is offered on a priority basis to persons with special needs, such as women at risk, refugees with disabilities and unaccompanied and separated children from 16 to 18 years of age, for whom a combined learning and training project is being implemented.

Refugees working at the production centers earn 20 rupees per hour and can work according to their needs and schedules—up to eight hours per day, five days per week. If working all available hours, they could earn 3,200 rupees per month. Those participating in the home-based activities—generally single mothers with young children and those with chronic illnesses—are paid a per-piece rate based on production. Only vulnerable refugees are supposed to benefit from the IGAs as it is a heavily subsidized employment scheme. Before they begin work in the more skilled IGAs, such as knitting, tailoring and as a beautician, refugees must apply for and complete a period of unpaid training. Following successful completion of the training period, they begin work in the production centers. Unskilled IGAs do not require pre-training and allow refugees, if accepted, to begin work immediately. The IGAs include sewing, knitting, making stuffed toys, paper plates, paper bags and jewelry. Some of these items, such as the paper plates and bags, are sold directly to markets; others are marketed under the Koshish label, which specializes in refugee-made products, including custom jewelry, bedspreads and clothing. These are marketed primarily to foreigners and embassy staff.

The IGAs face a number of challenges. There are very limited and/or saturated markets for most of the goods produced. As refugees are paid based on hours worked rather than number of items produced, productivity is low and the quality is often not of a high enough standard to compete with Indian-made goods. The IGAs and training offered do not link to market opportunities, so one could work in the production

Family Scrapes By Selling Water

Chi (not his real name), a 20-year-old Burmese male, has been in New Delhi for three years. He is married and has one son and he and his family share a single-room apartment in West Delhi. He received a small business grant from DBA and started his own business supplying bottled water, as the city water provided is often salty or not potable. He now supplies 70 refugee households with bottled water, which he delivers by bicycle. He now owns 110 of the large bottles and could expand his business, especially during the hot summer months, if he owned more. He earns 15 rupees profit per bottle which averages out to 3,000 rupees per month. His wife also works at the DBA production center and earns up to 160 rupees per day. She can't work full-time, though, because they share child care responsibilities. They pay 2,500 rupees in rent and another 1,500 rupees per month for food and non-food items. They are managing but have no cushion if one of them gets sick and misses even a couple days of work.

centers indefinitely without having access to further economic opportunities. The “work fare” model of the IGAs has two competing objectives—the promotion of self-reliance and psychosocial support for vulnerable refugees. Both objectives require attention, but perhaps cannot be addressed through the same program.

Koshish project records, as of December 2010, note that since 2003, when the IGAs were introduced, the label has generated USD 80,000 in earnings, but that since 2007 the project has only recovered 38 percent of the monies invested.³⁵ The 2010 document highlights that the IGA project is not sustainable without continued financial support from UNHCR. The data presented in the document does not take into account the continued investment of staff time in supervising production, in instructing refugees in the activities and in marketing the IGA products.

As their average incomes are well below their expenses,



This Burmese woman runs a store with her daughter. Set up with a grant from DBA, the store has limited stocks and is struggling.

refugees usually double up on housing and generally have two or more income streams coming into the household. One family member, for example, may work in one of the factories while another may participate in the IGAs. In this way, they can bring in 6,000 to 7,000 rupees a month—which is considered the bare minimum needed to live.³⁶ Minimum wage in Delhi was raised by 15 percent on February 1, 2011 and ranges from 6,084 rupees per month for unskilled labor to 6,734 rupees for semi-skilled to 7,410 rupees for skilled labor and 8,060 rupees for college graduates.³⁷ According to multiple sources, the minimum wage is often ignored by employers, especially in the informal economy.

Additional economic coping strategies include skipping meals, walking and hitch-hiking to and from work in order to save on transport costs and, for many Burmese, scrounging for scraps at the night market. After the night market closes, the Indian watchmen allows animals in to feed on the scraps. Then, refugees are allowed in to pick up the remaining food products that the Indians do not eat—such as cauliflower leaves, which the Burmese boil in soup.

Another unique feature of the Burmese refugee popula-

tion in Delhi is the presence of a large number of unaccompanied and separated children—about 700, including both male and female refugees and asylum seekers, according to UNHCR.³⁸ Ninety-nine percent of all unaccompanied minors are Burmese, and UNHCR records some 25 to 30 new cases every month.³⁹ These minors are highly vulnerable and require special attention and specific forms of assistance. All unaccompanied minors receive a subsistence allowance from UNHCR via the YMCA, and best interests assessments have reportedly been completed for most of them. The majority of the young unaccompanied males live together in small groups in shared single-room apartments. The girls are placed by the community with other Burmese refugee families, and there are concerns about exploitation, as they often contribute their subsistence allowance to the family and work for them as de facto domestic help. DBA implements a “learn and train” scheme for the unaccompanied minors that includes both academic and vocational skills. The scheme, however, only serves slightly more than 10 percent of the target population with an enrolment of 77 (40 males and 37 females).

A number of unaccompanied minors, primarily but not exclusively the males, work as waiters and staff at banquets and Indian weddings. They report earning about 200 rupees per night at these parties.⁴⁰ Others within the Burmese population earn their money this way as well. The work is seasonal, lasts late into the night and can be exploitative. Refugees report being under-paid or not paid and harassed by the companies that hire them, as well as by the guests. As the events end after public transportation has shut down for the night, the refugees either walk long distances or try to hitch rides back to their neighborhoods, both of which can be dangerous.

Gender-based violence (GBV) is reportedly quite rampant within the refugee communities and seems to be particularly problematic for the Burmese. This may have to do with their mobility—working at the wedding parties late into the night and accessing the night market after midnight, for example—and may also

be due to their small stature and perceived passivity. While refugees are not prevented from reporting incidents of sexual violence to the police, the system is so overburdened that there is little capacity to respond. Thus, refugees are more likely to report incidents of GBV to UNHCR or its implementing partners. The Social and Legal Information Centre, for example, has 10 to 12 cases of GBV, the majority of them rape, reported to them each month.⁴¹ A number of Burmese women report being afraid to work outside the home because of harassment, and fear of the rampant sexual violence in Indian society impedes refugee females' access to employment.

The Burmese piece together a variety of survival strategies, including having multiple wage earners within the household, ranging from factory workers to NGO interpreters participating in the IGAs at DBA production centers. They often complement this with the collection of discarded vegetables from the night market to supplement their food intake. They borrow money from friends within the community; some report being heavily in debt. They rely on the Burmese churches for rice when they are desperate. There is a sense of fragility within the community—where there are no safety nets and where their lives can be completely disrupted by an illness, an accident or a disability.

Somali Refugees

"Hate started when they saw our color."

Somali man⁴²

The Somali community is highly dependent on UNHCR's assistance. UNHCR's February 2011 statistics indicate 838 Somali persons of concern. The majority live in New Delhi, although there is a smaller community of Somali refugees and asylum seekers in Hyderabad.⁴³ Many of the Somalis in New Delhi relocated from Hyderabad to New Delhi because of protection concerns, or to access assistance or apply for resettlement. Some, though, have returned since UNHCR started working with a local partner in

Hyderabad. Other Somalis in New Delhi claim they paid smugglers to transport them, but that India was not their intended destination.

The Somali population includes many female heads of household, who make up a high proportion of the vulnerable refugee caseload that receives a subsistence allowance. It is unclear where their husbands are or exactly how they ended up in New Delhi. Many of the women are accompanied by multiple children, some of whom are not their birth children. The women claim that personal security is a big problem for them as single women, and that harassment and unwanted visitors are typical. Due to India's inconsistent policies based on refugees' nationality, Somalis do not receive residence permits—which increases their level of vulnerability. Somalis' and other African refugees' and asylum seekers' vulnerabilities are also heightened by pervasive discrimination.

A number of Somalis work as interpreters for UNHCR and the NGOs, and small numbers participate in the IGA activities at DBA—primarily the males, although their attendance is reportedly erratic. They complain that the IGAs are for the very low-skilled and that they do not help one move on to better jobs. NGO staff report that few Somalis access the program services provided. Many of the Somalis are, however, highly educated. Some survive on remittances received from friends and family members who have been resettled in the United States and other western countries. However, those receiving remittances claim that they are inconsistent and unreliable.⁴⁶

"I was a doctor. Now I am supposed to make paper plates?"

Middle-aged Somali man⁴⁷

Somalis pay an average of 4,000 – 5,000 rupees per month in rent for a one-room apartment and often live with more than one family to a room. The majority of Somali children who are in school attend the government schools; a few are in private schools and others simply attend English language classes at DBA.

Three Generations of Women, One Room

Three Somali women live together in a single room apartment—one elderly woman, her adult daughter and one adult female roommate. The elderly woman receives a subsistence allowance from UNHCR. Her daughter works as an interpreter at the YMCA. The roommate works at the Don Bosco IGA production center. They have three income streams and all are subsidized by UNHCR. They pay 4,000 rupees per month in rent and between 500 and 700 rupees monthly for electricity.

“When we left home, we thought that would be the end of our problems, but when we came here our real problems began.”

Somali woman⁴⁸

Afghan Refugees

Less vulnerable than either the Somali or the Burmese refugees, the Afghans number 10,758 according to UNHCR statistics, and are commonly divided into Hindu Sikh Afghans and ethnic Afghans, who are Muslim. These divisions are based on the religious and cultural similarities between the Hindu Sikh Afghans and Indians, which result in preferential treatment. They have, for example, been given special privileges to become naturalized citizens, although the process is typically very long and slow. According to UNHCR, some 4,600 Hindu Sikh Afghans are in the process of naturalization,⁴⁹ which reportedly takes four to five years, and only 700 have become naturalized to date.⁵⁰ The fee for naturalization has been increased to 15,250 rupees⁵¹ and although UNHCR committed to pay those fees when the project started in 2005, it is now working to have those fees waived.⁵²

Ethnic Afghans

The lack of work permits is a big issue for the ethnic Afghan community. Many are highly educated, and unlike the Hindu Sikh Afghans, lack strong community

Social Capital

Social capital: refers to status in a society, as well as access to social networks, for example, family, tribe and civic groups. It also includes relationships of trust and reciprocity that facilitate cooperation, reduce transaction costs and can provide the basis for informal safety nets.⁵³

support networks (often referred to as social capital) to assist them in securing employment. In addition, the more highly educated refugees are unwilling to take unskilled manual labor jobs. As a result, the major source of employment for ethnic Afghan men, and some of the young women, is to work as freelance interpreters for Afghan patients at New Delhi's private hospitals. Wealthy Afghans residing in Afghanistan often seek medical treatment in New Delhi, where the range of medical services and the quality of care is far superior to that available inside Afghanistan. Afghan refugees in New Delhi often wait at the international airport or at the private hospitals to solicit work providing English and Hindi interpretation for these patients. The more entrepreneurial refugees also provide assistance with short-term housing, shopping, car rentals and flights. The work is lucrative—refugees report earning up to 11,000 rupees per month—but seasonal. Most Afghans schedule their medical treatments over the winter months, when Delhi is cool and comfortable. Very few fly in during the hot summer months. There is also considerable competition to provide interpretation services within the Afghan refugee community.

“IGA is not useful work. We speak English. We were professionals. The IGA is just passing time.”

Afghan woman⁵⁴

Unlike the Hindu Sikh Afghans, ethnic Afghans do participate in the income generating trainings and production centers; others work in bakeries, shops and restaurants. Some of the less well-educated women work as domestic workers in Indian households or wash clothes. A number of male and female youth work

as interpreters for UNHCR and the NGOs. Some also receive remittances, as well as income from the sale of or rent from assets in Afghanistan. As a result, they are often able to pay far more for rent than the Somalis and Burmese. The ethnic Afghan families visited report paying between 4,500 and 12,500 rupees per month in rent.⁵⁵ The ethnic Afghan households also possessed many more assets than Somali and Burmese families. Most had well-furnished apartments of three or more rooms with TVs, DVD players, stereos and smart phones. To meet their expenses and maintain their higher standard of living, the families rely on multiple income streams. In one family visited, for example, the father works as a freelance interpreter at the private hospitals, one daughter works as an interpreter at one of the NGOs and two daughters participate in the DBA-run IGA production centers. They also receive monthly remittances from an uncle, which cover their rent as well as one son's computer course tuition.

The major concerns reported by the community include problems in getting their resident permits renewed and the lack of access to bank accounts where they can save money. In addition, although a significant number of Afghan youth are enrolled in the national Indian open school program for completion of post-10th grade high school, parents are very concerned about the lack of access to tertiary education for their children.⁵⁶ UNHCR, however, has started negotiating with various universities to accept refugees and to waive their documentation and fees requirements. So far, they have been successful with Indira Gandhi National Open University and are hopeful that other universities will follow.⁵⁷

Hindu Sikh Afghans

The Hindu Sikh Afghans are the best settled, least vulnerable of the refugee communities, although vulnerabilities still exist, especially among the widows and female-headed households. They live primarily in West Delhi, can afford higher rents and have established their own self-help association, called Khalsa Diwan. The association pays school fees for some of the 680



Afghan children learn English and Hindi in classes organized by the YMCA.

Hindu Sikh Afghan children who attend private schools. It also provides a range of classes at its center, such as English, computer skills and office management. They also offer tutoring for school students.⁵⁸ In addition, the community has a small number of Gurdwaras (Sikh temples) that distribute food, rice and oil to the needy, and one has a medical dispensary.

The Hindu Sikh Afghans have greater access to jobs, and most find employment within their own community. Some operate businesses such as garment shops, groceries, restaurants and bakeries. Because they are better integrated and have their own social support networks, the Hindu Sikh Afghans are the least likely to access UNHCR and NGO services. Some do, however, attend the English and computer classes, and a number receive psychosocial support. None of them, however, participate in the IGA trainings and only four are engaged directly in the IGA production centers.⁵⁹ Workers at Hindu Sikh Afghan businesses visited report earning between 4,000 and 18,000 rupees per month.⁶⁰ Some also earn income from the sale and rental of properties and businesses in Afghanistan.

The majority of the Hindu Sikh Afghan women do not work for cultural reasons. Those who are forced to work because they are single or widowed generally do

small-scale work out of their homes, teach at the Khalsa Diwan Association Center or work in beauty parlors, call centers and other Afghan-owned shops. They use their own social networks within the Afghan community to find work and most of the jobs and training that they access are also within the community.

They report paying between 3,500 and 6,000 rupees for a one- to two-room apartment, but tend to live in safer, cleaner neighborhoods than the other ethnic groups. In addition, the majority of the Hindu Sikh Afghans do everything they can to send their children to private schools, both because they believe that the quality of education there is better and because they do not want their children in mixed-sex schools.

Refugee Youth

DBA supports 12 youth clubs in the different refugee-impacted neighborhoods, with some 894 members (551 males/341 females)⁶¹ representing all the major refugee nationalities. The youth clubs each have two male and two female leaders, and their activities include peer-to-peer outreach on health and education and participation in sports meets, music and cultural events. The clubs' activities are led and shaped by the members, and some of the clubs are reportedly far more active than others.

Refugee youth report that their biggest concern is their inability to continue their education. Most young refugees must find jobs to contribute to their families' income, and there are few opportunities for young people to both earn and learn. Classes are seldom offered after work hours. India has universal primary education, but refugees report having to pay fees or other costs associated with attending secondary school. In addition, refugees are treated as foreign students when applying to most universities, meaning that they have to pay much higher tuition rates than Indian students. Vocational training opportunities are also largely inaccessible because of refugees' need to work.

For those refugees who come from better-educated

backgrounds, including some of the Somalis and Afghans, this means that members of the younger generation are less educated than their parents. Refugee parents worry about their children's futures, as many of their children have not completed high school or, if they have, may not be able to access tertiary education. In most resettlement contexts, the older generation struggles, often at subsistence level, for the sake of a brighter future for their children. In the Indian context, both parents and children struggle, with the future only promising continued struggle and, in some cases, prospects of downward mobility and a future of diminishing returns. UNHCR's outreach to the universities to negotiate favorable terms for refugees will, it is hoped, change this situation.

Refugees with Disabilities

During the 48 household interviews the Women's Refugee Commission conducted, staff came across a surprisingly large number of refugees with disabilities, especially in the Burmese and Afghan communities. Some of the disabilities are likely a result of limited health care, including lack of access to vaccinations, in their home countries. While a small number of the adults with disabilities were participating in the DBA programs, the majority of children and youth with disabilities were not accessing services, including education and special education. Many youth with disabilities seldom leave their small apartments and their need for care givers has an impact on their parents' and siblings' employment opportunities and earning potential.

DBA manages day care for mentally ill adults who participate, in some capacity, in the IGAs. The production centers, in fact, serve as a safe place for employment for many vulnerable refugees, including those with disabilities. Beyond this program, however, few specialized and inclusive services for people with disabilities appeared to be in place.

Recommendations

To UNHCR and Its NGO Partners

1. **Continue the shift from a social protection model to a self-reliance model.** UNHCR has successfully moved from a subsistence allowance model to a subsidized employment model that allows refugees to earn incomes based on attendance rather than production. While reducing unemployment and dependency and promoting social interaction, the model needs to continue to evolve toward one that is more economically sustainable.
2. **The objectives of the IGA trainings and production centers should be revisited.** The IGAs include some of the most vulnerable refugees as participants and serve to reduce isolation and encourage the development of social networks among vulnerable refugees – the elderly, those with disabilities and widows. These social objectives, however, might be better met through tea circles, discussion groups and social clubs, where participants have more opportunities to interact. As such, there may be different avenues for engaging the most vulnerable in ways that are more empowering and constructive.
3. **Use income generating activities to develop occupational and transferable skills and prepare participants for entry into the job market.** The current IGAs supported at the production centers build few skills that translate into job opportunities. IGAs should prepare participants for jobs in expanding and emerging markets, such as call centers, information technology (IT), the hospitality industry and health care services. For most refugees, participation in the IGA production centers should be time limited and should serve as a step into the job market rather than as long-term subsidized employment.
4. **Use existing Indian vocational training centers rather than offering training programs through NGO partners.** There are a number of high quality

vocational training institutions in New Delhi, some of which would be willing to include refugees as students and are open to reduced group rates for refugees. As costs often preclude significant numbers of refugees from participating, UNHCR and its partners should assess the performance of these institutions in terms of job placements and negotiate for subsidized or group rates for refugee students.

“We would be happy to include refugees in our courses and could reduce our fees for them. We have a 90 percent job placement record for our graduates.”

Director of the International Women’s Polytechnic Training Centre

5. **Strengthen job placement programs to serve the more highly skilled and help refugee participants access higher-paying jobs.** The current job placement program successfully places Burmese refugees in unskilled, low-paying positions. The program should continue to look for better-paying, semi-skilled positions in order to reduce the need for “top-up” incentives and to expand the quality of job opportunities available to refugees. The program, however, should continue its practice of ensuring the protection of refugee participants from GBV and economic exploitation in all of its placements.
6. **Strengthen programming and prevention efforts to mitigate risks of gender-based violence.** GBV is endemic in Indian society and refugee women and girls are easy targets, especially those in the Burmese community. Programs and efforts focused on prevention and protection should be strengthened and appropriately resourced.
7. **Engage with employers in informal sectors where refugees work to enhance protection.** Significant numbers of refugees work as domestic workers or as caterers and servers at weddings and festivals.

Both areas, while offering employment and income earning potential, are ripe for abuse. The DBA job placement program should engage with these sectors and employers to assess how they can make these opportunities safer and more profitable for the refugees engaged in them.

8. **Expand the grants program and use a graduated model.** Most grants given in the existing grants program are too small to help refugees establish their own businesses. Grant size should be increased to address the equipment and start-up needs identified in the refugees' business development plans. Refugees who receive grants should also be linked with business development services and with micro-credit in order to strengthen their business practices and grow their businesses.
9. **Provide business development services training, including financial literacy.** The majority of refugees interviewed were unable to budget and plan for upcoming expenses. Even those running small businesses were unable to articulate their gross income or their net income, and they did not keep records of expenses. The development of financial literacy and broader business development skills, such as entrepreneurship, marketing and pricing, would enhance refugees' success in operating their small businesses and in managing their budgets so that they are able to better plan for anticipated expenses—such as rent.
10. **Support the establishment of informal refugee savings and loan associations, including youth savings associations.** As refugees do not have access to credit and many borrow from unscrupulous black market lenders, promoting and supporting the establishment of informal savings and loan associations within the refugee communities and neighborhoods could greatly facilitate refugees' access to financial capital, while also strengthening their social capital. Youth savings groups could be attached to existing youth clubs and assist with developing financial literacy among young refugees.
11. **Link with existing micro-finance programs and institutions.** Existing micro-finance institutions (MFIs) should be encouraged to expand their services to reach and include the refugee population. Refugees need access not only to credit, but also to savings and micro-insurance. This often requires modification of MFIs' models and products, but research has demonstrated that displaced, less-stable populations can be successfully served by micro-finance institutions. However, this requires more MFI expertise than most NGOs possess.
12. **Expand access to bank accounts.** UNHCR and its implementing partners have successfully managed to open bank accounts for some 300 employed male and female refugees who receive the job placement incentive. This provides refugees with a safe place to save their money and contributes to their financial security. Based on the success of this model, UNHCR and its partners should continue to work with the participating banks to expand access to additional groups of refugees, such as those receiving a subsistence allowance and those who participate in DBA's IGA production centers, with the aim of eventually making this service available to all refugees.
13. **Support refugee self-help groups.** Refugee mutual assistance associations, refugee religious institutions and refugee-run informal schools exist in different forms within the various refugee groups. The Hindu Sikh Afghans have the most highly developed structures and are able to provide social services and educational programs to a significant number of members from their community. The existing refugee-led structures should be supported and expanded so that the communities themselves provide as much of the needed social services as possible. This not only empowers the communities but also builds social capital within those communities, leading to the sustainable development of community structures.

14. Advocate with the Government of India for domestic refugee legislation, the right to work for professionals in certain sectors, and recognition of diplomas and opportunities for recertification.

The lack of a coherent refugee policy in India has resulted in differential treatment for refugee of different nationalities and the discriminatory treatment of some groups. Domestic legislation, if drafted and enacted, could address the inconsistent *ad hoc* nature of current policy and practice, which grants resident permits for some groups but not for others and pushes all refugees, including the highly skilled, into the informal, unregulated employment sector. As a result, refugee doctors, nurses, engineers and teachers are not able to contribute their skills to address needs within their own communities and within the larger host community. Recognition of diplomas, opportunities for recertification of credentials and the granting of work permits for the highly skilled would expand employment opportunities for the highly educated and allow them to use their skills to contribute to the local economy.

15. Advocate with the Government of India for reduced rates for university tuition for refugees.

Refugees are currently treated as foreigners when applying to the Indian university system and, as a result, have to pay higher tuition rates. This precludes virtually all refugee youth from accessing higher education and, as a result, is leaving many less educated than their parents. UNHCR and its civil society partners should advocate for refugee access to higher education at the same tuition rates as host country nationals.

To the Government of India

1. Ratify the 1951 Refugee Convention and adopt national refugee legislation. Equal treatment of all refugees in India requires consistent practice based on national policy and international law. National legislation adopted should allow refugees to apply for and receive both residence permits and

work permits for minimal fees. These permits would enhance their protection and allow them to work legally, practice their professions and contribute to the local economies.

2. Allow UNHCR and humanitarian organizations to access and serve refugee populations outside of New Delhi. Providing services to Burmese refugees in Mizoram State as well as increasing services for Somali refugees in Hyderabad could inhibit refugees' onward movement to New Delhi. Other cities and areas, such as Mumbai and Kolkata, should also be assessed to see whether they are currently hosting refugee populations.

To Donors

1. Target funding to support refugees' access to existing services. Donors funding refugee programs in India should use their financial resources to support initiatives that build linkages with and facilitate refugee access to existing programs and services, such as government and private sector vocational training, job placement, micro-finance and business development skills programs.

2. Use financial support to build government service capacity and as leverage to facilitate government recognition of refugee rights. Instead of supporting direct refugee assistance, donor funding can be used to support the government-run services that are impacted by refugee use—the public educational and health care systems, for example. Direct donor support to the Government of India for services being accessed by refugees should also be used as a tool to push for the government's broader recognition of refugee rights.

Notes

¹ UNHCR, , *Refugees, Others of Concern and Asylum Seekers*, February 28, 2011 (handout received from the UNHCR Office in New Delhi).

² Ibid.

³ IASC, *Women, Girls, Boys and Men: Different Needs—Equal Opportunities*, Inter-Agency Standing Committee, Gender Handbook in Humanitarian Action, December 2006, p. 12.

⁴ UNHCR, April 22, 2011, <http://www.unhcr.org/pages/4b0e4cba6.html>.

⁵ Ibid.

⁶ UNHCR, *UNHCR Policy on Refugee Protection and Solutions in Urban Areas*, September 2009.

⁷ Refugee Watch Online, *Refugee Urbanisation: Protection Challenges and Emerging Opportunities*, June 18, 2010, p. 2, <http://refugeewatchonline.blogspot.com/2010/06/refugee-urbanisation-protection.html>.

⁸ Sharma, M., *Refugees in Delhi*, intern research paper submitted to the Centre for Civil Society, 2009, p. 9.

⁹ Ibid.

¹⁰ UNHCR, *Refugees, Others of Concern and Asylum Seekers*, February 28, 2011 (handout received from the UNHCR Office in New Delhi).

¹¹ Ibid.

¹² As per Social and Legal Information Centre (SLIC) staff, interview February 28, 2011.

¹³ Ibid.

¹⁴ Phone interview with U.S. Refugee Coordinator, Mark Weinberg, in Kathmandu, March 7, 2011.

¹⁵ Agarwal, S., *Microfinance in Delhi*, Centre for Civil Society, Working Paper No. 224, 2009, p. 4.

¹⁶ Idem, Refugee Watch, p. 2.

¹⁷ Don Bosco monthly statistical report, February 28, 2011.

¹⁸ As per UNHCR Chief of Mission, Montserrat Feiccas Vihe, in a meeting on February 28, 2011.

¹⁹ Interview with Director of YMCA, February 28, 2011.

²⁰ Information based on an interview with the UNHCR Chief of Mission on February 28, 2011 and on a phone interview with the U.S. Refugee Coordinator on March 7, 2011.

²¹ <http://www.education.nic.in/elementary/free%20and%20compulsory.pdf> accessed on July 13, 2011.

²² <http://www.indg.in/primary-education/policiesandschemes/right-to-education-bill> accessed on July 13, 2011.

²³ Interview with UNHCR Chief of Mission, February 28, 2011.

²⁴ Interview with Director of YMCA, February 28, 2011.

²⁵ Interviewed in a focus group discussion with unaccompanied Burmese male youth on March 2, 2011.

²⁶ UNHCR, *Refugees, Others of Concern and Asylum Seekers*, February 28, 2011 (handout received from the UNHCR Office in New Delhi).

²⁷ Based on 20 household interviews with Burmese refugees, March 2011.

²⁸ Don Bosco statistics as of February 28, 2011.

²⁹ Based on visits to 12 refugee employers, March 2011.

³⁰ Indian tea shop owner interviewed in West Delhi on March 7, 2011.

³¹ 18-year-old Burmese male interviewed at his apartment in West Delhi on March 4, 2011.

³² Interviews conducted with eight small refugee businesses, March 1, 2011.

³³ Interviews with Burmese-run small businesses, March 1, 2011.

³⁴ According to Don Bosco's monthly statistical report for February 2011.

³⁵ One page document produced by Don Bosco staff, December 2010.

³⁶ Based on interview with the Director of Don Bosco Ashalayam, February 28, 2011.

³⁷ Source: Labor Department, Government of Delhi, <http://www.paycheck.in/main/officialminimumwages/delhi/minimum-wages-in-delhi-1>, referenced on May 12, 2011.

³⁸ Interview with UNHCR Chief of Mission, February 28, 2011.

³⁹ Interview with Director of YMCA, February 28, 2011.

⁴⁰ Focus group discussion with unaccompanied male minors, March 2, 2011.

⁴¹ Interview with SLIC staff, February 28, 2011.

⁴² Somali man at a focus group discussion, March 1, 2011.

⁴³ UNHCR Statistics as of February 28, 2011.

⁴⁴ Focus group discussion with Somali community members, March 2, 2011.

⁴⁵ Interview with staff at Don Bosco Center, March 3, 2011.

⁴⁶ Ibid.

⁴⁷ Somali male at focus group discussion, March 1, 2011.

- ⁴⁸ Somali woman at focus group discussion, March 1, 2011.
- ⁴⁹ Interview with UNHCR Chief of Mission, February 28, 2011.
- ⁵⁰ Interview with staff at Social Legal Information Centre, February 28, 2011.
- ⁵¹ Visit to Khalsa Diwan Association March 2, 2011.
- ⁵² According to UNHCR staff input into this report on June 26, 2011.
- ⁵³ Taken from: <http://www.socialcapitalresearch.com/definition.html> accessed on July 13, 2011.
- ⁵⁴ In focus group discussion with Afghan women, March 1, 2011.
- ⁵⁵ Household interviews with ethnic Afghan families, March 3, 2011.
- ⁵⁶ Don Bosco statistics for February list 121 Ethnic Afghan youth enrolled in the Open School program along with 109 Hindu Sikh Afghans. Don Bosco monthly statistical report, February 28, 2011.
- ⁵⁷ Direct input from UNHCR India staff into this report on June 26, 2011.
- ⁵⁸ Presentation by President of the Association, March 2, 2011.
- ⁵⁹ Don Bosco monthly statistical report, February 28, 2011.
- ⁶⁰ Interviews with five Hindu Sikh Afghan businesses, March 3, 2011.
- ⁶¹ Don Bosco monthly statistical report, February 28, 2011.



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