

Empowerment of Refugee Women through Entrepreneurship

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Abstract—Women empowerment can be described as promoting female sense of self-worth. Women empowerment has become a debated social issue to bridge the gender gap and to achieve gender equality. It is equally important to view women empowerment in the context of women refugees. Women face various challenges when they are forced to leave their country. They experience social isolation, trauma, loss of support system and separation of family members. After much difficulty, when they reach a foreign land, life proves to be difficult with insufficient resources to fulfil their basic needs. As a forcibly displaced person, refugee women face economic and professional challenges to re-build their life. It is not easy for women to make a living when they must struggle against regressive traditions, societal expectation and scarce resources. These obstacles become more intense when living in refugee camps. Refugee women are at the centre of these problems and unfortunately because of their gender roles and gender norms, they are more vulnerable. However, in the middle of these difficulties, many refugee women have shown their spectacular resilience and determination by becoming successful businesswomen in their host country. These women not only support their family but also contribute to local economy.

The present paper tries to conceptually understand women refugees and their entrepreneurship in host countries. The paper uses descriptive research design and based on systematic literature review. The paper aims to fill a literature gap with regards to gendered aspects and effects on empowerment and well-being. The finding of the study shows that refugee women are engaging in entrepreneurship to overcome employment obstacles through their creativity and resilience.

Index Terms—Empowerment Employment, Entrepreneurship, Integration, Migration, Refugee Women

I. INTRODUCTION

The concept of welfare has been abandoned under neo-liberalism. In the context of refugee crisis, it has resulted into force entrepreneurship upon refugees. (Huq and Venugopal, 2020). Since 1951, UN has provided help to protect more than 50 million refugees in host countries (Zehra and Usmani, 2023). Uncertainty is very common in refugees' lives and is a driving force for them to decide to go into entrepreneurial journey. Unlike, economic migrants, they migrate because of political persecution or conflict, with no clear views about their return to their homeland (Borriello, 2023). Refugees live in a precarious state not knowing how long they have to live in a host nation. The precarious state takes a physical and emotional toll on them (Alkhaled, 2019). Yet, despite living in precarious situation, refugees manage to restart or rebuild their lives in host societies showing a high level of resilience (Borriello, 2023). Entrepreneurship is a difficult activity to take. Success businessmen/businesswomen entail social networks, the right skills, access to finance and enabling environment. Refugee entrepreneurship lack many of these elements in their host nation. A person who used to be a citizen of a country is now a refugee in another country which can have deeper impact on that person's identity (Ahmed, Koumproglu and Mounzer, 2022). Entrepreneurship in the area of or in the context of refugees has emerged as an important phenomenon but so far has not received much attention in the existing world of literature despite having significant relevance to policy making at various levels, i.e., local, national and international (Desai et al., 2020, as cited in Zehra and Usmani, 2023). Entrepreneurship has enabled refugees to reclaim some individuality (Chaux and Haugh, 2020). Refugee entrepreneurs can also make a big contribution to the growth and development of the host nations (Zakat, Barth and Rashid, 2024).

Refugee entrepreneurship literature has not provided much attention to how female refugee entrepreneurs deal with these paradoxes. In host societies, former refugees are not given much preference in employment and even overlooked in self-employment support. Refugees' trans- locational experiences create problem for them. Intersectional identity creates multiple challenges for refugees. Many of them have to start from zero. Studies have shown intersectionality of gender and refugee status aggravate problems for female refugees. Refugee status is undesirable for them. According to women refugees, they never feel accepted in the host society (Ranabahu, Vries and Basharati, 2024).

Refugee women turn to entrepreneurship as a result of their inability to gain employment in the labour market (Al-Hamad, Gare, Yasin and Metersky, 2024). Refugee women engaged themselves in entrepreneurial activities because they want to move beyond their stereotypical gender roles. Instead of sitting ideal and taking care of their children, they want to do something different. They want to achieve self-worth and independence (Ranabahu, Vries and Basharati, 2024).

Self-employment seems to be a better option for new entrants who may have been denied access to the labour market or finding job due to linguistic barriers, low wages, unfavourable working condition and their exploitation (Shneikat and Alrawadieh, 2019).

Refugee entrepreneurs believe that entrepreneurship has helped them in gaining autonomy, ability to support their family. For refugees, there is flexibility of working hours and higher rates of pay. Self-employment would also provide them an independent livelihood. Many refugees had prior self-employment experience in their homeland. For many refugees there are certain number of perceived benefits arising from self-employment or entrepreneurship. for instance, you don't have a fixed hours of work (Mawson and Kasem, 2019).

The purpose of this research paper is to discuss the entrepreneurial journey of refugee women and their empowerment through entrepreneurship by analysing and synthesizing relevant studies and focusing on the literature gap in the area. The objective of the study is: To investigate the entrepreneurial journey of refugee women in host societies and challenges faced by them.

II. RESEARCH METHODOLOGY

This research paper is based on a descriptive research design. The paper has used the systematic review method to investigate or analyse secondary data sources in order to summarise valuable information of the literature collected. The universe of the research study includes all the available literature on the empowerment of refugee women through entrepreneurship. The search study for the present paper followed a systematic literature search and found relevant research papers on the major online research engine (database) such as Google Scholar, JSTOR, Science Direct, Research Gate, Academia, ProQuest, Emerald Insight, PubMed etc., from 2014 to 2024. References from the studies included in the paper were also searched for other relevant studies that came under the inclusion criteria of this study.

The search strategy technique combined search times, titles and also abstracts mentioning the search terms across all online published articles. The search string was built according to different database and focused on keywords with exact phrase such as "Women refugees" entrepreneurship, "female refugee" entrepreneurship, "refugee women" business, "female refugees" business.

The inclusion criteria for this study were as follows:

- Those studies which were conducted between the year 2014 to the year 2024.
- The studies which were published in English language or have an English language translation.
- The studies which were freely accessible and available online.
- The studies which were primarily focus on women refugees and their entrepreneurial journey
- The exclusion criteria for this study were as follows:
- The studies which were not within the year 2014-2024.
- The studies which are not freely accessible or has restricted access were excluded from the study.
- The studies which were in any other language other than English were not included
- Those studies which were not published and not available online was not part of the study
- The studies which didn't match the exact phrase were not included in this paper.

- Repeated studies in databases were also excluded.

The extraction of data was done by using MS Excel. Short listed studies were entered into an MS Excel spreadsheet for screening and also data extraction. Information was categorised under the author, title, study design, study tool, place, study population and result of the study. The analysis of data followed a thematic synthesis of the extracted findings from the available literature on the present research topic while developing both analytical and descriptive themes.

Process of data assimilation and presentation

A systematic search of relevant literature has resulted in thirty-eight studies that met the inclusion and exclusion criteria. The studies which were included are mentioned here. After analysing the relevant studies, various themes emerged from these studies which were further categorised into sub-themes.

Table I

Sr. No.	Authors	Title	Location	Study Design/ Type Of Article	Study Tool	Study Population	Results
	Smit, R., & Rugunanan, P., 2014	From precarious lives to precarious work: The dilemma facing refugees in Gauteng, South Africa	South Africa	Exploratory qualitative study	Semi-structure in-depth interview, Focus group discussion	Refugee men and women	The study discussed location of women refugees in the labour market through gender lens. Refugee women possess skills and experience and can contribute to labour market. In spite of that, they face discriminatory practices and fight a challenging battle to secure work.
	Kooy, J.V., 2016	Refugee women as entrepreneurs in Australia	Australia	Qualitative analysis	Case study	Women refugees	Study highlighted that women refugees are motivated not by ambition and opportunity but by economic necessity to engage in entrepreneurship

	Memela, S., & Maharaj, B., 2016	Challenges Facing Refugee Women. A Critical Review. In: Domínguez-Mujica, J. (eds) Global Change and Human Mobility. Advances in Geographical and Environmental Sciences	_____	Review paper	_____	Women refugees	The study highlighted challenges women refugees face. Being powerless and marginalised, their voices are seldomly heard. Despite policies to protect them, they are the victims of exclusion and discrimination.
	Easton-Calabria, E., 2017	Refugee Self-Reliance Moving Beyond the Marketplace	U. K	Literature review	_____	Refugee (In general)	Promoting not only economic but also non-economic aspects of self-reliance for refugees. Self-reliance assistance should not become justification for reducing help or aid.
	Kachkar, O.M., 2018	Refugee Entrepreneurship: Empirical Quantitative Evidence on Microenterprises in Refugee Camps in Turkey	Turkey	Descriptive analysis	Self-administered questionnaire	Refugee men and women	Highlighted traditional challenges and problems of starting an enterprise for refugees.
	Ritchie, H.A., 2018	Gender and enterprise in fragile refugee settings: female empowerment amidst male emasculation—a challenge	Kenya and Jordan	Exploratory nature	Participant observation, focus group discussion and semi-structured interviews with	Women refugees	The paper discussed emerging gender relations and roles in hostile situations and women refugees' engagement in enterprise and

		to local integration?			Somalian and Syrian refugees		their increased public mobility.
	Raemdonck, L.V., 2018	Comparison of Four Different Livelihood Programmes for Urban Refugee Women in Durban, South Africa	South Africa	Exploratory qualitative study	In-depth interviews	Refugee women and NGO staff members	The study highlighted structural barriers which affect women's agencies and capabilities to settle in the urban context.
	Zetter, R., & Ruaudel, H., 2018	Refugees' right to work and access to labour markets: constraints, challenges and ways forward.	—————	Review	—————	Refugee (In general)	Refugees access to labour market and right to work are important for rebuilding their lives and safeguard self-worth. Restrictive approach and protectionist policies force refugees to work informally.
	Knappert, L., Kornau, A., & Figengul, M., 2018	Refugees' exclusion at work and the intersection with gender: Insights from the Turkish-Syrian border.	Turkey	Qualitative inductive approach	Semi-structure interview	Refugee men and women, employers and experts	The study showed that refugees go through the feeling of exclusion and exploitation especially female refugees.
D.	Ozturk, L., Serin, Z.V., & Altinoz, H., 2019	Challenges and obstacles for Syrian refugee women in the Turkish market.	Turkey	Exploratory study	Questionnaire	Refugee men and women	The study found various barriers to integration in the Turkish labour market.
E.	Dijkhuizen, J., 2019	Exploring degrees of wellbeing of women entrepreneurs in refugee	Lebanon and Jordan	Exploratory research design	Interviews	Women refugees	The paper discussed about achieving independence and autonomy through

		settlements in the Middle East					entrepreneurship and attain higher level of prosperity and well-being.
2.	Kabir, R., & Klugman, J., 2019	Unlocking refugee women's potential: Closing economic Gaps to benefit all.	Report based on findings from five countries Turkey, Lebanon, Uganda, Jordan and Germany		UNHCR population statistics, World Bank's World development indicator and ILO	Women refugees	The report emphasizes a sound argument for regulatory reforms and program and policies support to encourage economic empowerment of women refugee and decent paid work.
3.	Forsac-Tata, D., 2019	Refugee Crisis in Cameroon: The Contribution of UN Women and MINPROFF to the Empowerment of Women in the Refugee Site of Ngam.	Cameroon	Qualitative research design	Interview was conducted	Women refugees	UN Women and MINPROFF have helped women refugees in their economic and social empowerment. Both organisations have provided support in terms of livelihood, counselling and psychosocial help.
4.	Alkhaled, S., 2019	The resilience of a Syrian woman and her family through refugee entrepreneurship in Jordan	Jordan	Exploratory research design	Longitudinal study	Woman refugee	The study highlighted women refugees going through uncertain state and emotional toll. In the best interests of the family, a woman is working continuously and moving forward.

5.	Nyabvudzi, T., & Chinyamuri ndi, W.T. 2019	The career development processes of women refugees in South Africa: An exploratory study	South Africa	Narrative inquiry approach	In-depth interview	Women refugees	The study highlighted that women refugees are focusing on fulfilling basic needs instead of focusing on advancement and career development. structural constraints that affect their career progression and day-to-day living.
6.	Shneikat, B., & Alrawadieh, Z. 2019	Unravelling refugee entrepreneurship and its role in integration: empirical evidence from the hospitality industry	Turkey	Qualitative data analysis	Semi-structured interviews	Refugees	The study found that entrepreneurial activities help refugees in their integration process. Role of informal networks. Factors which derail and facilitate their integration process.
7.	Alexandre, L., Salloum, C., & A, Alalam., 2019	An investigation of migrant entrepreneurs: the case of Syrian refugees in Lebanon	Lebanon	Exploratory quantitative study	Self-administered survey	Refugee men and women	The study highlighted entrepreneurial intentions and barriers regarding entrepreneurial activity.
8.	Mawson,S., & Kasem, L, 2019	Exploring the entrepreneurial intentions of Syrian refugees in the UK	UK	Longitudinal study	In-depth qualitative interviews	Refugee men and women	The study highlighted important link between lived experiences of refugees and those personal factors fostering

							entrepreneurial intentions.
9.	Chaux, M.D.L., & Haugh, H., 2020	When formal institutions impede entrepreneurship: how and why refugees establish new ventures in the Dadaab refugee camps	Kenya	Qualitative case study	Interview, observation, focus group discussion	Men and women refugees, refugee camp managers, aid workers, independent, consultant, experts	The study highlighted how humanitarian aid practices and domestic legislation impede refugee access to work permits and business. Refugees devising mechanism to erode formal institutions, acquire resources and identifying opportunities and establishing new ventures within the camp.
10.	Baranik, L.E., 2020	Employment and attitudes toward women among Syrian refugees	Lebanon and Jordan	Descriptive statistics	Interview	Native born and refugees (men and women).	The study showed that there is lack of positive relationship between women's rights and roles and employment for women refugees.
11.	Mencutek, Z.S., & Nashwan, A.J.J., 2020	Employment of Syrian refugees in Jordan: challenges and opportunities	Jordan	Qualitative analysis	Observation, in-depth interviews	Men and women refugees, policy makers, researchers, NGOs representatives	The study highlighted Syrian refugees facing challenges in job market. Besides, women refugees facing additional problems due to cultural sensitivities and gender roles.

2.	Senthanar, S., MacEachen, E., Premji, S., & Bigelow, P., 2020	Entrepreneurial experiences of Syrian refugee women in Canada: a feminist grounded qualitative study	Canada	Feminist theoretical framework	In-depth interviews	Refugee women, employment counsellors, program managers, upper management.	Promoting entrepreneurship in the form of social enterprise. Entrepreneurship as a way to balance work and home responsibilities.
3.	Huq, A., & Gopal, V., 2020	DIY Entrepreneurship? – Self-reliance for Women Refugees in Australia	Australia	Narrative analysis approach	Interviews.	Women refugees	Reconstruction of identity, rebuilding their social capital and resilience through life toughest challenges.
4.	Megersa, K., 2020	Evidence from Interventions to Improve the Economic Self-Sufficiency of Refugee Women	U. K	Literature review	Based on reports issued by different development agencies, NGOs, and some academic publications	Women refugees	Refugee women take longer time to establish in labour market, entrepreneurship can be a way to job creation, integration in labour market, benefitting refugee women.
5.	Fathallah, R., 2020	Shadows to light: Syrian refugee entrepreneurs in Jordan's informal economy	Jordan	Exploratory approach	Case study	Refugees (in general)	The research paper talked about refugees' adaptive mechanisms in the informal economy, motivation and regulatory challenges refugees' face.

6.	Adeeko, N., & Treanor, L., 2021	Negotiating stigmatised identities: Enterprising refugee women in the United Kingdom	United Kingdom	Social constructionist perspective	case studies	Women refugees	The research highlighted stigmatised refugee identity, gender bias, rejecting stigmatised identity, persistent challenges of being an entrepreneur
7.	Lazarczyk-Bilal & Glinka., 2021	What Determines the Entrepreneurial Intentions of Highly-Skilled Women with Refugee Experience? An Empirical Analysis in the Context of Sweden	Sweden	Descriptive statistics	case studies	Refugee men and women	The study discussed obstacles to entrepreneurship along with the role of a motivating environment in the host nation for refugee entrepreneurship
8.	Street, C. P., Ng, P. Y., & Al-Dajani, H., 2022	Refugee Women Business Mentors: New Evidence for Women's Empowerment	United Kingdom	Exploratory	Semi-structured interview observation techniques and discussion.	Women refugee	Refugee women's engagement as mentors has proved to be successful in the refugee empowerment that entrepreneurial activity alone could not do.
9.	Khademi, S., Essers, C., & Nieuwkerk, K.V., 2022	Iranian Refugee Entrepreneurship and Inclusion in the Netherlands	Netherlands	Interpretative research strategy	in-depth interviews	Refugee men and women	The study found that entrepreneurship helped refugees in their acceptance and inclusion in the host society. Women refugees who were marginalised and

							excluded in the labour market because of multiple discrimination later developed trust in host society through entrepreneurship .
0.	Ahmed, N., Koumproglu, A., & Mounzer, L., 2022	From refugee to entrepreneurship: motivation factors and challenges of three women from the MENA region	MENA region (Middle East North Africa)		Detailed narrative enquiry on	Women refugees	The study highlighted three women refugees and their entrepreneurial journey along with factors and motives that drives these women towards entrepreneurship .
1.	Mugisha, A., & Siraje, K., 2023	Financial inclusion and refugees' self-reliance: an assessment for women's economic empowerment at Nakivale refugee settlement, southwestern Uganda	South Western Uganda	Case study research design	In-depth interviews	Women refugees	The study identified socio-economic challenges women refugees faced during their entrepreneurial journey and how engagement in self-reliance activities help them in livelihood.
2.	Collins, O.O., Otuya, W., & Rosemary, N., 2023	Effect of Mobile Phone-Based Digital Technologies on the Performance of Refugee Women-Led Micro, Small and Medium Enterprises in	Kenya	Cross sectional survey design	Questionnaire	Refugee women led MSMEs (Micro, Small and Medium Enterprises)	The study found that mobile phone technology is helping women refugee entrepreneurs in their business and has resulted in an increase in their profits and sales.

		Kakuma Refugee Camp					
3.	Bikorimana, C., & Nziku, D.M., 2023	Gender and entrepreneurship among women entrepreneurs in Glasgow, Scotland	Scotland	Qualitative data analysis	Semi-structured interviews	Women refugees and various stakeholders	The study revealed challenges women refugees face during entrepreneurial journey And pull and push factors for their entrepreneurial ambitions.
4.	Dagar, P., 2023	Rethinking skills development and entrepreneurship for refugees: The case of five refugee communities in India	Delhi, Hyderabad, Jaipur	Qualitative research design	Semi-structure interview	Women refugees, volunteer and staff working with refugee organizations	The study highlighted several structural, economic, legal and social factors limits opportunities for refugees, especially refugee women
5.	Borriello, G., 2023	Chasing possible futures: Refugee entrepreneurs navigating uncertainty	Jordan	Mixed method analysis	Focus group discussion, Structured interview, Questionnaire	Refugee men and women	The study showed the presence of uncertainty in the lives of refugees' entrepreneurs and mechanisms they use to plan or navigate this uncertainty and to exit the state of liminality.
6.	Al-Hamad, A., Gare, C., Yasin, Y.M	Refugee Women's Entrepreneurs	_____	Literature review	Walker and Avant method	Women refugee	Entrepreneurship is a way to get rid of

	Yasin., & Metersky, K., 2024	hip: A Concept Analysis					employment obstacles using their creativity and resilience and providing routes to autonomy, integration and challenging gender norms and contributing to local economy.
7.	Ranabahu, N., Vries, H.P.D., & Basharati, Z., 2024	Entrepreneurial identity and business success: Former refugee women's navigation of (in)visibility paradoxes	New Zealand	Narrative	Semi-structured interview	Women refugees	The study highlighted women refugees' identity at intersection and how these women utilise entrepreneurs hip to navigate the drawbacks or disadvantages created at the intersection and strategies they use to develop their entrepreneurial identities
8.	Groutsis, D., Collins, J., & Reid, C., 2024	"I'm Not a Refugee Girl, Call Me Bella": professional refugee women, agency, recognition, and emancipation	Australia	Longitudinal study	Semi structured in-depth Interview	Woman refugee	The study highlighted how a woman refugee faced rejection and disappointment in the initial years and later her skills and expertise

							helped her in new employment in the host society.
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A. Women empowerment and entrepreneurship

Women and girls constitute more than half of the globe’s forcibly displaced people. Due to the various difficult situations in which women refugees find themselves, these women try to struggle for survival not only for themselves but also for their families. These exposes female refugees to a lot of risk and danger as sometimes these vulnerable women have to sacrifice their well-being, safety and their livelihood. Therefore, it is important to ensure that women empowerment and gender equality must be an important part of every humanitarian package provided to refugees and displaced people (Forsac-Tata, 2019). Studies have shown that engaging in self-reliance activities by refugees have helped them in improving their livelihood outcomes (Mugisha and Siraje, 2023).

Gender gap in earnings and employment are experience of my women across the globe, but refugee women face additional administrative, regulatory and discriminatory barriers (Kabir and Klugman, 2019). Therefore, it is important to empower women so that they can become self-reliant and fight for their rights especially in the context of refugee crisis.

Women empowerment and its importance is mentioned in the United Nations Sustainable Goals (SDGs) that has to be attained by the year 2030. Sustainable development goal number five talks about achieving gender equality and empowering all girls and women. Furthermore, SDG number eight mentions about women entrepreneurship. Entrepreneurship is to be promoted as an effective way to eliminate slavery, forced labour and human trafficking. Though there is a growing literature on female/women entrepreneurs in general but women refugee entrepreneurs living in refugee camps and temporary settlements have not received much attention (Dijkhuizen, 2019).

B. Who is a refugee

Refugees leave their homeland to save themselves and reach a host country for a better living environment. War and conflict forced them to leave their homeland

and migrate to other country. (Zehra and Usmani, 2023).

According to UNHCR, refugees are those people who have fled violence, war, persecution or conflict and have crossed an international boundary to find protection in another country (street, Ng, and Al-Dajani, 2022). A large number of refugees are facing uncertainty and lack of control over their present life and future life which cause them suffering and psychological distress (Bjertrup et al., 2018).

Forced migrants and refugees leave their homes out of fear and personal safety. A refugee’s journey is never planned. They leave behind their wealth and properties, their earnings and even their family members. The struggle doesn’t end even after reaching the host nation. The struggle for survivability continues. Their need to settle in the host nation and ensure a source of income often become challenging and traumatic (Shneikat and Alrawadieh, 2019).

Refugees are generally seen as economic burden for the host countries. The world’s refugee population has dramatically increased in the recent past, leading governments to debate over which governments or countries should take in people devastated and displaced by war and other calamities. At the core of this argument is cost. There are two sides of an argument. One side argues that the cost of giving shelter is too great and the other side argues that humanitarian need is greater than the cost (Taylor, 2016).

Knappert, Kornau and Figengul (2018) found in their study that refugee go through the feeling of exclusion, suffer abuse and discrimination in the local working environment. The Syrian refugees feel excluded, devalued and uncomfortable. Many of these refugees are forced to work till evening without getting break. With empty promises made by government and non-governmental organizations about giving them support which never reached, they have become hopeless. With meagre earning, it has become difficult for them to survive.

There is also a government policy to restrict or prohibit refugee freedom of movement beyond the refugee

camp. Leaving in the refugee camp for too long has disturbed their psychological well-being. They cannot leave the camp and are stuck in it. A study conducted on refugees living in Dadaab refugee camps in Kenya has found that UNHCR mandates and Kenyan government rules have resulted in certain restrictions on movement and denying access to business permits and employment opportunities. This has impeded entrepreneurship (Chaux and Haugh, 2020).

As there has been continuous increase in the refugee population and financial estimates or budgets for refugees or forcibly displaced people in long term situations of enforced departure or displacement shrink, it is important to promote refugee self-reliance. Entrepreneurship is the way to foster refugee self-reliance (Easton-Calabria, 2017).

C. Women refugee

Women refugees are the most vulnerable group in the world. As a woman they are being exposed to some of the most risky, vulnerable and uncertain situations (Dijkhuizen, 2019).

Women refugees also face sexual harassment during and after the transition phase. Refugee women have to take care of their children therefore some can't work outside their household. Forced migration destroys society's traditional norms and values. Many traditional cultures and societies require women or wife to be separated from unknown men. During humanitarian crisis or emergency situation, women can be located in camps with many unknown men. This creates insecurities among their husband as their wives are exposed to strange males and this can lead to domestic violence (Memela and Maharaj, 2016).

A study conducted on women refugees living in South Africa found that women refugees are living a vulnerable life. South Africa is home to many refugees and asylum seekers. Refugees living there are facing challenges in terms of securing a livelihood and access to formal employment market. Their living conditions are not good. A Burundian refugee living in refugee camp narrated the poor living conditions in South Africa. They are living without security and water. There is dirt everywhere with toilets overflowing. Many of the refugee women used to run their business in their home country before coming to a host nation (Smit and Rugunanan, 2014).

The negative connotation of being a refugee persist in preventing the increase of capital and access to

markets. Along with these challenges, the specific gendered constraints encountered by refugee women exacerbate their challenges. The verbal abuse and mistrust they face on arrival are supported by assumptions that refugees are illegally living in their country and are burden to society (Adeeko and Treanor, 2021).

Women refugees face discrimination and have limited access to livelihood opportunities and face multidimensional poverty. There is gender segregation in the labour market across the globe, aggravated by language barriers, unpaid care responsibilities, lower literacy rates and traditional gender norms that limit women refugees' prospects. In addition to gender norms, the other factors that limit their access to labour market include lack of formal documentation for work, limited networks and unfamiliarity with a new language. These become more important when the main source of job is the informal sector (Ahmad, Koumproglu and Mounzer, 2022).

It is difficult for a female refugee to find a good job as compared to a male refugee. It is also difficult for female refugees to make a balance between work and family life. Female refugees are vulnerable and treated as sexual objects. In order to survive, they have to go through lot of pain. Their lack of empowerment makes them vulnerable and dependent upon their men. The problems become more challenging for those female refugees who have lost their husband in a conflict or war. In most of the cases, getting remarried is the only option for them (Knappert, Kornau and Figengul, 2018).

The well-founded fear of persecution has led to thousands of women refugees fleeing their homelands to seek shelter in host nations. There have been serious concerns about the rights, safety and security of female refugees. Female refugees have less human agency, particularly when they arrive in the destination country. They are powerless and marginalised with no or few legal rights. Refugee women voices are rarely heard. Inconsistent and poor implementation of gender-sensitive refugee laws and policies in host countries add to their vulnerabilities (Memela and Maharaj, 2016). Women refugees are at double disadvantage as they carry the double burden of privation and subordination that emanate from the stigmatised and homogenised intersection of being women and refugees (Adeeko and Treanor, 2021).

Refugee women suffer psychological and physical health issues related to family tension, war trauma, and gender-based violence, discouraging their work (Ritchie, 2018). Female refugees are often identified as docile and vulnerable victims of violence and in dire need of support. They remain disadvantaged in various economic and social aspects (Mugisha and Siraje, 2023).

Studies have shown that women refugees don't want to carry their refugee identity and want to distance themselves from it. They feel stigmatised when they rely on government aid and not working. They want to look different from others in their ethnic community by starting their entrepreneurial journey. These refugee women also face discrimination and stigma (Ranabahu, Vries and Basharati, 2024). There are negative effects of unfriendly immigration policy on women refugee empowerment (street, Ng, and Al-Dajani, 2022).

Women refugees also become the victim of harassment at their work place. It was found in a study that women refugees living in Columbia and Ecuador faced harassment at their work place. Similarly, refugee widows and unmarried ones also face abuse at the hands of their employer. Ugandan women are abused by their employers. Studies have shown that lack of employment opportunities and prohibition on their right to work have increased youth and child labour. Lebanon can be an example in this case (Zetter and Ruadel, 2018).

D. Women refugees and entrepreneurship

Entrepreneurship is an important tool to fight the disadvantage, insecurity and isolation of migrant women (Megersa, 2020). Entrepreneurs can be defined as any individual working on their own, whether informally or formally, whether having workmen or not, including those home-based work or self-employed (Borriello, 2023). All refugees face number of problems associated with their forced displacement but female refugees face additional barriers due to their social status and gender (Kabir and Klugman, 2019).

It can be said that all refugees have different class position in their home country, however when they reach a host nation, they found themselves in similar positions or circumstances. It is important to study how entrepreneurship impacts women refugees' integration and inclusion in a host society. It was found

in one study that entrepreneurship enhances inclusion of women refugees in the host community through communication with their customers. In a study it was found that entrepreneurship has increased connection with the local Dutch society (Khademi, Essers and Nieuwkerk, 2022).

A study conducted on women refugees belonging from African countries and living in South Africa observed that women refugees are mainly focusing on short-term survival rather than focusing on career advancement. For refugees, short-term survival mainly focuses on acquiring basic commodities. Their careers are daunted by their refugee status, gender and socio-histories. Informal employment has become viable option for them which can help them in meeting their day-to-day basic needs (Nyabvudzi and Chinyamurindi, 2019).

This has led them to venture into self-employment where they can be true to themselves and feel free to work on their own terms. Many of these refugee women were good at their cooking skills which helped them to provide authentic culinary experiences. Their ethnic and cultural cooking mastery or skills help them to differentiate their business with the locals (Ranabahu, Vries and Basharati, 2024).

Women refugees who were forced to work to provide support to their families resorted to self-employment instead of working in labour market as this would give these women some flexibility to maintain a healthy balance between family life and work. They can take care of their children, family members and organize their work from home (Fathallah, 2020). Engaging in entrepreneurship has helped them in many ways. They have become primary earners especially in homes where male member is absent (Ritchie, 2018). Syrian refugee women go after entrepreneurship to balance their responsibilities outside and inside the home. They are their own boss (Senthanar, MacEachen, Premji and Bigelow, 2020).

Many refugee women have challenged stigmatising assumptions which categorise every refugee in a homogenous identity nullifying their history, background and heritage. Many of them have tried to constitute a nuanced and complex identity distanced from the disparaging refugee label. Case studies conducted on five women refugees living in U.K found that they rejected the stigmatised identity and emerged as successful business women and contributing to their local community. These women

are engaged in entrepreneurial activities such as craft therapy to selling Middle Eastern food product mixed with authentic British ingredients (Adeeko and Treanor, 2021).

Women refugees are getting training for entrepreneurial activities in host countries with the help of agencies. In Netherland, it was found that refugee women are developing confidence, self-esteem optimism and taking step towards self-reliance and economic independence after their training (Megersa, 2020). Entrepreneurship training program for refugee women are helping them in their empowerment (street, Ng, and Al-Dajani, 2022).

The economic activities carried out by refugee women help them in their livelihood. A study found that many of the women refugees were engaged in general merchandised shop, shops that sells clothes, food stuffs like onion, tomatoes and Irish potatoes. They are also engaged in tailoring shops and saloons. (Mugisha and Siraje, 2023).

In one of the studies, it was found that mobile phone-based technology has significant impact on refugee women led enterprises. The women refugee living in Kakuma refugee camp, Kenya, confirmed that using mobile phone technology has enhanced their performance. It was found that financial transaction through SMS such as payment to bills, suppliers or salaries. Mobile technology also helps them in interacting with their business banking partner. It also helps them in interacting with clients and suppliers. It helps them in sharing and receiving business related information (Collins, Otuya and Rosemary, 2023).

The study conducted on Iranian women refugees living in Netherland has observed that entrepreneurship has given them a sense of acceptance in the Dutch society. The relationship is based on mutual trust. Women refugees have added various strategies to attract local Dutch customers to their shops. For instance, Mahsa, an Iranian refugee and a food entrepreneur has used various strategies to make Dutch customers appeal to her product. She added wine to the menu and also brought innovational ideas in traditional food decoration. (Khademi, Essers and Nieuwkerk, 2022).

Enabling women refugees' access to gainful employment offers considerable gains for themselves and also for host nations' economies (Kabir and Klugman, 2019).

E. Obstacles to women entrepreneurship

Refugee women face more problem while starting an enterprise as compared to men. It is difficult for them to acquire a start-up capital. Many of them lack financial skills. The refugee women have fewer networks and market-relevant support system as compared to men entrepreneurs. Other limitations can be family responsibilities, cultural norms and religious restrictions. Even if refugee women overcome these limitations in the family and community at large, they are always seen as housewives whose responsibilities lie in childcare and home management. These create conflict between family demands and work (Kooy, 2016).

Women refugees face discrimination and have limited access to livelihood opportunities and face multidimensional poverty. There is gender segregation in the labour market across the globe, aggravated by language barriers, unpaid care responsibilities, lower literacy rates and traditional gender norms that limit women refugees' prospects. In addition to gender norms, the other factors that limit their access to labour market include lack of formal documentation for work, limited networks and unfamiliarity with a new language. These become more important when the main source of job is in the informal sector (Ahmad, Koumproglu and Mounzer, 2022).

There are several social and economic barriers that restrict entry into entrepreneurship by refugees (Huq and Venugopal, 2020).

- Barriers in terms of language and administrative difficulties

Language was the main barrier in their professional integration. Lacking work permit and administrative difficulties to obtain work permit is another challenge (Ozturk, serin and Altinoz, 2019). The language barrier is a major challenge for them. The women refugees from Congolese and Burundian living in South Africa find it difficult to speak English language which is major stumbling block in their integration and employment in the host society. (Smit and Rugunanan, 2014). It is difficult for refugees to express themselves in local language. Language barrier creates problem in career progression. Female refugees could not find employment because of their limited language proficiency (Nyabvudzi and Chinyamurindi, 2019).

- An unsafe work place

There are also structural constraints that affects female refugees. They are mostly of socio-economic nature.

These structural constraints not only affect their career advancement but also their lived reality. The major issue that female refugees living in South Africa discussed during interview was xenophobia. The xenophobic attacks on refugees affect their vocational and personal lives as well. The xenophobic attacks also affect their settlement process (Nyabvudzi and Chinyamurindi, 2019). There can be xenophobic attitudes and attacks against refugee population in public spaces. Sometimes they are harassed by police. They are arrested and fined too. They are also troubled by gangsters who steal their money and stuff (Raemdonck, 2018). In a study conducted on Syrian refugees living in Jordan found that 92% of the female refugees are running their businesses from their homes (Borriello, 2023).

- Opposition from host community

Challenges also come from power plays of local people and networks that makes their lives difficult. (Dijkhuizen, 2019). Many of the refugees become disillusioned when they discovered that setting up an enterprise or finding a job is not easy for them. Many women refugees also face hostility from local host population. Many employers don't give jobs to refugees. There is a common perception among local South Africans that foreigners living there are taking their jobs. Refugee qualifications are not recognized locally. (Smit and Rugunan, 2014).

- Financial constraints

Studies have also revealed that many of the entrepreneurs use their personal savings to start their business. These are start-up capitals. Some studies found that as these refugee entrepreneurs not able to meet bank requirements to access credit facilities. In the initial days, these women entrepreneurs didn't get access to credit facilities such as ATM credit cards, overdraft facility. This study also revealed that many of them were denied bank loans (Bikorimana and Nziku, 2023). There is lack of assistance from micro-finance institutions (Kachkar, 2018).

A study conducted on women refugees living in southwestern Uganda found that majority of the female refugee respondents lack enough capital to support their entrepreneurial activities. (Mugisha and Siraje, 2023).

- Gender based violence

It was reported in one study that their economic activity is affected by domestic violence at home.

Economic violence where their husband forcefully takes away their earned money from their wives. These affect their economic activity. (Mugisha and Siraje, 2023). The experiences of refugee women are highly gendered. They also become the target of gossip and criticism for choosing to look for work (Mencutek and Nashwan, 2020).

- Lack of vocational skills

It was found in one study that many refugee women of productive age lack vocational skills require for engaging in any self-reliance strategy or entrepreneurial activity under taken (Mugisha and Siraje, 2023). Many refugee women lack skills related to marketing, writing a business plan, pricing, costing and financial projection. Low skilled migrants have lower chance of running high-growth business. Findings have shown that low skilled immigrants are not in the position to run high growth enterprises or recruit other people due to absence of networks, skills and access to credit or finance for growth (Bikorimana and Nziku, 2023).

- Uncertainty over stay

Refugees who are granted short -term temporary residency is a source of anxiety and uncertainty about their future residence in a foreign land. The uncertainty about the extension of the residence permit may demotivate individuals or discourage them from engaging in entrepreneurial activities (Lazarczyk-Bilal and Glinka, 2021). The uncertainty about the duration of refugees stay will impact refugees' willingness to start new business (Kachkar, 2018).

- Lack of access to information and support network

These refugee women lack access to information. Despite engaging themselves in business activities and enhancing their status, they remain embedded within refugee groups which limit their network. These businesswomen are not accessible to right information, relationship and networks (Adeeko and Treanor, 2021). The refugee women have fewer networks and market-relevant support system as compared to men entrepreneurs (Kooy, 2016). They lack affiliation to business association. Social networks are disrupted in host societies. Refugee entrepreneurs have fewer social contacts (Bikorimana and Nziku, 2023).

- Intersectional challenges

For many refugee women, entrepreneurial opportunities are restricted by various religious, gendered, cultural and historical aspects. Sayyida, a refugee woman from Somali faced several challenges when she decided to open a bakery to utilise her skills. She encountered problems in renting a space for opening a shop and as she is black locals didn't show trust towards her. She also faced discrimination because of her Muslim identity. For Sayyida, a refugee woman living in Delhi, all of her identities-her race, gender, refugee status and religion- intertwined and aggravated her entrepreneurship challenges (Dagar, 2023).

F. Entrepreneurial intentions

Entrepreneurship can be a way of refugee micro-emancipation. Absence of better option in a host nation has forced refugees to build their own business similar to one they have in their home country (Knappert, Kornau and Figengul, 2018). Kachkar (2018) found in his study that more than 50 % of the participant refugees used to have microenterprises in their home countries. Bikorimana and Nziku (2023) found various push and pull factors that motivate refugees for their entrepreneurial set-up. Most important one was earning for their survival in the host country when there is lack of opportunities in the labour market for refugee population. Also, previous experience of running business in their homeland was a pull factor. It was also observed that entrepreneurship can provide women refugees flexibility in terms of personal autonomy and managing their family commitments. Desire to improve their standard of living was another pull factor. The push factor found in the study was poor wages and no flexibility at work. Discriminatory practices also found to be one of the push factors for engaging themselves in their own ventures (Bikorimana and Nziku, 2023).

Access to labour market and right to work can help refugees in becoming self-reliant. it can help refugees in becoming self-reliant, securing dignity and rebuilding their lives. They can also contribute to the local economy. Many host countries have restrictive approach to refugees' access to work and opportunities. Some countries have formal prohibition to refugees' right to work. For instance, Rohingya refugees living in Bangladesh and Eritrean refugees living in Sudan are prohibited to labour market and right to work as they lack legal status in the country

(Zetter and Ruaudel, 2018). These women entrepreneurs are motivated not by ambition and opportunity but by necessity. Economic necessity and difficulties in getting wage employment can be a push factor for engaging themselves in self-employment (Kooy, 2016).

In one of the studies, it was found that Syrian refugees who were engaged in self-employment activities in the past and whose families had some kind of entrepreneurial formation in the past are more likely to possess a willingness to start new business in the host nation. It was also found that Syrian refugees are willing to start their own business in the Lebanon despite unfavourable circumstances. The reason given is Lebanon and Syria share some cultural values in terms of language and food. Besides, they are well aware of ethnic norms and practices which can help in setting up their entrepreneurial activities. Speaking the same language has helped the Syrian refugees in integrating in the Lebanese society (Alexandre, Salloum and Alalam, 2019).

G. Success story of a woman refugee entrepreneur

Refugees have started their enterprises in the refugee camps. Their entrepreneurship within the narrow confinements of camps is helping refugees living in the camps. These refugee ventures are selling goods and services to refugees. Refugees as a consumer have now more choices to buy varied products and services, personal care and essentials which are not provided in aid packages and food ration. They have established ventures to sell vegetables and fruits and setup cafes to serve Somalian cuisines. Refugee camps entrepreneurs are selling meats and different vegetables to supplement food rations (Chaux and Haugh, 2020). Similarly, tea houses and cafes have become central social meeting points. Many of the ventures in terms of beauty parlours, hair dressers and barbers have setup in the camps. These personal and social needs are never considered by aid agencies. These refugee entrepreneurs have instilled confidence in young refugees as they have become source of motivation for them. They have regained hope regarding future life in the camp (Chaux and Haugh, 2020).

Here, a case study of a refugee woman, Yamana and her entrepreneurial journey has been discussed briefly. Yamana left her Syrian homeland and currently lives in Jordan. She had a beauty salon back in Syria where she was a specialised make-up artist. During the civil

unrest which started in Syria in the year 2011 and is still unfinished, Yamana was pregnant and gave birth to a male child who died just after 10 days due to unavailable medical support. Yamana later decided to leave homeland with her six children and husband. Smugglers took her and her family to the Zaatari refugee camp in Jordan. She was there for one and half years. Yamana, a refugee woman, opened a beauty salon there. The business didn't succeed because of irregular electric supply in the camp and other shortcomings. Due to poor conditions in the camp, her children suffered. Due to these unfavourable circumstances, she decided to move to Jordan. Her husband left her and later shifted in Lebanon with his new wife. Yamana, the sole breadwinner of her family had the responsibility of her six children. She moved to northern Jordan and started living in a small community. Here, she again started her beauty salon. Yamana gathered and arranged all the resources she already had with her and open a home-based enterprise that provided her a little income selling beauty treatments to Syrian and Jordanian customers. Yamana's earning from business was low and below her family's basic needs. Later, she got financial support from a local organisation. Yamana's plan was to open another salon at a different location. She wanted to become an independent woman. She thought women should be self-reliant and own a business to generate earnings to support their families. She remarked "It is good to feel independent. I am working, and I earn an income to fulfil this wish and feel good" (Dijkhuizen, 2019).

III. DISCUSSION

This research paper aims to provide a holistic understanding of refugee women's entrepreneurship by examining the uncertainty and challenges refugee women face in a host nation. The paper discussed women refugee and their entrepreneurial journey in a host country. We focused on the obstacles and challenges women refugees face while initiating any entrepreneurial activity. While analysing research papers, articles, various reports and publications, many themes and subthemes emerged during the review. It was mainly found that language barrier, legal hurdles, lack of financial resources and indifferent attitude towards female refugees create problems in their entrepreneurial journey. Along with this, cultural

constraints, patriarchal structure coupled with gender norms and gender roles limit entrepreneurial growth of refugee women. The study also explores refugee women's enablers of entrepreneurial intentions. The study found various motivating factors for refugee entrepreneurship.

Zehra and Usmani (2023) study on Afghan refugee entrepreneurs living in Pakistan found that family social capital help refugees' businessmen to access resources instead of looking for external resources. The refugee entrepreneurs are relied upon family ties and social networks with similar background and status.

Those women refugees who wanted to start their own business were inspired by their family members who used to run their business in their home country. women were also motivated to run their businesses out of economic necessity. Being an entrepreneur not only fulfil financial needs but also enhance self-worth and dignity. Women refugees who contribute to family income are considered worth. They become self-dependent and self-reliant.

Both men and women refugees find it difficult to access employment. An important barrier to employment access was lack of proficiency in English language. Some of the common reason given are lack of English language skills, lack of local work experience, lack of necessary skills and qualifications, discriminatory behaviour and transport difficulties. They also go through the process of stigmatisation (Groutsis, Collins and Reid, 2024). Bjertrup et al., (2018) found in his study that refugees lacked social networks and had little interaction with the Greek community.

Female refugees don't have the choice and agency in their careers important for exercising control over their careers. One of the largest hurdles refugees faces after resettlement in a host society is finding a job (Baranik, 2020). It has been observed that the recurring theme which emerged in almost every study is economic necessity which forced these women to start their own business. The other major themes were gender norms, cultural constraints, child care and husband opposition to work outside home.

A study conducted by Dagar (2023) on refugees living in Delhi found that women refugees irrespective of race, ethnicity and religion faced far more consequential barriers to public forms of entrepreneurship.

Uncertainty is omnipresent for these refugees. However, at the same time the only thing which is certain in a galaxy of unpredictable outcomes is their business (Borriello, 2023). This has led women not to engage in labour market which is mostly dominated by local population and has certain opposition to refugee population. In addition to this there is also a safety issue for a refugee woman in a host society. The rise of xenophobic attitude and negative narratives can be dangerous for their well-being.

It is important that host government must make policies that combat discrimination, Xenophobia and violence against refugee women and safety and protection at workplace. It is also the role of the host government to provide training to employers, service providers and communities on cultural sensitivity and gender equality (Al-Hamad, Yasin and Metersky, 2024).

In many societies women are only accepted in the role of housewives and caring mothers. There is resistance from family members when they want to work outside their home. They don't want to be seen in roles other than wives and mothers. Hence, women refugees considering their vulnerability have started their own business within the four walls of their family or refugee camps. Dagar (2023) stated that some of the Rohingya women who have received short-term skills training don't want to go far from home. They want to work from home. They lack education and experience to start an enterprise. Entrepreneurial opportunities and learning for most refugee women were prevented by various religious, cultural, historical and gendered aspects.

Ranabahu, Vries and Basharati (2024) found in their study that sexist comments are passed on women refugee entrepreneurs. If a woman is working, she is welcomed with common sexist phrases. For instance, earning money is for men and women's earning is considered dirty. Many refugee women choose to ignore such comments. They are very careful while dealing with customers during business time (Ranabahu, Vries and Basharati, 2024).

The study also found that social media and technology has helped refugee women in their empowerment. They are using mobile phone with internet connectivity to share their entrepreneurial activities online. Use of digital platforms like Facebook, YouTube and Instagram are helping them in entrepreneurial journey. Borriello (2023) found in the

study that a women refugee from Syria with the help of social media platform like YouTube, has learned how to make crochet. Later on, she also learned how to make necklace and started a Facebook page to sell them with the help of social media. Besides, she has also created another Facebook page to sell her homemade food which she prepared in her old oven (Borriello, 2023).

Despite these challenges, many of them have running successful business or enterprise. Being an entrepreneur not only fulfil financial needs but also enhance self-worth and dignity. Women refugees who contribute to family income are considered worth. They become self-dependent and self-reliant.

IV. CONCLUSION

It can be concluded that despite limitations and challenges women refugees are breaking the shackles of patriarchy and cultural constraints. By engaging themselves in entrepreneurial activities they are not only become self- dependent but also helping their family to fulfil their basic necessities. They are supporting their family and also providing their children with educational needs. They are also helping other women of their community. In a true sense, they have become a "model of hope" for millions of refugee women who still have to see a light at the end of the tunnel.

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