

# Supporting aspiring refugee entrepreneurs in North West Europe

*Comparative report on recognized refugees business support expertise and experiences in France, Germany, Ireland and the Netherlands.*

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# FOREWORD



The **Enter to Transform** project is funded by **Interreg-NWE\*** and led by the **University of Twente**.

The project's aim is to increase the entrepreneurship capacity of refugees in Europe who have a business background or the experience to

(re)start a business in their host country. In fact, recent research has indicated that recognized refugees with business experiences in their home country have a huge potential to restart but need specific support, such as mentoring, to adapt to the European economy.

The **Enter to Transform** project seeks to develop a supportive environment of hubs which function as “door openers” for refugees to enter existing entrepreneurial infrastructure and to introduce them to how, by whom and where to get the tools they need to (re)start. To do so, the project will set up supporting schemes for recognized refugees with entrepreneurial ambitions in **Ireland, Germany, France and the Netherlands**. Four hubs will be set up, one in each country, over a period of three years.

The project is based on action research: during the first year, we will design and test various interventions in France, which will be rolled out and tested in other national contexts during the second year. This report is the first deliverable, and forms the basis for the first round of interventions.

\* <https://www.nweurope.eu/projects/project-search/enter-to-transform-transformationan-entrepreneurship-hubs-for-recognized-refugee-re-starters/>

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# INTRODUCTION

Work is inherently and intrinsically linked to human development. Meaningful work provides a sense of worth to our lives, it enables us to earn a living, provide for ourselves, and our families. It gives us the opportunity to participate in society. It provides us with security and a sense of dignity. It is the same for all people, and certainly for refugees who, arriving in their new country of residence, have to start over.

Based on the **UN Human Development Report** (2015), **David and Coenen** (2017) point out that a fast labour market integration of refugees not only helps them unfold their human potential and creativity, it gives their community access to new knowledge and expertise, and possibly to innovation. (Similarly, other countries with extensive refugee immigration experience, such as the U.S., emphasize the priority of integration through employment.) These are good reasons to focus the labour market integration of newcomers. And yet, immigrants, especially refugees, seem to integrate slowly in the receiving country labour markets. (David and Coenen, 2017).

One way to include refugees in the labour market, as suggested by David and Coenen (2017), but also the European Commission (1) and the Center for Entrepreneurs (2) may be through entrepreneurship. There have been limited support programs to help starting refugee-entrepreneurs. But **why is refugee entrepreneurship worth fostering?**

- Because people with a migration history are more likely than natives to start businesses in OECD countries. These businesses have a lower success rate, and therefore need tailored support schemes to flourish.
- Because entrepreneurship is a way to counter socio-professional downgrading which often happens when refugees find salaried employment (3).
- Because many refugees coming to OECD countries have an entrepreneurial culture, have previously owned businesses before and have the business and technical skills it takes to re-start one.
- Because refugee entrepreneurship is an opportunity to change the stereotypical narratives on refugees as 'vulnerable' or 'a burden'. It demonstrates they are autonomous and productive contributors to their host economies and communities.
- Because the indirect effects of entrepreneurship on refugee integration are important: having an entrepreneurial experience is also a way to boost one's employability, to acquire soft skills, to build a personal and professional network...

In line with these assertions, the purpose of this paper is to:

- i) Provide an overview of the existing business support environment and programs for refugee entrepreneurs in France, Germany, the Netherlands and Ireland.
- ii) Identify good practices and key experiences in the four countries and issue recommendations to set up support schemes for refugee entrepreneurs.

(1) Action plan on Integration and Inclusion for the period 2021 – 2027, European Commission. Available at : [https://ec.europa.eu/commission/presscorner/detail/en/ip\\_20\\_2178](https://ec.europa.eu/commission/presscorner/detail/en/ip_20_2178)

(2) See the « Global Refugee Entrepreneurship Survey 2019 » by FAIRE and the Center for Entrepreneurs

(3) Settling In 2018 - Indicators of Immigrant Integration, OECD, 2018

# DEFINING MIGRANT AND REFUGEE ENTREPRENEURSHIP

## Migrant

**A migrant** is any person who lives temporarily or permanently in a country in which he or she was not born. The term migrant can therefore cover a wide range of situations such as refugees, asylum seekers, and foreigners in a regular or irregular situation. This designation has no legal definition and therefore does not correspond to any administrative status.



## Migrant entrepreneurship

**Migrant entrepreneurship** refers to the totality of companies founded [and] or managed by people with a migration background. This includes both those who have been living in their host country for several decades (with or without a country specific passport) as well as those who have recently immigrated - this includes groups of people from EU countries and non-EU countries including the specific target group of recognised refugees (RR) re-starters. Recent literature has documented that migrant businesses are one of the fastest growing sectors in several European countries such as the Netherlands and Germany.

# Asylum seeker

An **asylum seeker** is a person who has fled their home country because of war or other factors harming them or their family, enters another country, and applies for asylum / international protection in this other country.

## Recognized Refugee (RR)

The relevant immigration authorities of the different countries determine whether the asylum seeker is a refugee: “a person owing to a well-founded fear of being persecuted for reasons of race, religion, nationality, membership of a particular social group or political opinion” (**Geneva Refugee Convention 1951**).

This definition is at the root of the EU legislative framework, the **Common European Asylum System (CEAS)**. CEAS provides minimum standards related to asylum, and leaves up to EU Member States the discretion to establish procedures for obtaining and withdrawing international protection (refugee status). When granted refugee status, the person receives a - renewable - residence permit (3 years in Germany, 10 years in France, 5 years in the Netherlands...) and entitlement to a panel of rights and benefits.

## Refugee Re-starters

**Recognized refugees (RR) re-starters** is a subgroup of the EU migrant entrepreneurial ecosystem. These are refugees who have had previous entrepreneurial or business experience and who wish to “restart” in Europe. They have a different starting point than, for instance, EU migrants: often they are not familiar with the European culture nor the languages and cannot rely on established diaspora networks. Therefore, this group faces many challenges to enter the labour markets.

This report focuses on recognized refugees and, more specifically refugee entrepreneurs in The Netherlands, Ireland, Germany and France. However, not all European countries use the same data classification and collection methods. In the Netherlands, specific data on refugees and refugee entrepreneurs is available, whereas in France or Germany, statistics and data tend to focus on “migrants” as a whole (a group encompassing refugees, but not only). This report therefore uses data on migrant entrepreneurs when only such data is available. Although not fully representative, figures on migrant entrepreneurship can give general trends for the analysis of refugee entrepreneurship.



# METHODOLOGY

The report was composed in collaboration with *Enter to Transform* partners from the four participating countries. For each country, a local research team composed of academics and/or practitioners was engaged in this report. Following an initial review of literature and desk research phase, consultations were set up and held for each country with relevant people such as local business support workers, public authorities or refugee entrepreneurs in an effort to capture the views of different stakeholders on support needs for refugee entrepreneurs. When relevant, writers also relied on their own experience as a support program for refugees.

Overall, the Enter to Transform research team met with more than **42 different stakeholders** spread out between France, Ireland, Germany and in the Netherlands. These stakeholders include refugee entrepreneurs, local or regional public authority, business support organizations, SMEs, foundations, transnational programs supporting refugee entrepreneurs and other structures working for refugee integration in other fields than entrepreneurship.

The complete list of respondents is available in Appendix 1. Moreover, 20 refugee-entrepreneurs support initiatives are highlighted through **case studies** (available in Appendix 2). The bibliography of all academic articles, policy papers and reports consulted is available at the end of this report.

# I. THE NORTH-WEST

# EUROPEAN ASYLUM

# CONTEXT

Although this study seeks to analyse refugee entrepreneurs support ecosystems in four North West European countries, each national ecosystem is undoubtedly influenced by the different trends in migratory flows as well as

in asylum and refugee integration policies and politics. This next section aims setting the demographic and political context.

## a. Azylum request in France, Ireland, the Netherland and Germany

The number of refugee applications in [Europe](#) has importantly varied along the last decades. The 1990s, the war in former Yugoslavia and the Afghanistan, Iraq and Kosovo conflicts made for a large number of asylum seekers. Later on, in 2008 many people fled the Somali and Iraqi violence and sought asylum in Europe. However, asylum flow to Europe reached a peak in 2015 with the Syrian Civil War and the arrival of 1.2 million migrants and refugees on the continent (Eurostat). The numbers then gradually decreased (608 335 asylum applications in 2018) but have been rising back since 2018. In 2019, 675.670 people requested protection in an EU-country, almost 75.000 more than in 2018.



millions migrants  
and refugees in  
2015 in Europe  
(Eurostats)

Germany and France receives about 40% of this number. However, surprisingly, Germany is one of the only country where the number of asylum seekers decreased between 2018 and 2019.

Due to the COVID-19 pandemic and the current economic decline 2020, the overall outlooks have changed and 2020 is projected to be a historical low for international migration flows in the past decades (OECD, 2020), although inflows sustained even during the peak of the first wave of COVID-19 in spring 2020.

For 2019, **Germany**'s number of first asylum applicants decreased by -12%, to reach around 143 000. The majority of applicants came from Syria (39 000), Iraq (14 000) and Turkey (11 000) (OECD, 2020). The decrease mainly corresponds to the group of Syrian applicants. 45.6% of decisions taken in Germany in 2019 were positive.

In **France**, in 2019, the number of first asylum applicants in France increased by 7.6% compared to 2018 - to reach around 120 000. The majority of applicants in France came from Afghanistan (10 000), Albania (8 000) and Georgia (7 700). Of the 114 000 decisions taken in 2019, 36% were positive.

**The Netherlands** saw a peak in asylum requests in 2015 of close to 45,000. This decreased in later years. From 2018 to 2019 the number of first asylum applicants rose 10.1% to reach around 22,533. This is 2 180 more requests than in 2018. Most asylum requests in 2019 come from Syrian (3,675) and Nigerian nationals (2,102). Of the 13 000 decisions taken in 2019, 37.3% were positive.

In line with the increase in the Netherlands and in France, the number of first asylum applicants in **Ireland** in 2019 increased by 29.7% compared to 2018, to reach around 4 700. The majority of applicants came from Albania (1 000), Georgia (600) and Zimbabwe (400). Of the 1 900 decisions taken in 2019, 52.1% were positive (OECD, 2020). Ireland currently has no European Union obligation to take in refugees as it negotiated an opt-in or opt-out clause on justice and immigration measures when the Lisbon Treaty was drafted. However, Ireland has voluntarily participated in EU relocation and resettlement schemes and established the Irish Refugee Protection Programme (IRPP) as part of its response to the 2015-16 migrant crisis. Under this programme, Ireland committed to accept up to 4,000 people into the State through the EU and UNHCR Refugee Resettlement Programmes. In December 2019, plans were unveiled for Ireland to welcome up to 2,900 refugees between 2020 and 2023 through a combination of resettlement programmes and a new Community Sponsorship Ireland initiative (4).

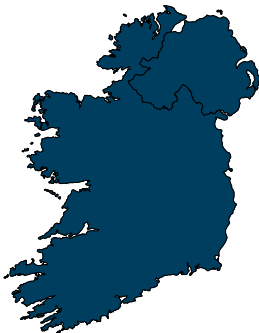
(4) [https://ec.europa.eu/ireland/news/key-eu-policy-areas/migration\\_en](https://ec.europa.eu/ireland/news/key-eu-policy-areas/migration_en)

## b. Politics and policies of migrant refugee entrepreneurship in North-West Europe



Migrant entrepreneurship is undoubtedly a hot topic at **European level**. The latest Action Plan on Integration and Inclusion published by the European Commission states that “migrant entrepreneurs contribute to economic growth, create jobs and can support the post-COVID-19 recovery”. Moreover, member states are asked to “encourage entrepreneurship among migrants through tailored training and mentoring programmes, by opening up mainstream entrepreneurship support structures to migrants and including entrepreneurship in integration programmes (5)”. At EU-level, fostering migrant entrepreneurship implies fostering refugee-entrepreneurship.

This next section aims at giving an overlook at the different policies put in place to foster refugee labour market integration and entrepreneurship in Ireland, Germany, the Netherlands and France. Some of these countries focus on refugees as a specific target group whereas others focus on migrants as a whole, including in terms of labour market integration.



In 2014, the **Irish** government published its first policy statement on Entrepreneurship (Department of Jobs, Enterprise and Innovation, 2014). Within the policy statement, ‘migrants’ are mentioned once and included in the strategic objective of ‘Culture, Human Capital and Education’ which states that Ireland must “ensure that greater numbers of people, particularly in underrepresented cohorts such as females, youths, migrants and older people start and run their own business” (ibid p.12). The policy document also makes a statement that ‘it is important that policies to encourage entrepreneurship in Ireland take full account of the entrepreneurship potential of immigrants’ (ibid p.21). Another measure the policy statement provides is to make Ireland an attractive location for immigrant entrepreneurs, in that efforts must be made to promote Ireland as an attractive location for internationally mobile start-ups. The policy statement does not specify any supports/training for refugee/migrant entrepreneurs.

(5) [https://ec.europa.eu/home-affairs/sites/homeaffairs/files/pdf/action\\_plan\\_on\\_integration\\_and\\_inclusion\\_2021-2027.pdf](https://ec.europa.eu/home-affairs/sites/homeaffairs/files/pdf/action_plan_on_integration_and_inclusion_2021-2027.pdf)



The **French** central State widely recognized the benefits on entrepreneurship in refugee integration.

The government's action plan launched on 12 July 2017 gives a large place to the issue of newcomer integration by recognising it as a "key issue for social cohesion". In June 2018, an inter-ministerial committee on integration convened by the Prime Minister allocated additional financial resources to refugee integration schemes led by the deconcentrated State (prefectures) giving priority to language training for professional purposes and comprehensive support to remove obstacles to employment. Vocational training and job integration schemes specific to refugees were also set up in order to foster training and recruitment of newcomers in tensioning looms.

Finally, a national call for projects on the professional integration of newcomers was launched in October 2018 for €35 million financed by the Skills Investment Plan (2018 - 2022). Within this framework, many consortiums of institutional, economic and associative actors formed to set up projects in favour of the integration of refugees. From the laureates of the call for tenders, one had an entrepreneurship component.



In light of the shortage of skilled professionals and the demographic change, the government of the Federal Republic of **Germany** recognised the potential of migrants and refugees. Therefore the right of residence and the labour migration policies have been liberalised since the year 2000. Recognised asylum seekers as well as migrants from the EU and third countries have been allowed to become self-employed since 2005.

There were several campaigns to promote Germany as an attractive location for immigrant entrepreneurship (e.g. „Make it in Germany“). With the „integration law“ of 2016 the perspectives for asylum seekers from countries with high acceptance rates to work in Germany improved.

Guidance and consultancy for refugee restarters is mainly done by the IQ network and the regional chambers of industry and commerce. Following the surge in refugee numbers in 2015, several local or regional networks for migrant entrepreneurs were established. These networks are usually self-organised and serve to increase the exchange between and outside visibility of migrant entrepreneurs. Additionally, NGOs and migrant organisations offer consulting and mentoring services.

Although the integration in the labour market is seen as crucial, there is room for improvement. So far, there is no consistent strategy nor are the strategies embedded in the local entrepreneurial ecosystems. Often the strategies do not consider established structures. Many programmes are designed for a special sector (e.g. craft, care, IT), but cross-industry programmes are rare. Furthermore, women and the role of women is often not taken into consideration in the existing programs.

In **the Netherlands**, once granted asylum, recognized refugees become the responsibility of the municipality where they have been allocated a place to live. Refugees fall under specific legislation for newcomers, but also under mainstream policies to stimulate welfare benefits to work, which provides extra complications. While these are national regulations, they are implemented differently on municipal level. This has an impact on the opportunity structure of refugee and refugee businesses. Therefore, municipalities play a crucial role within the Dutch decentralized regulation system (Nijhoff, 2019). From 1 January 2022 the integration system will be overhauled, and the municipalities will play an even larger role in stimulating welfare recipients, including refugees, to work (de Lange et al., 2020, p.7).

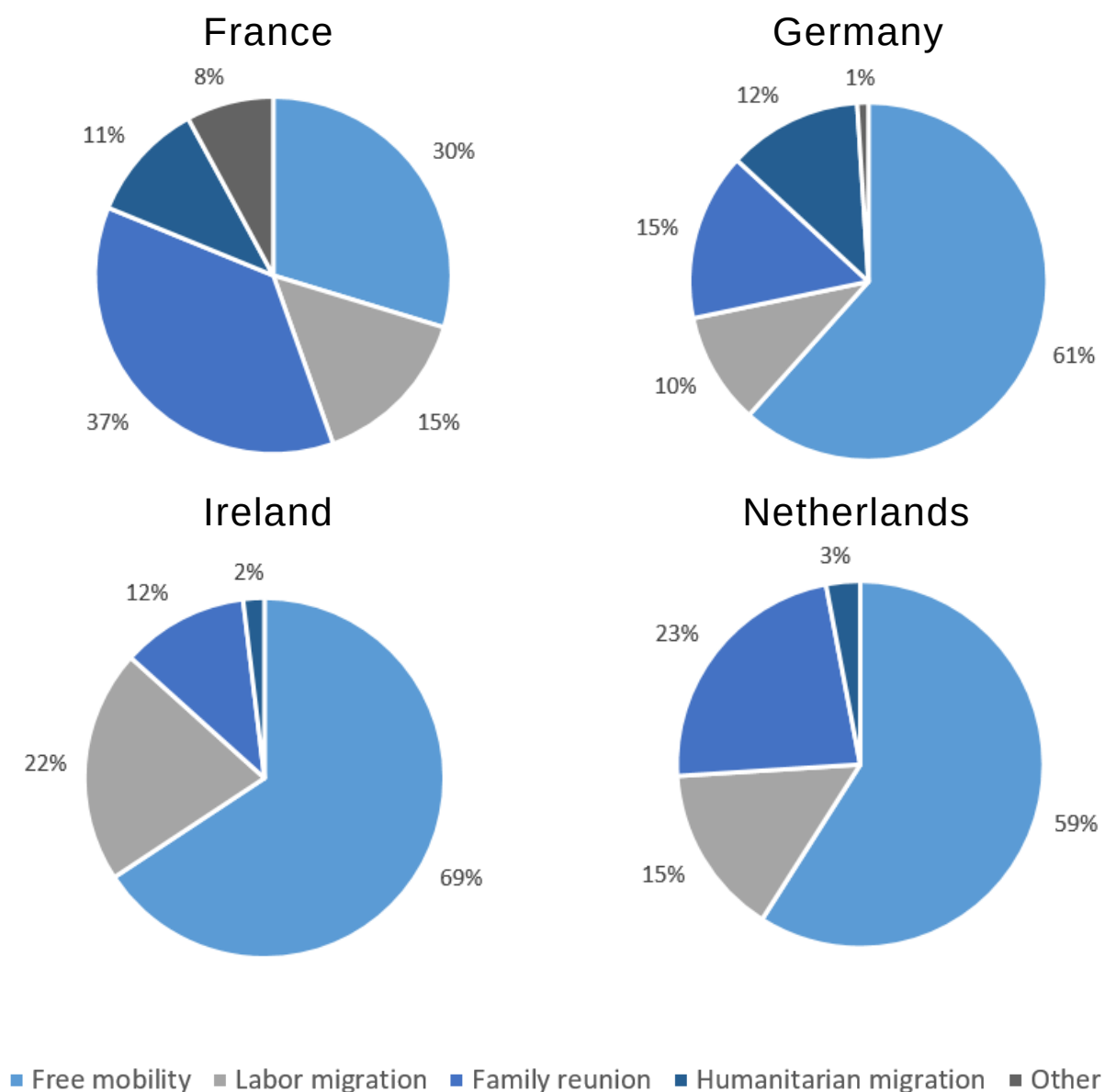


All RRs are obliged to pass a civic integration test on Dutch language and culture. In the past refugees have indicated that they had a hard time combining work and the civic integration courses. There is a need for dual trajectories where language education and participation in the (volunteer) workforce are combined (Nijhoff, 2020, p.15). Often, labour market participation (or education) follows only if the refugee has passed this test which can take from one to three years. This long absence from the labour market does not improve their opportunities. Research states that in the civic integration course “none of the modules focus on business-related language skills or entrepreneurship; hence, the programme is not very welcoming towards entrepreneurship.” (De Lange, 2020, p.6).

Municipalities offer a range of programs for refugees, but tend to focus on employment, rather than entrepreneurship (Nijhoff 2019, p.16-35). The decentralized system results in an array of rules and policies which differ by municipality.

### Plan Einstein by Utrecht Municipality.

Plan Einstein does not approach newcomers as vulnerable, but rather aims to highlight their individual potential. It does so by giving people from the neighbourhood, both locals and refugees, the opportunity to attend English language courses, obtain help with gaining access to higher education, finding (voluntary) work, or participate in practical programs on entrepreneurship



*Figure 1: Migration flows - Snapshot for Germany, France, Ireland, and the Netherlands*  
Source: OECD (2020)

## c. Case study on the Netherlands :

### From asylum to work integration

The principal aim of this report is **the identification of best practices on refugee entrepreneurship**. Nevertheless, it is our view that the asylum procedure and its national institutional framework impact the preparation and opportunities of recognised refugees. Below,

we offer one case-study, of the Netherlands, on how the existing frameworks have a cumulative impact on how they enable or hinder recognised refugees in their journey to entrepreneurship, and how it starts from the moment they arrive.

- **Obstacles during asylum procedure**

As stated by the national government (6), during the first six months of the asylum procedure people are not allowed to work. After six months, asylum-seekers are allowed to work for 24 weeks a year, (performing artists only 14 weeks a year). To work they need to request a specific 'tewerkstellingsvergunning' (a work permit). They do not receive assistance finding work. Asylum seekers can either work as an employee or an entrepreneur. When asylum seekers do find work, they are obliged to pay a financial contribution to the Central Organ of Reception Centers (Centraal Orgaan Asielopvang or COA).

They are allowed to keep 25% of their income, with a max of 185 euro. All asylum-seekers are allowed to do volunteer work at whatever stage of their procedure. They do not need to apply for a 'tewerkstellingsvergunning' (work permit) (Ibid).

When granted asylum, recognized refugees will receive a temporary (usually five-year) residence permit. From that moment on, they are transferred from national to municipal responsibility: they will be allocated housing in a specific municipality.

The COA aims to place status holders in municipalities where they have the best chance to integrate. During conversations with the status holder, the COA collects information, such as their previous education and work experience, if they have already registered with a school or university in the Netherlands, if they are already employed and where, about their social network, and plans. However, in practice this does not always work out, as municipalities can only take in so many people and new RRs do not always end up in the preferred location.



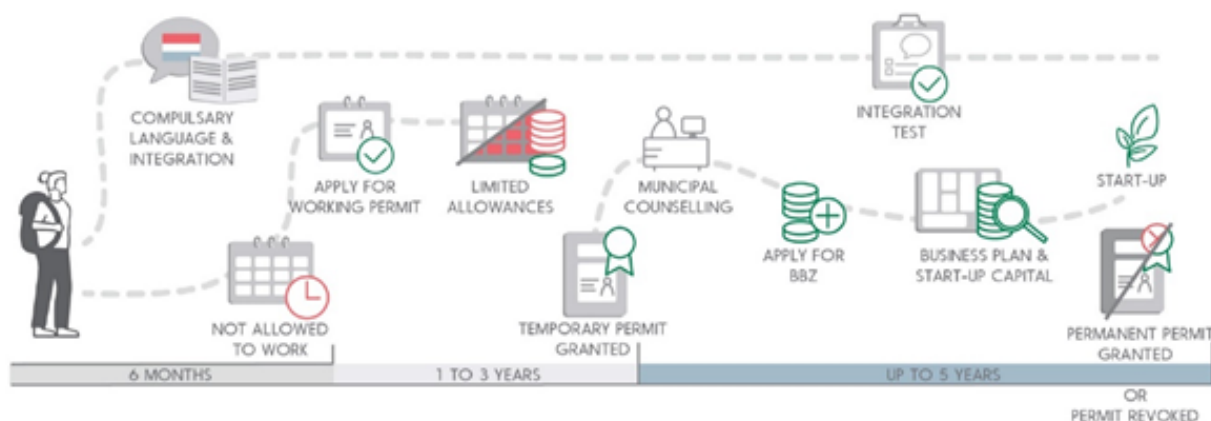
## • Obstacles due to integration policies

As mentioned above, all recognized refugees are obliged to follow and pass a civic integration test (Nijhoff, 2020, p.15). None of the modules of these courses focus on entrepreneurship. On top of that, refugees have indicated it's hard to combine these obligatory courses with work or other education. Because it takes one to three years to pass the integration tests, it leaves refugees with an additional gap in their resume.

Refugees fall under specific legislation for newcomers, but also under mainstream policies to stimulate welfare benefits to work. Starting refugee-entrepreneurs need to cooperate intensively with the municipality they live in and follow the complex rules that differ per municipality (Lysias, 2018).

One example is the Bbz (Besluit Bijstandsverlening Zelfstandigen or the Decision Welfare Support Self-Employed), a national arrangement to assist those on welfare who want to start their own business.

The Bbz-scheme allows aspiring entrepreneurs on welfare max twelve months to prepare a business plan while being exempted from the obligation to find and accept waged employment. A granted Bbz-facility means that the entrepreneur has three years to become independent of welfare benefits. Status holders wanting to start as an entrepreneur need to obtain approval from the municipality. Once approved, they are transferred from regular welfare benefits to Bbz-benefits. Under the Bbz they may also apply for a loan for start-up capital. The approval depends on the quality of their business plan, and needs to be approved by the municipality.



*Figure 2: From arrival to entrepreneurship in The Netherlands*

Source: Newest Art Organization

# II. THE POTENTIAL OF REFUGEE ENTREPRENEURS IN NORTH-WEST EUROPE

## a. Migration-led entrepreneurship in North-West Europe

Many figures and reports have shown a high propensity for individuals with a migration background (including refugees) to start an entrepreneurial journey in their host country. In France and in Germany, it is widely recognized and proved that migrants and refugees have a higher tendency to be self-employed and to launch their enterprise. Many explanations to this exist: self-employment can be the result of a strategy to circumvent the difficulties of integration into salaried employment, the frequency of self-employment in some countries of origin, or by the strong entrepreneurial culture of countries of origin.

In their study, Leicht and his colleagues (2016) found out that re-starters, like others, benefit from their experience and are generally more

successful than those who are starting a business or entrepreneurial activity for the first time. Focusing on individual nationality groups the researchers found out that migrants from Italy, Eastern Europe as well as from the Near and Middle East (including refugees) are much more likely than others to make at least one second attempt at founding a company. In general, the potential for migrant re-starters including RR restarters is higher.





## France

According to Eurostat (2019) 13% of persons residing in **France** and born outside the EU are self-employed, compared to 6% of French of origin. The over-representation of independent professions among immigrants is observable in many other European countries. As a whole, according to French national statistics (INSEE), foreign-born entrepreneurs, including refugees, start 10% of businesses in France.



**They resemble young French people who pursue a course of study abroad, or are sent by their company to conquer new markets, being driven like them by an energy that pushes them to take control of their future, to be autonomous and enterprising.**

- Aurélien Taché, 2018

In a report on the integration of foreigners written by the French deputy Aurélien Taché describes the majority migrants arriving in France as “young and enterprising”. It is further said “they resemble young French people who pursue a course of study abroad, or are sent by their company to conquer new markets, being driven like them by an energy that pushes them to take control of their future, to be autonomous and enterprising” (Taché 2018). In a report by the Prefecture of Haute-de-France entitled “Migrants transiting via the Calais coasts”, migrants and asylum seekers are described as “mostly young men aged between 20 and 35, often with diplomas or working as entrepreneurs or shop-owners”. Therefore, many migrants, and by extension refugees in Europe are re-starters and have the potential to start an entrepreneurship journey in France and in Europe.

## Germany

In **Germany**, among all refugees, around a quarter (27%) previously had their own company. For those from Syria, this was even a third (32%) and among those from the other crisis areas (Afghanistan, Eritrea, Iraq, Iran, Nigeria, Pakistan and Somalia), 23%. On a long-term average, people with a migration history start around one in five start-ups in Germany and migrants therefore show an above-average propensity to set up a business (Metzger, 2016).



starts-up in Germany  
are started by people  
with a migration history

## The Netherlands

In **the Netherlands**, statistics from the Dutch Chamber of Commerce show that the number of Syrians who started their own company has risen steadily: from 1,100 in 2016, to 1,500 in 2017 and 2,200 in 2018 (Annual Report Dutch Chamber of Commerce, 2018). Iraqi newcomers were also prevalent as entrepreneurs: 3,774 Iraqis were registered as business-owners in 2015. In both groups, most of the enterprises were in the sectors retail, catering, logistics and business services. Among them were also many Syrians and Iraqis who started a translating and interpreting service. Other Dutch statistics show that of the status holders who received asylum in 2014, 6% were entrepreneurs after 18 months, however this decreased to 1% after 30 months (CBS, 2018, p.33).

## b. Diversity of refugee entrepreneurs and need for differentiated approach

In talking and writing about refugees it's crucial to shift our view of them as 'refugees:' people with one common dominant characteristic, to 'people-on-the-move:' human beings with individual motivations, experiences, capabilities and skills (Manzini, 2016, p.21). Also, with refugee-entrepreneurs; there is a wide variety in the education and experience, even those who were entrepreneurs in their country of origin. This is why there should be a variety in

support programs and interventions to accommodate their different needs, skills and ambition.

In entrepreneurial undertakings, education plays a large role: the higher the level of education, the greater the chance of success. It helps people make sense of their environment, and adapt to their new surroundings. Previous entrepreneurial experience is also an indicator for success (Nijhoff 2019, p.21).



The variety in individual characteristics also shows up in the reasons of why one would like to start a business and the type of business one may start (Nijhoff, 2019, pp.8-9):

1. **Status holders who start a business out of necessity to sustain their livelihood.** Employment does not seem an option for them; hence they see entrepreneurship as a way to improve their situation. Often relatively limited educational background and business experience.
2. **Status holders who see an opportunity.** They have experience running a small business in their country of origin, perhaps some limited resources. They would become self-employed or invest in micro-enterprise when they see a market opportunity. They're receptive to assistance in developing business plans.
3. **Growth-oriented status holder-entrepreneurs.** This group has a strong entrepreneurial background, are highly educated, and may have international working experience. They may have financial resources already exported. Have great innovation capacity and clear market orientation. Generally stay away from general social support systems

Researcher Karijn Nijhoff indicated in an spoken interview (15 Dec, 2020) the importance of including 'vulnerable entrepreneurs' and to ensure that support programs don't only reach out to 'low-hanging fruit': educated and experienced re-starters who only need a tiny push to make it. This is in line with social designer Hilary Cottam who reminds us that in social interventions we should design for the target group with the most needs. What will work for them, will also work for the group with less needs and more resources, but not the other way around (Cottam, Radical Help, 2019).

Let's also remind ourselves how to evaluate success, that it's not just about self-employment, but also about empowerment, activation, integration or economic self-sustainability. It would be better to focus on participation through starting entrepreneurship (while maintaining the security of their welfare benefits), than just on financial independence. That can be the next step. Activation and participation are reachable through different routes, including hybrid entrepreneurship. Each evaluation of the programs needs to look at the variety of consequences of the support routes, and not just at the number of businesses started (Engbersen, R. et al, 2019).



## c. The current state of refugee-entrepreneur support ecosystems

In Europe, a complex ecosystem composed of public, private and civil society actors acting in favour of refugee integration has been developing at an increasing rate since 2015. Faced with the refugee crisis, a number of civil society organizations started to emerge and to tackle the subject of refugee integration through entrepreneurship all over Europe .

On the political level, the **European Union** was very reactive to that potential and granted funds to many innovative projects supporting refugee entrepreneurship (Ment, Vifre) which all helped strengthen the European response to the refugee crisis but also to strengthen entrepreneurial ecosystems. The different EU-member states of this study showed different levels of interest in fostering refugee entrepreneurship. Overall, the French and German central and federal States showed the most enthusiasm and engagement in unlocking migrant entrepreneurs' potential. Nevertheless, in none of the countries studied did the Central state adopt a clear national approach and strategy to foster refugee entrepreneurship. States rely on civil-society initiatives, which they fund and support. They also encourage

mainstream business support agencies to support more and more migrant / refugee entrepreneurs.

The **private sector** is also involved in refugee's economic integration, as can be seen with the Tent Partnership for Refugees, a non-profit organization launched in 2016 to mobilize the global business community to include refugees and currently made up of more than 130 major companies). On refugee entrepreneurship more specifically, The Human Safety Net's (Generali Foundation) is engaged in developing refugee entrepreneurs support programs and inclusive ecosystems all over Europe.



The refugee support ecosystems analysed in this report all present specific characteristics due to the migration flows, the importance of refugee integration on the political agenda. However, some general **trends and gaps** could be identified.

1. The first and most significant trend identified is the **centralization** of entrepreneurial support structures in capital, urban cities, although refugees (and thus demand) are everywhere. Indeed, many program managers of support programs in Paris have noticed an important proportion of applications entrepreneurial support scheme came from refugees living outside of the Paris region. To fill this gap, organizations have already started reacting to this and, for instance, SINGA is starting to develop schemes outside of capital cities, although still staying in big metropolis (Lyon, Berlin, Zurich, Genève Stuttgart, Milan), and many actors are also working on digitalization of their programs/courses. This trend was amplified by the COVID-19 crisis.
1. The second gap in the ecosystem is **its huge focus on incubation and the “starting-up” phase of entrepreneurship, as well as on the “growth-oriented status holder-entrepreneurs”**. Entrepreneur support offerings are heavily focused on the incubation and starting-up stage, with limited provision at idea stage and acceleration stage. The lack of support schemes at an early stage such as ideation is problematic because it is at that stage refugee entrepreneurs need the most targeted services to address specific barriers (linguistic, legal, bureaucratic
1. Different meetings also have shown us a **disconnect between the organisations supporting the social and economic integration of newcomers and the actors involved in entrepreneurial support** within local ecosystems, resulting in a lack of collaboration, funding and provision of specific services.

# **III. SUPPORTING**

# **REFUGEE**

# **ENTREPRENEURS IN**

# **NORTH-WEST EUROPE**

Enabling refugee-entrepreneurs in a successful manner goes hand in hand with understanding the difficulties they face when they arrive in host-countries. The legal framework on national and local level, as well as access to financial resources, to networks, all play a role in their journey. Business support programs such as the *Enter to Transform* pilot programs try and fill the gaps where the existing system does not quite do the trick. Such support programs may help overcome cultural barriers and distrust of institutional programs.

## **a. The main obstacles faced by refugee entrepreneurs in North-West Europe**

Desk research and interviews with program managers of refugee entrepreneurs support structures in France, Ireland, Germany and the Netherlands allowed us to make an inventory of the elements, which, as of today, hinder refugee entrepreneurship in Europe at the ecosystem and individual level. Of course, every country has its own specific issues depending on the playing field created by national and local policies and regulations.



## Disconnects between refugee entrepreneurs and the mainstream businesses support environment

- **Refugees lack knowledge on the entrepreneurial possibilities**

Indeed, when arriving in a new country, migrants and refugees lack knowledge on the local ecosystem and the different support structures. Learning to navigate in local ecosystem is a challenge for any entrepreneur, as all the human, legal, administrative, technical advices and resources needed are often not concentrated in one place. This navigation is even more challenging for newcomers, who were used to radically different ecosystems organization in their country of origin (sometimes with a big preponderance of the informal sector).



- **The info on entrepreneurship only exists in local language**



Moreover, their mastery of the local language is sometimes insufficient to understand the complexity of the ecosystem and leaflets and/or webpages of support structures are not often translated in foreign languages. The implications of this is that few refugees actually consider self-employment as a career option since they are not informed and do not know service providers and how to reach out to them. Many guides have been created to help refugees navigate their host-country's ecosystem (such as the platform [refugies.info](https://www.refugies.info/) (7) and *Le Guide du Réfugié* (8) in France, *Refugees Welcome Map* (9) in Germany...) but these are general guides, not entrepreneurship-oriented

(7) <https://www.refugies.info/>

(8) <https://leguidedurefugie.com/pdf/le-guide-du-refugie.pdf>

(9) <http://refugeeswelcomemap.de/infoportal/arbeit/existenzgruendung/>

- **Case workers not aware of entrepreneurship support schemes**

Last, refugee case workers, social assistants or job councillors are often not fully aware of the existing support schemes on entrepreneurship. If they are, they are not necessarily inclined to send their clients there, as entrepreneurship is considered a risk for all involved.

A difficulty underlined by many migrant entrepreneurs support program managers is actually finding refugee-entrepreneurs. In fact, although entrepreneurship is highlighted as a solution for the integration of refugees in more and more policy papers, vocational training and traditional access to employment are typically seen as more relevant forms of support at grassroots level. As a result, potential prescribing partners for refugee support schemes (refugees housing and integration organizations, state agencies...) do not have the reflex to think of entrepreneurship support schemes to foster the socio-professional integration of their beneficiaries. As a result, many refugees with an entrepreneurial potential are not making use of the full spectrum of services available in their host country.



- **Existing entrepreneurial support programs do not focus on refugees**

Only few service providers have targeted support for migrant/refugee entrepreneurs. Mainstream statutory agencies entrusted to support new entrepreneurs such as, for instance, the Local Enterprise Offices (LEO) in Ireland or France Active in France, all devised as a “first stop shop” for those looking to start a business or for small businesses looking for support, have not targeted support and communication for migrant entrepreneurs. Some mainstream providers such as the microcredit and support agency Adie in France have identified that refugees and migrants had specific needs and are therefore working to develop specific instruments for them and carry out targeted awareness-raising events. However, these examples are scarce and experimentations are still relatively new. Stereotypical perception of the market performance entrepreneurs still prevail.



When refugee entrepreneurs do hear about and attend mainstream entrepreneurial trainings, our study highlights some feel it did not suit their specific needs (eg. getting financial support, understanding legal and administrative specificities and procedures etc). Some find it too expensive, and some, because of poor language skills, do not have the confidence to attend more than once.

*The disconnect between mainstream entrepreneurial support organizations and refugees must be bridged by creating tailored refugee-entrepreneurs support schemes and by raising knowledge and fostering understanding between refugees, integration and business support stakeholders.*

## Difficulty to access finance



**It was almost impossible to get a loan or overdraft from the bank - it is stressful and I needed help with the process. The language barrier is often difficult to overcome and then there is so much red tape [...] . Dealing with the statutory agencies like the LEO to get grants is too complicated. Too many forms to fill out and often you need to produce accounts history and I didn't have that**

Ellie Kisyombe, 2020

As highlighted by Ellie Kisyombe, a Malawian activist and refugee entrepreneur living in Ireland who co-founded OurTable, refugee entrepreneurs' lack of access to funds or financial resources is a commonly cited barrier. Getting investment is difficult when you have almost no network, and sometimes even difficulties opening a bank account.

Indeed, because refugees do not have a credit history or assets, official channels to credit are often hard to reach. Moreover, a status holder's

temporary residence permit in the first years of arrival can be cause for discrimination: due to the uncertainties regarding their extended legal status, banks and other institutions will hesitate to provide a loan or other forms of financing. If they offer financing, it may be with relatively short repayment periods (Nijhoff, 2019, p.29). They often cannot count on "love money", benefits, or their own capital to give a first impetus to their business and secure a regular income at the early stages.

Refugee-entrepreneurs also often lack the financial and managerial know-how of the local financial system.

Existing services providing access to loans and investment often consider refugees too risky. In the Netherlands, for instance, the municipal Bbz (Welfare Support for the Self-Employed) can offer loans, but tends to only grant these to low-risk businesses such as restaurants and food-trucks, but not, for instance IT-companies where you may only get a return on investment after three years. Good examples of actors going against this trend are the microcredit agency Adie (France), which developed a microcredit

scheme for refugee entrepreneurs (12 000 euros maximum). Dutch banks have also started facilitating Qredits for micro financing. Even with the increased availability of micro financing for status holders, according to Karlijn van Arkel (cited in Zielhuis, 2018 p.43) of MigrantInc, “There is a need for smaller amounts than what is now offered by Qredits, Triodos Bank or the Bbz”.

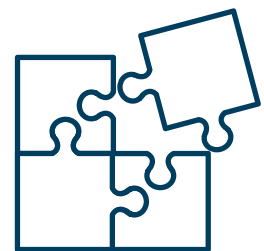
*Dialogue must be created between refugee entrepreneurs and investors, and refugee entrepreneurs must be supported to meet the requirement to access to capital in their host country. Mainstream financing actors also need to be made more aware of the potential of refugee entrepreneurs and of their specificities in order to create adapted financial instruments.*

## The importance of peripheral brakes

Peripheral brakes refer to non-professional difficulties which hinder professional integration. These can be individual social, physical or psychological constraints such as financial, administrative, health, mobility or housing difficulties. In the case of refugee entrepreneurs, these peripheral brakes weight a lot in the decision to start an entrepreneurial adventure and on its success rate.

### Examples of peripheral brakes

In fact, refugees with a business idea can decide to give it up because of the **administrative complexity**. Also, some refugee entrepreneurs show gaps in knowledge in terms of company registration and social welfare rights, as well as legal, labour and tax regulations.



**Language** is also a recurrent peripheral brake: mastery of the language of the host country is required to understand the support which is delivered (except in the case support is translated), administrative and legal requirements to launch a company, to (in some cases) meet your target group, to meet investors, mentors...

(10) Add ref.

**Digital tools** are also a big hindrance for vulnerable refugee entrepreneurs who do not master PowerPoint or Excel or don't even have constant access to a computer. Moreover, in the wake of the COVID-19 crisis, many support schemes and meetings will be happening online. An entrepreneur will have to know how to use, for instance, Zoom meetings.



Last is **discrimination**. In fact, perceptions by the mainstream of the refugee entrepreneur can affect their opportunities for different services (information, permits, financial support) in a negative way.

*There is a need for connection between refugee entrepreneur support schemes and other specialized structures which can offer them language, digital or legal support / training in order to lift peripheral brakes and make one's entrepreneurship journey successful.*

## The lack of professional and social networks

Having a personal and a business network is a key to success for most entrepreneurs (to get advice, first investments, and first clients, to test PoC etc). The larger the network, the more the opportunities. Whereas locally-born entrepreneurs often start their journey with such networks to build on, newcomers, by definition, lack connections in the host country. A lot of business in Europe is conducted on the strength of personal connections (non-professional or social networks), this can be a huge problem for a new business trying to establish a foothold in the early stages where the business principals are not local. However, few networking opportunities are provided for migrant entrepreneurs, which makes building relationships with the local business community difficult.

*Providing refugees with access to personal and professional networks is a priority. This can be done by organizing meetings with experts, setting up networking events or mentoring schemes.*

## Compatibility of needing an income and freeing up time for entrepreneurial project

Often, migrants and refugees need to secure a quick and regular income to support the cost of arriving in a new country but also to be eligible for, for instance, family reunification. Whereas local entrepreneurs can often rely on benefits or savings to free time for their entrepreneurial ventures, refugee entrepreneurs often need to have a job to secure an income. Therefore, they have less time they can dedicate to their entrepreneurial project and/or to attend training and support sessions, networking events.

***The schedule of any support for refugee entrepreneurs must be compatible with the activities necessary to support themselves and their family.***

## b. Best practices and recommendations for supporting refugee entrepreneurs

Refugees are just as talented as the next person, and have proven their resilience, which can make them successful entrepreneurs, if receive dedicated support to achieve their potential. Aware of this, the *Enter to Transform* project seeks to create such support schemes and hubs in four North-West European countries. As a foundation for these programmes, we have

identified several good practices based on research and analysis of existing programs (see appendix 1) to provide refugees with the necessary tools they need for their entrepreneurial journey and to connect them with the mainstream business support ecosystem.

### Best principles

Support programs benefit by adhering to certain core principles. Paraphrasing Otto Scharmer's adage that "the success of an intervention depends on the interior condition of the intervener," we believe that the success of a support program not only depends on its tools, but on its culture, its values, of its people, and their inner conditions. These are the principles we recommend.

- **Co-production**

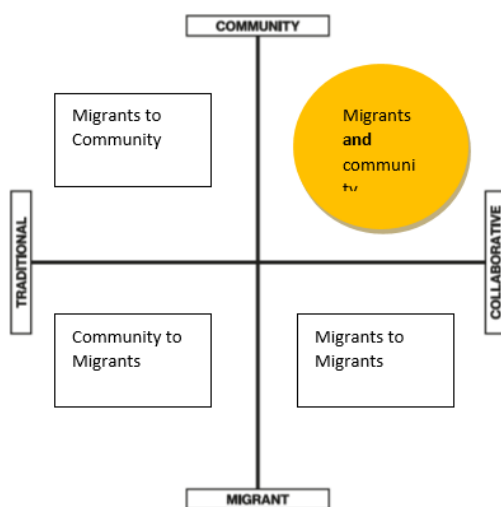


Figure 3: From traditional services to collaborative practices  
Source: Manzini, E. et al (2016). *Reframing Migration* Conference Report, pp. 40-44.

Social designer Ezio Manzini (Manzini, 2016) advocates to step away from the traditional approach of 'community supporting refugees'. He advocates for an approach where both newcomers and the

community engage in a collaborative effort to improve their common situation. Instead of, or, in addition to refugees improving their skills with the help of locals, both groups engage in co-organisation or co-production delivering something useful for both, or for the larger community.

One of the tools which helps a business support program to move towards a point of view of 'people on the move' instead of refugees, and of collaborative practices, is to include them as part of the organization, from the (advisory and management) board to staff positions. Support programs need to include the voices of refugees from the start, in designing and re-evaluating the programs. It should become self-evident that refugees become part of the organisation, not just as volunteers, but in decision-making positions, from the (advisory and management) board to staff positions (Ghorazi, H. et al, 2020).

## • Inclusivity

In talking and writing about refugees it's crucial to shift our view of them as 'refugees:' people with one common dominant characteristic, to 'people-on-the-move:' human beings with individual motivations, experiences, capabilities and skills (Manzini, 2016, p.21).

Any interventions must take into account the diversity of the target group. There is a wide variety in their education and experience, even those who were entrepreneurs in their country of origin.

This is why there should be a variety in support programs and interventions to accommodate their different needs, skills and ambitions, make them cut-to-measure.

On top of that, success should not just be measured as the number of businesses started, but also about empowerment, activation, integration or economic self-sustainability. Success is valid if the refugee-entrepreneur himself considers the quality of his life improved, his social and professional circle larger, his confidence enhanced.

## • Progressivity

What is important is that these programs are designed to meet the budding entrepreneur where they are at. Their existing potential, competences and interests should be used as a basis; this is the only way to ensure that the trainee identifies with the measure and actually sees it as a support. This is in line with social designer Hilary Cottam who reminds us that in social interventions we should design for the target group with the most needs. What will work for them, will also work for the group with less needs and more resources, but not the other way around. We don't want to just reach out to 'low-hanging fruit': educated and experienced re-starters who only need a tiny push to make it, but also to vulnerable entrepreneurs.

**This variety of support measures should also relate to the various phases of entrepreneurship.** For instance, refugee entrepreneur at idea stage will mostly need to gain confidence, knowledge of the ecosystem and to consolidate their idea. Those with a structured idea will need technical trainings, meetings with experts, networking sessions etc. In the four countries studied, support services offered tend to focus on incubation and few organizations support the starting up phase and ideation phase. However, all phases of the entrepreneurial journey are equally important, as is support for these different phases, either internally, either through cooperation with other organisations (chain approach).



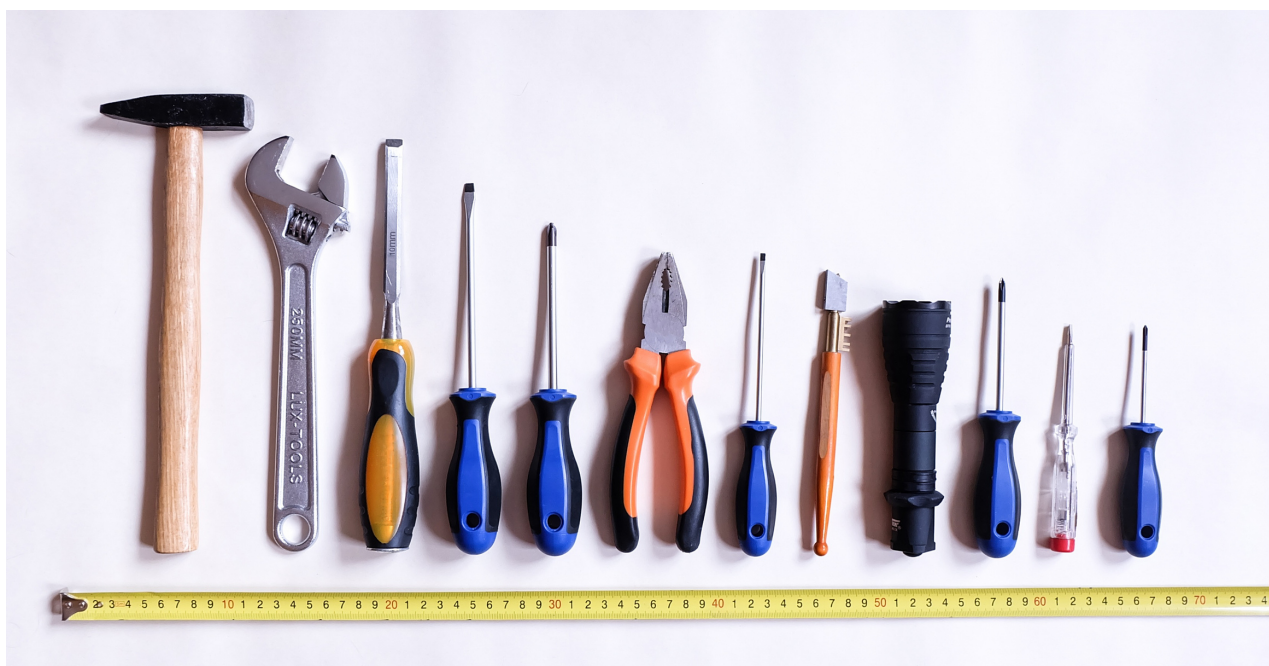
- **Accessibility**

Support programs must be compatible with availability of refugee entrepreneurs, as many demands are made on them (language and civic integration courses, family, work). For instance, training sessions can be done after 6pm, on the weekend, and individual follow up sessions have to be set in advance. As highlighted on p.11 of this report, recognized refugees are, in some countries, obliged to follow and pass a civic integration test, and combining these obligatory courses with work or entrepreneurship can be a challenge and must also be taken into account.

More than time-linked, accessibility is also a matter of culture and language. Tools and training sessions provided must be culturally sensitive and, in some occasions, translated in order to enable entrepreneurs to understand and speak the language of the entrepreneurial ecosystem and market. Promoting successful refugee entrepreneurs as a way to create role models and showing that entrepreneurship is an option for refugees is also important.

## Best tools

Support programs for RR restarters should include a certain number of modules and components, as described in the following paragraphs.



- **Individual consulting and support**

**Individual consulting and support** of RR-entrepreneurs, for instance through monthly individual sessions with supporting teams, is particularly important for refugee entrepreneurs as it provides them a way to ask questions and lift specific difficulties and to check they are going in the right direction and boost their confidence.



- **Mentoring**

**Mentoring** is an interesting way to add more individuality to the support scheme. To ensure that the mentoring is as goal-oriented and successful as possible, the interpersonal basis between mentor and mentee is very important in addition to the expertise of the mentor (e.g. volunteer senior experts). The collaboration phase must be preceded by an introduction and matching phase in which mentors and mentees are matched. The mentors should take on a guiding role and closely accompany the process of the entrepreneurial actions during the first months.

- **Social and professional network building and community**

**Social and professional network building and community** must be given special attention as a way for refugee entrepreneurs to catch up their disadvantage in terms of networks. Professional network building can be built through mentorship, through the organization of meeting with experts, but most of all through the integration of refugees to mainstream entrepreneurial events in their country / city. This way, barriers between refugee entrepreneurs and native entrepreneurs can be broken down. Social network and integration can be fostered by getting refugee entrepreneurs involved in mainstream entrepreneurial communities and by organizing specific events in partnership with social integration dedicated structures (for instance, organizations fostering integration through sports, cultural exchange etc).

## • Collective trainings

Collective trainings are a key component of entrepreneurship support programs. For programs dedicated to refugees, the following topics appear to be essential:

### Entrepreneurial soft skills

Entrepreneurship programs must not solely focus on entrepreneurship, but on empowerment in general as a way to gain confidence. For instance, workshops on personal qualities, on entrepreneurial posture and on teamwork are relevant. Resilience and the constructive handling of crises is another important skills. Many people with refugee experience already have this ability, but they need to be sensitised to the fact that entrepreneurship is about learning from mistakes, seeing failure as an opportunity to do better and believing in one's own idea, even if it takes time for it to become established.



entrepreneurship is about learning from mistakes, seeing failure as an opportunity to do better and believing in one's own idea, even if it takes time for it to become established.

### Market analysis

Entrepreneurship is strongly influenced by culture. Especially for people who have already been self-employed in other cultures, there are misjudgements in dealing with customers and in assessing the market. In particular, the cultural nature of the market leads to misjudgements about market needs

### Introduction to the ecosystem

The aims should be to reduce integration barriers and help refugees become familiar with bureaucratic processes, business culture in the country, and learn how to look for specific resources in the host-country ecosystem. Overall, the trainees should be enabled by the measure to better understand social structures and contexts and to identify opportunities for themselves to participate in social life through their activities.

What is important is that specific refugee support services act as a stepping-stone towards integration into mainstream support schemes. Therefore, refugee entrepreneurs have to be aware of the different schemes / networks, which they can access in the coming stages of their business development.

## **An overview of the financing possibilities**

Assistance must be provided in getting access to finance. Organizing a meeting between financing actors and refugee entrepreneurs so that entrepreneurs know where and how to look for capital to start / grow their business is one way. Directly operating a microcredit scheme or liaising with financial institutions on packages to offer migrant entrepreneurs are another.

## **Sensitization to new market**

Refugee entrepreneurs can also be sensitised to new markets because they offer space for new business activities. Many respondents in this study have highlighted a growing interest of migrant entrepreneurs for social entrepreneurship and for areas with high social relevance (care, personal services and climate protection), social inclusion. This needs to be specifically encouraged as it is a way to provide innovative solutions to current social and environmental issues.

## **Last but not least, adopting a hub approach**

Last but not least, adopting a hub approach is recommended. The hub provides links and connections between refugee-entrepreneurs, local support programs and other stakeholders in RR business (local civil society and governmental actors, local economy and intermediaries such as banks, municipalities, chambers of commerce, job centers, experts...). Such an approach will raise the awareness of political, economic and social stakeholders on refugee entrepreneurs and incite them to help them meet their needs. A hub approach also allows an increasing number of refugees to consider entrepreneurship as an option and to gain the confidence, network and skills required to start their venture.



# CONCLUSION

While more and more public and private stakeholders recognize that **refugee entrepreneurs are an untapped potential and source of economic development in North West Europe**, much is still to achieve to make entrepreneurial ecosystems accessible to refugee restarters. In all countries studied in this report, figures tend to show that people with a migration background (including refugees) are more likely to start businesses than European-born citizens. This becomes even more visible with the specific case of refugee restarters.

To foster this “new” kind of Entrepreneurship, many levers, schemes and tools have been designed and rolled-out by public, private and civil society organizations. Nevertheless, common obstacles faced by refugee restarters in North West Europe (NEW) were identified, such as the disconnect between aspiring entrepreneurs and the mainstream business support environment, difficulties to access finance, peripheral brakes such as language, lack of a network, lack of confidence, and the focus on securing an income in the first years after arrival in their host country.

To contribute to lifting these brakes, this report identifies and analyses the best practices identified in four NWE countries (Germany, the Netherlands, Ireland, France) and attempts to impulse new ways of making entrepreneurship more accessible to RR restarters in Europe.

# **APPENDIX 1**

## List of respondent organizations

### **Ireland**

Donegal Refugee Resettlement, Irish Refugee Council, Irish Refugee Protection Programme, Carlow IT, OurTable, Sligo LEO, Donegal LEO, MyMind, Institute for Minority Entrepreneurship (IME), Saraim, Skillnet Ireland, Roscommon LEADER Partnership, Donegal ETB, NW Frontiers Ireland, Enterprise Ireland

### **France**

La French Tech, makesense, each One, SINGA, Adie, La Ruche, France Terre d'Asile, Délégation interministérielle à l'accueil et à l'intégration des réfugiés, ACINA, le Grdr, Les cuistots migrants, Est Ensemble, la Mairie de Montreuil, GROUPE SOS Solidarités, Wimoov, Tissu Solidaire, CDC Habitat.

### **Germany**

SELMA, Social Fashion Factory, YES-Clima, GreenTecLab, SOGTIM, Start-Up Your Future

### **The Netherlands**

De Blauwe Paraplu, Refugees@Business, Forward Incubator, Krachtbedrijf

# APPENDIX 2

## Study cases in the four countries

The following section presents summaries of different organizations / program managers met by the partners in the four countries. The actions put in place by each structure are briefly described and the key findings for this study (best practices) highlighted.

### GERMANY

#### **SELMA – Selectivity and ambiguity in working cultures: Shaping the world of work for refugees in the sectors of care for the elderly, IT industry and building trade**

Organization(s) involved	IAT /FIAP
Starting and closing date	01.01.2017 – 31.12.2019
Scope of action	Support of “green entrepreneurship” for refugees and young unemployed
Brief description of program activities and tools used	Refugees with technical knowledge and experiences were trained in the area of Green Skills; at the same time they were trained to develop new services in the field of climate protection (open innovation, service development); training in traditional entrepreneurial skills
Main difficulties encountered	Preparing the refugees for the specificity of the local market, sensitizing them for; raising awareness of environmental issues, preparing local markets for the new services
Good practices and recommendations	Developing business ideas co-creatively with the existing enterprises and with local stakeholders to integrate the start-ups in local ecosystems from the beginning



### **Social fashion Factory**

Organization(s) involved	Cooperation with 27 frontline NGO
Scope of action	Support of work integration for refugees
Brief description of program activities and tools used	<p>SOFFA is the Sustainable Fashion Factory that provides work integration to trafficked survivors and refugees, produces from natural, man-made or recycled biodegradable materials, provides to its members access to machinery and training on how to be an ethical and sustainable fashion entrepreneur through SOFE HUB, raises awareness through various activities being the founding board of Fashion Revolution for Greece,</p> <p>SOFFA is the result of co-creation among various stakeholder groups, incorporating NGOs and the excluded populations themselves as shareholders and co-creators.</p> <p>SOFFA creates value for all stakeholders offers ethical employment to refugees and survivors of human trafficking, produces only from sustainable textiles and materials, offers to unemployed designers and struggling SMEs training on how to be a sustainable fashion entrepreneur and provides them with access to machinery and sustainable raw materials runs awareness raising activities to the public training the ethical consumer of tomorrow.</p>
Good practices and recommendations	A holistic approach: from training "How to become a sustainable fashion entrepreneur" to the use of sustainable natural textiles and the transfer of knowledge about them, to customer-oriented design

### **YES-Clima**

Organization(s) involved	University of Cadiz; Wind of Renewal, Greece
Starting and closing date	01.01.2018 – 31.12.2020
Scope of action	Support of "green entrepreneurship" for refugees and young unemployed
Brief description of program activities and tools used	Development and implementation of workshops to coach and to support the refugees; Development of Workshops with existing local enterprises to motivate them to employ the refugees, to cooperate with them and for peer coaching; coaching/support of refugees to deal with official stakeholders (offices, public administration etc.)
Main difficulties encountered	Motivation of refugees to start activities in industries with big market opportunities, cooperation with existing enterprises (different working cultures)
Good practices and recommendations	Potential of the green sector, potential of the sector to motivate young refugees



### **GreenTecLab: Empowerment for the green start-ups to foster climate protection**

Organization(s) involved	FIAP (Germany); German-Greek Chamber in Athens (Greece); City of Cadiz (Spain)
Starting and closing date	01.11.2020 – 31.01.2023
Scope of action	Development of sustainable structures of start up support in the Green Economy
Brief description of program activities and tools used	<p>Potential start-ups and motivated, young people are supported to develop business ideas and public funded projects in local and virtual co-working spaces. They are linked to each other transnationally and can collaborate with networks in different countries.</p> <p>At the same time they are supported to develop green skills on a technical level and entrepreneurial skills. They have to pitch their ideas to find sponsors.</p>
Main difficulties encountered	Financial support for the start-up, motivation of sponsors and supporters in the local environment, motivation of refugees for the Green Sector
Good practices and recommendations	The local and the virtual coworking spaces are ideal locations for peer coaching and mutual support, the pitches increase attention in local environments, refugees and migrants can be sensitized to the potentials of new markets

### **SOGTIM on trafficking and Immigration**

**<http://ngo.socialgrowthhub.com/why-sog-tim/>**

Organization(s) involved	International partnership of seven European organisations (PEDAL, the nest, make a cube, Spoleczna Akademia Nauk, eolas, University of Sibiu)
Starting and closing date	Starting: 2016
Scope of action	Support of work integration for refugees
Brief description of program activities and tools used	<p>The main objective of SoG-TIM is to train nonprofits and prospective social entrepreneurs in acquiring the required 21st century skills for the development of innovative, technologically advanced, financially sound, globally competitive and actively networked entrepreneurship ventures that address the issues of immigration and human trafficking crisis. We have designed an incubation e-based program that will support you on a step by step approach in building and growing your ventures. You will interact and co-create with peers from the global community that go through the same process. Through SoG-TIM channels and activities you will have the opportunity to pitch your ideas to social investors and exploit the opportunities of collaborating with start-uppers from the for-profit technologically advanced ecosystem.</p>
Good practices and recommendations	E-based Incubation program, interactive E-Learning Platform for the future social entrepreneurs complemented by mentoring sessions and interactive workshops supported interaction with global start-up community,

### **Start-Up Your Future**

**<https://wjd.de/projekte/start-up-your-future>**

Organization(s) involved	BMWi and WJD
Starting and closing date	06-2017 – 03-2020
Scope of action	Business Mentoring Program
Brief description of program activities and tools used	Young entrepreneurs organized in WJD supported its mentee (RR) in preparing and starting a company. The support offered was a voluntary service from members of the WJD. Main objective is networking and know-how.
Main difficulties encountered	Matchmaking was challenging! Finding the right mentor who meet the needs in terms of being industry expert is everything but easy. More, a kind of personal sympathy is essential, too.
Good practices and recommendations	Mentoring from business experts is a key factor to success! Furthermore, offering chances to create your own business network is important!

## **FRANCE**

### **L'Incubateur à Montreuil pour entrepreneurs réfugiés**

Organization(s) involved	La Ruche and The Human Safety Net (Generali Foundation)
Territorial scope	Montreuil and Saint-Denis - Seine Saint-Denis, Ile de France
Starting and closing date	June 2019
	La Ruche launched its first incubation program for refugees in June 2019 and has already supported more than 30 refugee entrepreneurs.
	Incubated refugee entrepreneurs are selected on the basis of their project ideas, which needs to be formalized.
Scope of action	<p>The support program includes :</p> <ul style="list-style-type: none"><li>• Collective training (2 sessions per month) around three main axis: methodology, financing, business development and includes "à la carte" modules.</li><li>• A personal coaching with monthly diagnosis, connections with experts and mentoring.</li></ul>

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The support program includes :

- Collective training (2 sessions per month) around three main axis: methodology, financing, business development and includes “à la carte” modules.
- A personal coaching with monthly diagnosis, connections with experts and mentoring.

The core modules of the program include :

- A first workshop on context which aims at giving info on the program, the role and responsibilities of everyone.
- A workshop on access to funding: make people understand that there is a process to follow and different steps to go through before seeking funds. This must be follow with a funders' day at the end of the program.
- A training on Business plan
- “A la carte” coaching according to specific needs: use of computer tools, progress in French.
- As a complement, at the end of the incubation program, La Ruche also shows the entrepreneurs what exists outside of entrepreneurship: workshops on CVs, job interviews, LinkedIn training...

## **Combo**

Organization(s) involved	Makesense, Elan Interculturel
Territorial scope	Paris region
start date	2017
Scope of action	Ideation and incubation for migrant entrepreneurs
Brief description of program activities and tools used	<p>The Combo program started as part of the European Ment project (Migrant Entrepreneurs team up with mentors), as part of which makesense set up an incubation and mentoring program to support refugee entrepreneurs. After the European program ended, makesense kept the program running and extended it to include all people entrepreneurs with a “migration background”, with a focus on interculturality.</p> <p>The program they run is divided in three stages :</p> <ul style="list-style-type: none"> <li>· A two-day immersion program to live an accelerated “entrepreneurship journey” and discover the COMBO program and the mentoring/support tools used (max 50 people)</li> <li>· A 4 months exploration phase, focused on collective sessions. The aim is to build a professional project, develop communication capacities, and acquire the necessary soft-skills to be an entrepreneur (max 30 people)</li> <li>· A 7 months incubation phase for the top 10 projects. This phase includes collective and individual support, and the aim is to actually launch the project.</li> </ul> <p>The selection criteria of entrepreneurs are: availability (eg. 2 days per week must be dedicated to the project for the exploration phase), having a project idea, and having a migration background. At the end of each phase, some objectives must be reached (eg. having done a market study, validated a proof of concept...) in order to move on to the next one.</p>

The objective of the training program is that the entrepreneurs feel able to launch a project, to identify where they may need help and to ask for it to the relevant people in the ecosystem.

With the arrival of the COVID-19 pandemic, the support program was also made available online.

Main difficulties encountered	<ul style="list-style-type: none"><li>· Having enough human capacities and time for individual support of refugee entrepreneurs</li><li>· Building a big enough pool of volunteers to support refugees in their entrepreneurial journeys.</li></ul>
Good practices and recommendations	<ul style="list-style-type: none"><li>· Importance of mentorship: the most successful entrepreneurs/projects are those who were matched with a mentor in their area of work</li><li>· Importance of individual support: people need a tailored accompaniment from the beginning to progress quickly.</li><li>· Not neglecting technical skills: it is important to train entrepreneurs to technical skills applied to entrepreneurship (using excel, make an invoice, using power point to present a project, animate a zoom meeting...). These technical skills will give entrepreneurs the confidence they need to launch their project. There must be a combination of methodological trainings and of technical trainings.</li><li>· A choice between online &amp; physical presence: refugees need to attend 3h of collective sessions per week. With the COVID crisis, the workshops are held physically with those who can attend, but also held online simultaneously by a different person.</li><li>· It is relevant to support people who just have an idea and not a full project yet and to deliver specific support to the two categories.</li></ul>
Relevant links	<ul style="list-style-type: none"><li>· <a href="https://combo.makesense.org/">https://combo.makesense.org/</a></li></ul>

## **SINGA**

Territorial scope	For entrepreneurial support, Paris and Lyon. Lille and Nantes to come
Starting and closing date	SINGA was born in 2012 of a citizen movement wanting to create opportunities for engagement and collaboration between refugees and their host society.
Scope of action	SINGA has three main activities: community animation, putting refugees seeking accommodation in touch with citizens who have a spare room, and supporting migrant-led innovation through entrepreneurship programs (pre-incubation, incubation, acceleration).

Brief description of program activities and tools used	<p>SINGA runs three support programs for migrant entrepreneur at different stages of their entrepreneurial journeys.</p> <ul style="list-style-type: none"> <li>• Pre-incubation: 2 months programs with 2 hours of collective trainings every week. 4 cycles per year, actually in their 15th promotion. 13 to 20 people per cycle.</li> <li>• Incubation: 6 months program to launch a project, with collective sessions and individual follow-up.</li> <li>• Acceleration : 9-months scaling up program for 8 projects</li> </ul> <p>Focus on the modules of the pre-incubation program :</p> <ul style="list-style-type: none"> <li>• Entrepreneurship in France and the different forms of entrepreneurship (companies, startups, self-employment...)</li> <li>• Mission &amp; vision for the project</li> <li>• Market research : positioning your project, understanding customers and identifying competitors</li> <li>• Business model canva</li> <li>• Introduction to the different legal status</li> <li>• Last workshop: self-diagnosis of project and action plan. If they want to go further, they can apply to the incubation scheme.</li> </ul> <p>These modules are coupled with an individual follow-up delivered by the SINGA team. In certain cases, experts, mentors and legal experts are mobilised.</p>
Good practices and recommendations	<ul style="list-style-type: none"> <li>• Individual support are more efficient to make projects go faster than collective training</li> <li>• An important point is that unlike other programs, SINGA has no sourcing difficulties because of its reputation and its establishment for 5 years in the French ecosystem. Words of mouth.</li> </ul>

**Ecole Régionale des Projets (ERP) - Entrepreneurs migrants (Regional School for projects for migrant entrepreneurs).**

Organization(s) involved	Grdr and La Cité des Métiers
Starting and closing date	Since 2014
Scope of action	Training program for migrant entrepreneurs
	<p>The ERP is a free training course for migrant entrepreneurs in the Ile-de-France region who are planning to create an economic activity, but it is open to all other applicants.</p> <p>This course provides training to 20 entrepreneurs per year over a period of 6 months for the full training course}. Through these different modules, the trainee will have the opportunity to enhance his or her experience and skills, acquire the fundamentals of business creation and formalise his or her project.</p>

Specialised trainers will provide tools and skills for :

- Structure a business project
- Develop a marketing and communication plan
- Drawing up provisional budgets
- Defining a legal status
- To analyse transnational entrepreneurship, the social and solidarity economy and the collaborative economy.

This training requires a high level of availability, as there are 2 to 3 days of classes per week.

The end goal is to have a complete business plan.

Brief description of program activities and tools used

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  - Structure a business project
  - Develop a marketing and communication plan - Drawing up provisional budgets
  - Defining a legal status
  - To analyse transnational entrepreneurship, the social and solidarity economy and the collaborative economy.

This training requires a high level of availability, as there are 2 to 3 days of classes per week. The end goal is to have a complete business plan.

Main difficulties encountered

- Providing tailored support for entrepreneurs at different stage of their entrepreneurial journey (some have already launched their business but encounter difficulties to develop it, other just have a project idea, others have a more formalized idea...)
- Some people cannot make themselves available for 3 days of training per week (mainly women, because of childcare). Therefore, shorter and lighter versions of the program were thought out.

Good practices and recommendations

- Allowing entrepreneurs to meet physically at least twice a week helps to create a spirit of promotion and self-help.
- A specific module and support on import/export
- "On-demand" individual support
- Two coaches can be mobilized to boost the entrepreneur's project

Relevant links

<https://www.grdr.org/L-ecole-regionale-des-projets-entrepreneurs-migrants-ERP>

## **ADIE**

Starting and closing date	Since 1987, works with refugees since 2016.
Territorial scope	France
Scope of action	ADIE is a nation-wide organization promoting offering supporting and micro-credit opportunities to entrepreneurs.
Brief description of program activities and tools used	<p>Adie is an association specialized in granting micro-credits to entrepreneurs who do not have access to bank credit. This microcredit goes up to 12,000 euros in France and has an interest rate of 7.5%. Adie also offers support to its clients to make their business a success.</p> <p>Adie has been financing refugees and migrants for a long time, but has identified them as a specific public for 1.5 years. The association also carries out presentation and awareness-raising activities with refugee incubator promotions (SINGA, La Ruche).</p>
Main difficulties encountered	No specific difficulty mentioned
Good practices and recommendations	Adie, through micro-loans, tackles the difficulties of accessing finance for refugees.

Valuable insights on the ecosystem was also gained by meetings with a large panel of actors and structures acting in favour of refugee socio-economic integration in France with another focus than entrepreneurship: GROUPE SOS Solidarités, each One, ACINA, Wimoov, Tissu Solidaire, Diar, France Terre d'Asile, Les cuistots migrants, CDC Habitat, Adoma. This allowed us to challenge our vision of entrepreneurship for refugees and have a better idea of what type of refugees could be interested in the Hubs. This also allowed us to identify that many of those actors were not aware of the entrepreneurial support opportunities available for refugees although they knew some refugees who would be in need of such schemes.

# IRELAND

## **Case Study 1 Empowering Women**

Organization(s) involved	Roscommon LEADER Partnership
Starting and closing date	Just Creative; Empowering Refugee Women Jan – Dec 2010
Scope of action	Working with women on their arrival into Ireland when based in an Emergency Reception Orientation Centre.
Brief description of program activities and tools used	Weekly Craft group established incorporating knitters from wider locality to support social inclusion. Sample of Courses established in classroom environment – topics Hairdressing, Cooking, Beauty, Digital Skills, Career Planning. Personal & Interpersonal Skills, Gardening. Wellbeing & Yoga etc.,
Good practices and recommendations	Open and honest communication. Supports in practical terms of access to childcare. Avail of all opportunities to include social inclusion with wider community. Understand the background and challenges encountered in reaching their destination in Ireland. Respecting their hopes and ambitions and fears. Time must elapse before refugees are in the correct 'mindspace' to consider starting their own business – much more elementary matters must be addressed first (housing, schooling form children, language barriers etc)

## **Case Study 2 : Saraim**

Organization(s) involved	Saraim
Scope of action	Pro bono start-up mentoring for entrepreneurs from marginalised communities such as ex-prisoners, people with disabilities and refugees
Brief description of program activities and tools used	One-to-one mentoring of refugees. Advice around sources of funding and business plans. Advice on business strategy, marketing strategy, value proposition, differentiation.
Main difficulties encountered	Lack of long-term vision from the entrepreneurs. Too many undifferentiated micro-enterprises (baking cakes, importing commodities).



Good practices and recommendations	<p>I recommend that a sales funnel approach is taken. 80% of the potential projects that I have seen have little commercial potential and refugee entrepreneurs have not adequately researched or understand the business opportunity. A sense of entitlement to financial support is not a good starting point for any entrepreneur. Refugee entrepreneurs need to understand the basics of starting a business and also the commitment that is needed before they embark on an entrepreneurial journey and before they qualify for any support (even free mentoring) e.g. complete a “start your own business” course, create a draft business plan (with or without financial projections).</p> <p>The “humane” thing to do would be to help them understand this early so they can focus their efforts on something more suited to their skillsets. realistic. Funding and resources can then be allocated to the “very few” projects with real potential.</p> <p>The UK Centre for Entrepreneurship have done excellent work and pilots in this area and I am currently liaising with them.  <a href="https://centreforentrepreneurs.org/programmes/refugee-pilot/">https://centreforentrepreneurs.org/programmes/refugee-pilot/</a></p> <p>Mike Kelly, <a href="http://www.saraim.org">www.saraim.org</a>, <a href="mailto:mikekelly.ie@gmail.com">mikekelly.ie@gmail.com</a></p>
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### **Case study 3 : VIFRE**

Organization(s) involved	The trans-national NGO partners in the project are the Irish Refugee Council, SINGA France and the Institute for Social Pedagogic Research Mainz (Germany). The academic partners are the Dublin Business School, the Paris School of Business (France) and the University of Bremen (Germany).
Starting and closing date	2019 - ongoing
Scope of action	A key part of this journey is the provision of training - which is being developed as an online platform called VIFRE. The VIFRE platform is an online business incubator developed to offer entrepreneurship education specifically for refugees in Europe.
Brief description of program activities and tools used	<p>The platform consists of three main parts:</p> <ol style="list-style-type: none"> <li>1. A welcome package that presents the different programs (cultural and entrepreneurial) existing in the three countries,</li> <li>2. A legal advice section that helps you to discover the legal obligations in the three countries</li> <li>3. A large pedagogical content that will help you to start, design and develop your entrepreneurial idea.</li> </ol> <p>The pedagogical content is available in four different languages: English, French, German and Arabic.</p>
Main difficulties encountered	<ul style="list-style-type: none"> <li>• Lack of face to face interaction</li> <li>• As training is generic, there is no bespoke elements for specific business ideas / entrepreneurs</li> <li>• Reliant on ‘self-starters’ – entrepreneurs are not being motivated by a mentor or need to attend</li> </ul>

Good practices and recommendations	<ul style="list-style-type: none"> <li>• No cost / easily accessible platform for refugee entrepreneurs</li> <li>• Multi language options</li> </ul>
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#### **Case study 4 : Our table**

Organization(s) involved	Our Table
Starting and closing date	2015 - ongoing
Scope of action	A community-driven, non-profit project aiming to highlight the need to end direct provision in Ireland. Their goal is to facilitate change through conversation over food
Brief description of program activities and tools used	<p>Our Table aims to create nurturing and empathic spaces where people can gain skills, are paid a wage and can gain knowledge of the Irish food industry. It is a non-profit, non-denominational organisation that aims to build an awareness of food in multicultural Ireland and create opportunities for migrants / refugees in the food sector.</p> <p>The organisation also aims to highlight issues within the current system of Direct Provision which it believes is deeply flawed: <i>"We aim to build an greater awareness of direct provision within the wider Irish public and to induce a sense of anger within them. We create spaces where information is shared and obtained, and want to open conversations with political leaders"</i>.</p> <p>Originally in 2016, the organisation focused on generating awareness about conditions within the Direct Provision system.</p> <p>In October 2016, a pop-up café based in the Dublin Project Arts Centre was established to operate as a non-profit organisation which provides training and work experience, creating employment opportunities for people, leaving the confidence-stripping, disempowering asylum system, as well the wider migrant community.</p>
Main difficulties encountered	Language. Cultural difference. Childcare availability. Challenges of the direct provision system
Good practices and recommendations	Open and honest communication is important. Also the supports required by refugees / asylum seekers are initially very basic and it is imperative that they are not confused by red tape and legislation

#### **Case study 5 : Institute for Minority Entrepreneurship (IME)**

Organization(s) involved	Dublin Institute of technology, Dublin
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Starting and closing date	Established in 2006 - ongoing
Scope of action	The 'Institute for Minority Entrepreneurship' was established to offer the different minority groups in Ireland equal opportunity through entrepreneurship education and training. 'Minority Entrepreneurship' has been broadly defined by the Institute to be inclusive of those communities who are generally regarded as being outside of mainstream Irish society in terms of entrepreneurship. The following groups are considered by the Institute to be 'minority entrepreneurship groups': Refugees; People with Disabilities; Prisoners; LGBT; Over 50; Travellers.
Brief description of program activities and tools used	IME provides three broad types of services. The first is a range of specially-designed courses that are delivered either in DIT, in the offices of the programme funders, or in premises where the programme participants are most usually located. The second is a free mentoring scheme. This allows potential and new entrepreneurs to receive mentoring on a one-to-one basis from a successful entrepreneur over a specified period of time (maximum six months). The third is a range of materials that are downloadable for free.
Main difficulties encountered	Dublin based Not exclusively refugee entrepreneurs
Good practices and recommendations	Works in conjunction with LEOs in Dublin Opportunities for networking Face to face mentoring is available Support is free

## THE NETHERLANDS

**De Blauwe Paraplu (The Blue Umbrella)**  
<https://blauweparaplu.org/>

Organization(s) involved	De Blauwe Paraplu. Collaborations with other social cooperatives organization Newbees ( <a href="http://www.new-bees.org">www.new-bees.org</a> ).
Scope of action	A social cooperation supporting beginning and (socially and economically) vulnerable entrepreneurs diverse in age, background and migration history. The social cooperation (a specific legal structure) is a place to network, gain income, and develop talents. It's an instrument for citizens to engage in public tasks in an 'entrepreneurial way'. The social cooperation is the fiscal entity and deals with all tax, income and other monetary matters (Nijhoff, 2020). (See Recommendation 8)

Brief description of program activities and tools used	A social cooperation supporting beginning and (socially and economically) vulnerable entrepreneurs diverse in age, background and migration history. The social cooperation (a specific legal structure) is a place to network, gain income, and develop talents. It's an instrument for citizens to engage in public tasks in an 'entrepreneurial way'. The social cooperation is the fiscal entity and deals with all tax, income and other monetary matters (Nijhoff, 2020). (See Recommendation 8)
Main difficulties encountered	Cooperation with the municipality is difficult: it demands a certain track for refugee-entrepreneurs not compatible with the one the social cooperative offers. The financial model is complicated. Members pay membership dues, and once they start earning, they pay that to the cooperation. Collaboration with other organisations is difficult: if a status holder is part of one project subsidized by the municipality, (s)he cannot be part of another one. Municipality budgets split up for different 'targets' (activation, participation, integration) hinder the activities. (See Recommendation 3)
Good practices and recommendations	<p>A social cooperation offers a supporting structure for status holder-entrepreneurs in a vulnerable position. To start their business individually is often too difficult, most need extra time and support. (See Recommendations 8, 9 &amp; 10)</p> <p>The legal and fiscal aspects are the responsibilities of the overarching structure. Members help and support each other, and each member has their own skills and knowledge.</p> <ul style="list-style-type: none"> <li>• Good cooperation with the municipality is necessary to ensure members can start while on benefits. The social cooperation also aims at improving the neighbourhoods, not just personal situations. (See Recommendation 11)</li> <li>• The municipality should facilitate collaborations.</li> </ul>

### **Refugees@Business**

<https://www.immigrationguidance.eu/solutions/>

Organization(s) involved	By Immigration Guidance Foundation (GIF), The Hague. Collaborations with University of Amsterdam, Free University of Amsterdam, University Groningen, Qredits, Sdu and Lefebvre Sarrut.
Scope of action	The prime goal of the foundation is to battle differences of legal practices of the same law: when you get to the local level, you are very dependent on the caseworker. The aim is to empower status holders in their conversations with caseworkers.
Brief description of program activities and tools used	<p>The app Refugees@Business offers information for refugees that want to start a business. It answers different questions in different steps for different contexts. The app is available for anybody who wants to download it, currently about 10,000 downloads.</p> <p>The app offers tutorials and help.</p>

Main difficulties encountered	Each municipality has a different interpretation of the legal context so that information has to be specified.
Good practices and recommendations	It offers flow charts and specific information on the local regulations and policies regarding entrepreneurship. It empowers refugees in their conversations with caseworkers. It's context-specific. It's free. (See Recommendation 4)
<b><u>Forward Incubator</u></b> <b>(<a href="https://forwardincubator.com/">https://forwardincubator.com/</a>)</b>	
Organization(s) involved	Foundation Refugees Forward runs the program. They work with Open Embassy and other refugee organizations for recruitment. They also work with universities in Amsterdam and Rotterdam to recruit student volunteers.
Starting and closing date	Established in 2006 - ongoing
Scope of action	Online education, incubation with tailored workshops with experts and corporate partners, coaches, student consultants, investor matching, post program support. Open to refugees in the Netherlands and abroad.

Brief description of program activities and tools used	There are programs running in Amsterdam and Rotterdam as well as the 10 week online program which is offered globally.
	<p>The program is made up of three parts.</p> <p>1. Digital Entrepreneurship Program</p> <p>10 week online (self-paced) program open to refugees in The Netherlands and internationally. This module focuses on entrepreneurship knowledge and principles and includes weekly meetings and regular feedback from the online community.</p> <p>2. Core Incubator</p> <p>In this 4 month period, participants are selected from those who have successfully completed the Digital Entrepreneurship Program. The incubation period includes dedicated workshops. Participants will also be set up with one business coach and two student consultants that will help them set up their business. This includes a testing and experimentation period to see if the business model is viable and find solutions for any problems that arise. Finally participants will develop a presentation for Demo Day that includes a fully developed business and financial plan. There are four Demo Days per year.</p>

### 3. The Aftercare Program

This provides structural support for selected participants from the second module. For a period of six months the participants work to become independent entrepreneurs with support by the Forward Incubator team for a limited number of hours per month.

Afterwards, you still remain part of the Forward Incubator network and you keep having access to our business services.

The programs start in September and January. Since the start they have had 100 people graduate from the program. Of those participants, 50 have started a company. Companies range from tech companies to international trade, food, social entrepreneurship etc.

In January 2021, they will have the first international pitch opportunity to meet angel investors. The pitch winner will receive a 5,000 euro cash prize.  
(Forward Incubator, 2020)

Main difficulties encountered	One difficulty they've had was finding the right participants. For this though they work with other support organizations such as Open Embassy for recruitment. They also had to work on building a brand that is recognized among the target group as a trustworthy program (van der Wijk, personal interview, 2020).
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Good practices and recommendations	<p>The best practices Enter to Transform can take from Forward Incubator</p> <p>multistage program offering training in entrepreneurial skills, help to set up their business plan and assistance finding investors</p> <p>business coaches and students to provide assistance in working out their business plan and presentation</p> <p>opportunities to pitch to angel investors (See Recommendations 12, 13 &amp; 14)</p>
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#### **Krachtbedrijf**

Organization(s) involved	Funded by Josette Dijkhuizen
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Starting and closing date	Started in 2013
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Scope of action	Krachtbedrijf supports different target groups, such as victims of (domestic, sexual and war) violence, to start a business. (Nijhoff, 2019, p.31). Among these are refugees.
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Krachtbedrijf does not see entrepreneurship the sole goal of the program. They state that "for a number of candidates, empowerment or participation was much more important than a business" (Nijhoff, 2019, p.53). They prioritize material (economic)

wellbeing, as well as social (a network and social inclusion), and subjective (empowerment) wellbeing, which are the three levels of the wellbeing analysis Sarah C. White (2010) offers to consider. Nevertheless, Krachtbedrijf hopes that about “20% of their candidates will start their own businesses” (Nijhoff, 2019, p.53).

Krachtbedrijf accepts candidates with a variety of entrepreneurial experiences, from seasoned entrepreneurs to vulnerable women with less experience. For this last group the program is especially significant, as it can help them learn to support themselves and their families (Nijhoff, 2019, p.54).

#### Brief description of program activities and tools used

Their program offers:

- \* Information meeting
- \* Intake interview (go / no go)
- \* Online learning environment
- \* Workshops
- \* Consultation days (individual expert meetings): with coaches (not necessarily entrepreneurs themselves).
- \* Company visits

At the beginning, the program assesses “the entrepreneurial attitude, language knowledge, the stability of the entrepreneur’s situation, status, and the business idea” through interviews (Nijhoff, 2019, p.31).

The program of Krachtbedrijf is composed of different phases:

a two-month general program followed by a training course lasting six months.

After the first two months, they are interviewed to decide whether they’re qualified to continue the program.

During the next six months, candidates follow an online learning program and are coached on an individual level. They can follow different workshops and courses.

After eight months they will have completed a business plan, and will submit their Bbz-requests to the municipality. They work in groups to create and enhance networks. The groups are organized in two locations in the country.

The program pays specific attention to networking to learn from others’ experiences, to strengthen group ties, and help people in isolation (Ibid, p.56).

#### Main difficulties encountered

The Bbz financial support is in theory a great opportunity for the clients of Krachtbedrijf. However, the main difficulty with Bbz is the decentralized implementations which results in different regulations per municipality. Krachtbedrijf has solved this by dealing with the province instead of municipalities. They’re also looking for ways to collaborate with a group of municipalities. (Ibid, p.40).

Another issue is that caseworkers have various level of expertise re Bbz, and they have to deal with individual caseworkers of their clients, which takes a lot of time.

Good practices  
and  
recommendations

While networking and collaboration between different members to the group is important, Krachtbedrijf thinks it is better not to combine different target groups because they have experienced “less networking and cohesion” in that way (Ibid, p.46).

Recommendations:

They recommend that a single target group brings better results since the RR-starters’ support needs and business experiences are different (Ibid, p.46).

In terms of funding, public-private connection is needed that can be enabled by the municipalities, and a separate fund can be created (Ibid, p.49). While the municipalities can work as mediators for that, “the funding should not be the responsibility of the municipalities” (Ibid). (See Recommendation 5)

As an approach to entrepreneurial support, they think that it should be about “developing an enterprising mindset” instead of just focusing on developing a business (Ibid, p.34). (See Recommendation 10)



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