

Photo Credit: The Entrepreneurial Refugee Network, London



A Shift in the Narrative

Exploring good practices in supporting refugee entrepreneurship

Ashley Jordan

Pre-Master Thesis Geography, Planning & Environment (GPE)

Nijmegen School of Management

Radboud University Nijmegen

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Summary

Refugee entrepreneurs have been and continue to be an increasing feature across European society. But despite often having naturally occurring business instinct, society rarely seems to acknowledge that they can be capable business owners. Likewise, there are numerous barriers at both the structural and individual level that refugees must overcome before they can start a sustainable business in their new host country. These barriers tend to vary greatly between countries and regions. Conversely, the European Union (EU) has incentivized refugee start-up potential through the Entrepreneurship 2020 Action Plan and Action Plan for Third-Country Nationals, based on the potential for self-employment to contribute to multiple goals around socioeconomic integration and economic development. Unfortunately these EU goals often conflict with what happens at national and local levels, which results in NGOs and civil society often being the sole bearers of service provision.

Likewise, the struggles refugees face around business start-up are not well understood in literature or in policy. Therefore this research was conducted to better understand the unique features of refugee entrepreneurs and the barriers that they face when trying to start businesses in their new EU host countries, and consequently the good ways in which civil society organizations design their programs to enable sustainable business start-up. This was investigated through the perspective of good practice sharing, which may influence other initiatives and governments to adopt more effective policies and mechanisms to contribute to this goal.

The unique barriers and features of refugee entrepreneurs were outlined using an in-depth literature review. Maintaining a mixed embeddedness perspective, this found that politico-legal structures can have as much a role to play as individual features and opportunity structures in preventing or enabling refugee business. A benchmark tool was then used to identify promising initiatives based on their ability to address refugees' unique structural and individual hurdles. The Entrepreneurial Refugee Network, The Human Safety Net for Refugee Start-Ups, and Refugee Entrepreneurs Denmark were found to do just that. Each of these organizations pioneer their own unique solutions, although they also face multiple struggles and shortcomings, attributed mostly to structural factors. Through data collection and semi-structured interviews, these initiatives were analyzed on their programming strengths, struggles and local contexts to determine the depth of struggle that refugees and they as an organization face in their respective politico-regulatory atmospheres.

Lessons learned from these three initiatives were used to make policy recommendations for governments and practitioners to keep in mind when designing asylum, refugee and business related policy. These recommendations centered around: innovation, mainstreaming, centralized support mechanisms and in-depth assessments, transnationalism, geographic dispersal, programs for asylum seekers, and research funding.

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1 Introduction

1.1 Project Framework

The number of asylum seekers worldwide is higher today than it has been in the last 30 years (Konle-Seidl, 2016), and forecasts suggest this number may continue to rise. In the EU, an increase in migrants and refugees specifically has paved the way for an increasing number of political, institutional, and societal complexities and pressures, as some member states show to be duly unprepared and/or unwilling to abide by their once welcoming principles.

When refugees first arrive in member states, they are faced immediately with pressures around integration – economic, social, cultural and otherwise. Important to this is the acquisition of language, knowledge of social and cultural norms, and finding a job in the labor market. Finding employment is seen as critical of these three, as this sets refugees on the course for wellness and sustainability overall (Konle-Seidl, 2016). However, more often than not, labor market integration is neither easy nor straightforward for migrants in general. They face a number of barriers, obstacles and complexities which stand in their way toward finding employment. These challenges come in the form of legal regulations, skills devaluation, diploma verification, language requirements, discrimination, lack of access to financial capital, limited social networks, and more (Konle-Seidl, 2016; Wauters & Lambrecht, 2008). Likewise, member states are increasingly unwilling to invest in refugees' futures through their public programs, and often have integration strategies which fall drastically short of what is necessary to ensure refugees do not become marginalized in the long-term. This comes with substantial political risk, as “a less comprehensive and less costly strategy involves the risk of a long-term integration failure and the political costs of a massive political polarization,” some of which can already be seen today (Konle-Seidl, 2016).

When the barriers to employment prove to be too great for refugees, entrepreneurship often becomes a valuable alternative, driven by both necessity and opportunity (Villares-Varela, Ram, Jones, & Doldor, 2018). Beyond a survival strategy, many refugees desire to become entrepreneurs outright, due to perceived freedom that comes with being one's own boss, a desire to give back to society, or follow in the footsteps of a family member. Indeed, for many refugees, this drive is intrinsic and deeply embedded, especially if they come from a culture where entrepreneurship is celebrated – as many do.

1.1.1 Why Focus on Entrepreneurship?

Many will surely ask, but why should there be any focus on refugee entrepreneurship? The long-standing stereotype of the helpless and dependent asylum seeker means that for many, associating refugees with business or innovation is conflicting in its own right, even when it is not true. But that is precisely why entrepreneurship works: practically and as a counter-narrative. Through business creation, the discussion shifts away from refugees as takers, to refugees as givers, innovators, community members and job creators.

For refugees themselves, many have been seeking these things all along. So it's time to give them the microphone and the tools to reclaim their own story. Refugees are naturally entrepreneurial, easily demonstrated by past refugee events in history (Parsons & Vézina, 2018). Likewise, as many as 30% of those who have arrived to the EU in recent years were business owners themselves or worked in a family business prior to being displaced (Kaymaz & Kadkoy, 2016). The very act of

fleeing to the EU self-selects for those who are incredibly brave and willing to take enormous risk, both considered entrepreneurial traits.

Therefore, self-employment can work as a potential solution, but not a cure-all, to many of the social and political challenges that the European Union faces around refugee integration. Not only does it have potential to change the dominant narrative, it can also help refugees with their economic integration, labor market acclimation, social networking and more – this is especially true when the barriers to labor market are high.

Refugee entrepreneurship also serves multiple EU interests such as those laid out in the Entrepreneurship 2020 Action Plan (European Commission, 2013) which aims to increase entrepreneurial education and training, create an environment where entrepreneurs can flourish and grow, and utilize role models and outreach to specific groups throughout the EU. Within these goals specifically is facilitating entrepreneurship among migrants: EU and non-EU alike. Refugee entrepreneurship also serves the interests of the EU Action Plan for Third Country Nationals (European Commission, 2016a) which calls for combatting the social exclusion and resulting poor labor market outcomes of migrants from non-EU countries, including refugees and asylum seekers, through things like entrepreneurship. Finally, refugee entrepreneurship can serve interests around trade and humanitarian development through transnational business, or the revitalization of deprived areas through new enterprise in low-income neighborhoods.

However even with these grand EU goals, it is clear that member states are not equally prepared to meet them, nor are they all willing to address the needs of refugees and support them adequately. Each state consists of very different political mechanisms, interests and infrastructure which can influence service provision and financial resources; consequently, the refugee experience across the EU at regional, national and local levels is very uneven (Konle-Seidl, 2016)

1.1.2 Cities and Civil Society at the Forefront

Considering these unequal contexts and experiences mentioned above, the EU largely leaves it up to individual member states to implement their own support measures, independently of any outside force or coercion. This means many of the targets related to the 2020 Action Plan and Action Plan for Third Country Nationals are not properly incentivized. At the same time, national governments are increasingly outsourcing the duty of refugee service provision and integration onto civil society and local government, decentralizing the system and creating potential for all kinds of logistical problems (Scholten et al., 2017).

So, despite EU level goals related to refugee entrepreneurship, it is largely at odds with what happens on the ground. This is at least according to the findings of Rath and Swagerman (2016) who discovered that at the city level, targeted measures for migrant entrepreneurs in 28 EU cities seemed to be in conflict with broader integration goals and therefore were rarely in place.

Therefore, at the national and local level, cities are often not doing their job well enough either in this regard. Responsibility is consequently left to civil society organizations to provide these core services, producing a need to analyze the initiatives more closely for what works, what doesn't, and what kind of struggles they are facing. Likewise, in line with good practice sharing which the EU so often uses, it is useful to create some guidelines which other NGOs can follow to foster shared learning in the space of refugee entrepreneurship (European Commission, 2016c).

1.2 Scientific and Social Relevance

Starting a business comes with many unique challenges for refugees that are not well-understood or documented in academic literature. Furthermore, public policy and academia tend to focus on migrant entrepreneurs as a homogenous group, not reflecting the diversity within the group itself. Within this cohort of migrant entrepreneurs, refugees are heavily underrepresented in academia even though they are present and have clearly specific needs, obstacles and outcomes when it comes to starting a business. These however are not well understood, and there is a very clear and large research gap. This thesis aims to contribute to the scant literature that does exist.

However the need is driven not only by scientific motivations, but also by its social relevance. Without understanding refugees – their aspirations and their sociopolitical struggles in the EU – targeted policies, interventions and guidelines for this group cannot practically be achieved. Neither can the EU achieve its own policy goals around refugee entrepreneurship. It is only when the barriers and good practices are explicitly defined that new solutions be pioneered and embraced to promote greater impact.

To bridge this gap, there are already many initiatives and support measures around the EU that help refugees specifically with starting a business. Often, these organizations act as the “gatekeepers” and primary providers in terms of services for refugees. But knowledge of these initiatives is difficult, unclear and hard to access. The EU put out a seminal Guidebook for Promoting and Supporting Migrant Entrepreneurship (European Commission, 2016c), using the examples of many dynamic initiatives, but even this was not tailored to investigate refugees particular needs or their most promising interventions. For this reason, the barriers to refugee entrepreneurship must be understood and new criteria must be defined with these in mind if learning is to be fostered among member states and service providers.

1.3 Goals and Objectives

The goals and objectives of this thesis therefore are, from an academic point of view to (1) distinguish refugees as a specific group of migrant entrepreneurs with specific barriers and determine what those barriers are based on the available literature and public information (2) to develop a set of criteria which can help assess initiatives based on how dynamic they are in addressing these barriers and (3) to investigate dynamic initiatives in greater depth to shed light on successful practices and practical struggles. Ultimately these four goals should aid in fostering shared learning on the influences which prevent refugees from starting a business, as well as among service providers on how they can design their programming to potentially be more effective.

1.4 Research Question and Sub-Questions

Given the above relevance, goals and objectives, the following research question and sub-questions will be addressed

Research Questions:

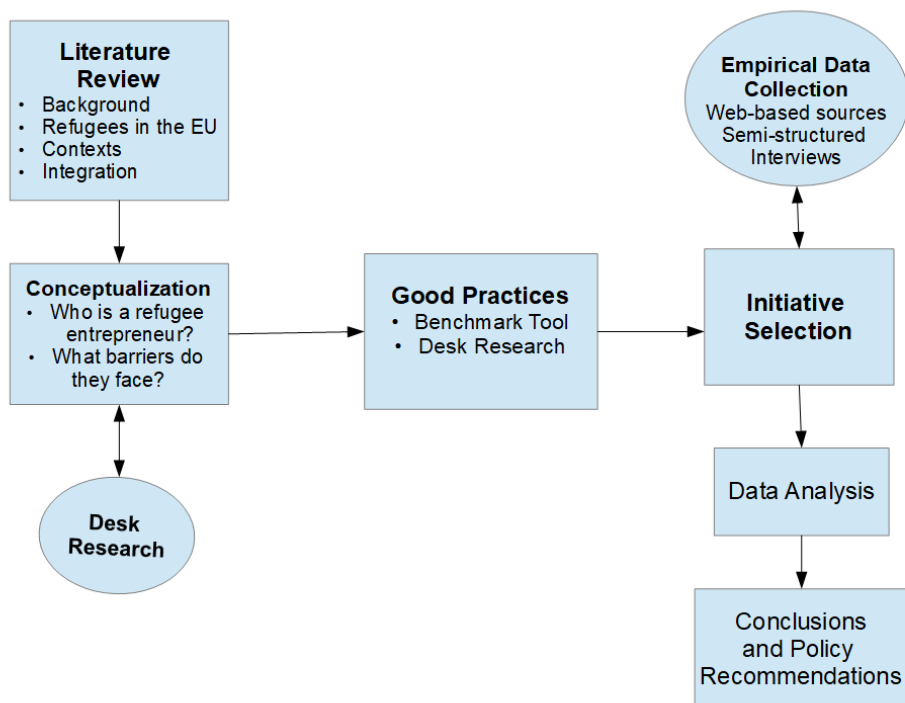
What are good practices for supporting and promoting refugee entrepreneurs as a distinct migrant group with unique barriers within the European Union?

Sub-Questions:

- 1) *Who are refugees and what are the structural and societal expectations for their economic integration in the EU?*
- 2) *What are the leading theories surrounding migrant entrepreneurship?*
- 3) *What are the unique features and barriers of refugee entrepreneurs insofar as they differ from other migrant entrepreneurs?*
- 4) *How do these barriers inform the criteria for a good practice? What are these criteria?*
- 5) *Why do chosen good practices stand out from the rest, and how do these initiatives perform when analyzed at a deeper level?*
- 6) *What are the policy implications of the research findings?*

1.5 Research Model

The following model below gives a visual outline of the steps that will be taken to conduct the research.



2 Literature Review and Theoretical Framework

2.1 Conceptualizing Forced Migration

Before going any further with this research, it is necessary to conceptualize the meaning of forced migration, which is highly relevant to how the public thinks about, writes about and researches topics involving refugees. This must be done with care, because the way we conceptualize and discuss a concept as broad as migration has profound practical implications also on the way society treats people encompassed in the concepts.

As David Turton (2003) points out, there are very practical reasons for distinguishing between these two concepts, but the distinctions cannot be made as easily in practice as they can on paper. To say that someone is a voluntary migrant is to imply that they migrated out of choice for reasons like obtaining a better job, reuniting with family, or retirement. Therefore it is a term most often attributed to labor/economic migrants, family reunification migrants, international students, lifestyle migrants, temporary workers and corporate transfers.

On the other hand, to call someone a forced migrant is to remove this element of choice and suggest that the migrant in question did not decide freely to move, but was made to move by some external force such as war, natural disaster or oppression. It is a term most often attributed to refugees and asylum seekers and has the unfortunate outcome of depicting them as nothing more than passive victims, swept up in the tide of conflict and made to move with little or no agency over the circumstances of their lives. While on a practical level this is surely the case, at the same time it has a rather regrettable and disempowering component, as every form of migration involves at least some element of decision making, at the individual or group level, regarding “whether to move, when to move and where to move” (Turton, 2003), even in the context of fleeing war. To conceptualize a category of persons as having no control over the choices laid out before them, even if those choices are limited, in some way takes away their individuality, and some might even say, their humanity.

Furthermore, such discourse has a way of distorting the true nature of migration. On its most basic level, migration should not be understood as a single act of moving from A to B, since in reality it often operates as a step-wise process (Schapendonk, 2012) involving multiple motivations, decisions and trajectories, often which contain elements attributed to both forced and voluntary migration. For instance, a refugee might decide first to flee to a neighboring country for immediate safety where they are not given the right to work. Only later they attempt to move further abroad to join a close relative who can offer them a job in Germany. How is society to categorize a person in such a scenario – as forced or voluntary?

In light of these sorts of dilemmas, the terminology begins to feel quite arbitrary, even though there are very real and practical reasons for having these distinctions (Turton, 2003). It has led to sometimes vigorous debate about how to think about agency in the act of the fleeing war, whether or not the conceptualizations of forced and voluntary are even necessary, and if so, who should be included under them (Samers & Collyer, 2017; Turton, 2003). On a practical level, Turton (2003) laid out how this incoherence and disagreement over what forced migration is leads to complete polarization, which results in policy makers and activists simply “talking past each other”. On one side, lawmakers “are treating asylum more as a loophole to be closed than a right to be protected” while on the other side, asylum and human rights activists publicly present asylum seekers as

people whose behavior is “determined solely by the need to escape from immediate danger” (Turton, 2003).

Unfortunately, the purpose of this thesis does not allow room for fully conceptualizing this debate. And for the sake of simplicity and having no reasonable alternative, this thesis will continue to refer to refugees and asylum seekers as forced migrants. However it is still important to highlight the conceptual problems which do exist, as the way we discuss refugees and asylum seekers has a profound effect not only on policy and the sociopolitical environment of the EU, but also on refugees’ personal feelings of empowerment and integration. As Turton (2003) concluded, we should shift our thinking away from forced migrants as passive victims and instead view them as “purposive actors, embedded in particular social, political and historical situations”. Furthermore, we should be prepared as researchers, policy makers and/or practitioners to give greater weight to the many talents and skills that refugees bring to their new countries, rather than directing all of our focus on how they must be trained and shaped to meet their host countries’ ideals. However large a role structures can play, giving undue attention to refugees’ vulnerability rather than to their agency sets the stage for them to be excluded from decision-making processes concerning their very lives (Dharssi & Fionda, 2018), or from societal expectations about what they have done and can do. These sentiments of empowerment, structure and agency will be echoed throughout this thesis, which aims to contribute to the agenda by demonstrating the ways in which organizations and local societies can enable refugees to regain a sense of power over their lives by helping them start their own business.

2.2 Migrants, Refugees, Asylum Seekers

While conceptual notions such as ‘forced migration’ are difficult to define, formal and legal definitions have the benefit of clarity. In this thesis, there are three terms which become necessary to define in this sense: migrant, asylum seeker, and refugee. While largely founded as legal definitions, these words have morphed into a thing of their own due to the weight they carry in the general public. As a result they are often used erroneously, and even interchangeably, despite the practical and technical differences between them.

Chiefly, the word ‘migrant’ acts as a sort of umbrella term to describe any and all people who have moved from their country of origin to a new country either by choice or necessity, with documents or without, permanently or for short-term (Samers & Collyer, 2017). Therefore it is a word which encompasses a very wide array of people who have moved for a very wide variety of reasons. Despite this, mainstream political parties – particularly in the West – have seized on divisions and often discuss migrants as if they are a homogenous mass of people – all voluntary, and all seeking to exploit opportunities. While from some perspectives this might be true at least slightly, for reasons discussed in the previous section it is certainly not a full or balanced perspective, especially when discussing refugees. This is an important note that must be made, because when one refers to a refugee as a migrant in the public sphere, it runs the risk of distracting “from the specific legal protections that refugees require” (UNHCR, 2016b).

Quite on the contrary to the political narratives described above, refugees and asylum seekers do not move first to improve their lives, but rather to escape persecution or conflict (UNHCR, 2016b). At the conclusion of the 1951 Refugee Convention, the United Nations solidified this understanding by setting forth the mainstream and legal definition of a refugee as:

[any person who] owing to a well-founded fear of being persecuted for reasons of race, religion, nationality, membership of a particular social group or political opinion, is outside the country of his nationality and is unable or, owing to such fear, is unwilling to avail himself of the protection of that country; or who, not having a nationality and being outside the country of his former habitual residence as a result of such events, is unable or, owing to such fear, is unwilling to return to it. (Dustmann, Fasani, Frattini, Minale, & Schhnberg, 2016)

This “Geneva Convention refugee status” usually gives refugees rights to permanent settlement in the host country (Fasani, Frattini, & Minale, 2018). However, more temporary forms of refugee protection can also be pursued within the EU through subsidiary and humanitarian protection (Dustmann et al., 2016).

So, what about asylum seekers? From a practical standpoint, there is no difference between asylum seekers and refugees as people, except in terms of their legal status and all the protections and benefits that come with this legality. The term asylum seeker applies to any forced migrant who has been denied or not yet legally declared to be a refugee in the host country, according to the laws set forth by the Refugee Convention or the country of relocation (Dustmann et al., 2016). This means asylum seekers are still waiting for their case to be decided. They are thus in an ‘in-between’ or ‘limbo-like’ phase according to the law, by which they can easily slip through the cracks and become undocumented (Fasani et al., 2018). Structurally, it also means refugees are at a much greater advantage than asylum seekers, particularly as they suffer fewer threats of deportation or detention. This also brings with it a number of protections, freedoms, benefits and expectations which asylum seekers are not awarded (Fasani et al., 2018) and which vary between countries and contexts.

For this thesis, I will focus on refugee status holders living within the European Union. However, great variations still exist between EU nation states in terms of how refugees are received, the challenges they face, and the support services available to them.

2.3 The Role of Refugee Integration in the EU

Defining Integration

Over the past decades and especially since the onset of the latest rise in asylum claims, the European Commission, individual governments and civil societies within the EU have been working to formulate unique and innovative ways of fostering refugee integration. However, integration remains a contested term that is difficult to define (Bakker, Cheung, & Phillimore, 2016; Samers & Collyer, 2017; Scholten et al., 2017). Academia, policy makers and the public all define it based on different values. These definitions can range from a focus on economic participation, to social interaction, socio-cultural characteristics and adherence to western liberal values (Scholten et al., 2017).

While many countries consider integration to be a one-way linear process – the responsibility of migrants alone – others consider it a multidimensional, two-way process involving both migrants and host societies (Bakker et al., 2016). The latter might be referred to as the “coming together approach” (Samers & Collyer, 2017), which is in fact the official stance of the EU toward integration, laid out in the Common Basic Principles (Geddes & Scholten, 2016). It calls for both

migrants and host societies to adopt the cultural practices of one another – a kind of cultural exchange. However, at the member state level this is usually not at all the perspective.

As discussed by Samers and Collyer (2017), in its most common context integration throughout EU member states is interpreted as “the extent to which migrants fit into an imagined and idealized set of dominant practices and values of the citizen majority, or to their access to such material goods as housing, employment, education and health”. For this reason it is also the most common definition used throughout this thesis, despite its conceptual flaws. The result of this integration perspective in member states is that locals of a given country have the expectation that migrants, and refugees in particular, will over time be able to blend in or “converge” (Ruiz & Vargas-Silva, 2018) with the rest of society – culturally, socially and economically – to a certain extent.

Contrary to all of these perspectives, however, it could be argued that integration is not a fixed or linear process at all, but “a negotiation between contexts and cultures, past and present, and country of origin and country of refuge, wherein identity is contested and constantly moving” (Bakker et al., 2016). Support for this perspective was offered by Crul and Schneider’s (2010) comparative integration context theory, which holds that levels of participation and belonging among migrants are highly dependent on the context (institutional, societal and otherwise) of each host society. They further invert the concept by posing an alternative perspective to academics and policy makers, challenging them to shift their attention away from “why individuals fail to participate,” toward why “institutions fail to be inclusive”.

Therefore, considering the incredible diversity in contexts and institutional practices which affect refugee integration across the EU, all while acknowledging the absence of a single agreed-upon definition of what integration actually *means* – assessing a newcomer’s level of integration actually is very difficult (Scholten et al., 2017), as is developing a plan to help them achieve it. Some, like Crul and Schneider (2010), may even say that it is counterproductive as it distracts us from considering that which makes much of the difference: institutional and political structures. And yet, the heavily politicized nature of integration means that blaming refugees for not adapting or performing appropriately is a perspective which continues to proliferate across member states. This is a move which has wide-reaching implications on policies and outcomes, often with stated goals and expectations for newcomers being in direct conflict with the policies which hold them back (Bakker et al., 2016). Perhaps this is nowhere more applicable than in the labor market and field of entrepreneurship, to be discussed further in the sections below.

Economic and Labor Market Integration

One aspect of integration which receives heavy attention in policy relates to access to the labor market. Besides its fiscal appeal, (Fasani et al., 2018) governments focus their efforts in this direction because labor market participation is said to be “the most significant factor favoring long-term integration into society” (Konle-Seidl, 2016) as it reduces dependence on welfare systems and aids in the creation of stronger social networks (Fasani et al., 2018; Hooper, Desiderio, & Salant, 2017). While this might be true, it should also be acknowledged that initial periods of welfare and resettlement aid are vital for refugees’ long-term economic mobility, and it could even be seen as a necessary investment into they and their communities’ futures, when combined with the right policies and market conditions (Legrain, 2016). Without resettlement support, refugees run the risk of being plunged into poverty before they’ve even gotten their bearings. This can be demonstrated by the poor economic outcomes of Nicaraguan refugees in the US, who did not receive initial

assistance, in relation to their more mobile Cambodian, Cuban, Laotian and Vietnamese counterparts who did (Samers & Collyer, 2017). In this sense, some negative outcomes can be a direct result of policy, which runs the risk of generating misplaced resentment toward refugees by local communities (Legrain, 2016).

Therefore, labor market integration is even more necessary for refugees than for other categories of migrants who have increased resources. This was made apparent in a recent study by the German Institute for Labor Economics (Fasani et al., 2018) which found that the labor market outcomes for refugees all throughout the EU are “consistently worse than those for either EU or non-EU other migrants”, shown in Figure 1, with the probability of unemployment among refugees being 22.1 percent higher than non-refugee migrants with otherwise similar attributes. Moreover, they found that this gap does not seem to be caused by individual characteristics, and 60-80 percent of the discrepancy is left unexplained. On some level, a variation between refugees and other migrants is unsurprising due to the nature of refugees’ abrupt departure and their experience with conflict and persecution. However, what is surprising is that the gap is so large and it continues to persist over longer periods of time (Fasani et al., 2018) even in relation to migrants with similar characteristics.

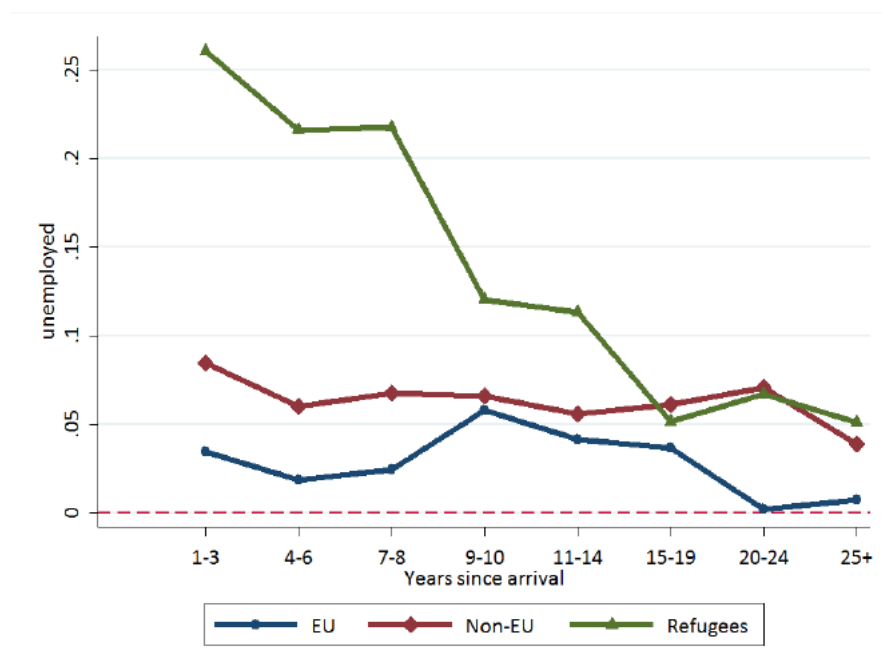


Figure 1: Probability of Unemployment (Relative to Natives); the evolution of the percentage point difference in unemployment probability between EU natives and migrants, non-EU migrants, and refugees by years in host country. The sample comprises individuals aged 25–64 who were employed or job hunting when surveyed in either 2008 or 2014. (Fasani, 2018)

The explanations for this deviation are wide and varied. For one, because refugees’ decisions to migrate often involve less planning than other migrants, they arrive with far less capital (Wauters & Lambrecht, 2008). This concerns financial capital like money or a bank account, but also social capital like friends, family and professional networks; cultural capital like language proficiency and knowledge of social norms and institutions; and human capital like relevant university degrees or certificates that may have been left behind in a quick departure. A greater absence of these assets

introduces a wealth of barriers and puts refugees at sharp disadvantage to other migrants when trying to find a job, especially when looking in their areas of previous employment (Jones, Ram, Edwards, Kiselinchev, & Muchenje, 2014; Krahn, Derwing, Mulder, & Wilkinson, 2000)

Second, it is likely that there is a hefty self-selection component involved with voluntary migration, which may explain some of the difference in refugees' labor market outcomes. Fasani et al. (2018) explained, "whereas host countries can select economic migrants based on their characteristics, and economic migrants can select their destinations based on a higher demand for their own skills, such selection is not typically possible in forced migration" (Fasani, 2018). In other words, because forced migrants are granted refugee status on the basis of a well-founded fear of persecution in their home country, and not on the basis of skill or merit, it means that host countries have a more difficult time self-selecting those they deem more "desirable" for economic reasons (van Houtum, 2010). Absence of this control means that refugees end up being a melting pot of people with different socioeconomic backgrounds, education levels, skills, aspirations, language proficiencies and more, which might surely contribute to their economic performance alongside other migrant groups where the control exists.

Third, asylum policies play a highly significant role as well. This is not to be understated. Prior to being granted refugee status, asylum seekers often endure a long and troublesome wait period by which their futures and goals are made uncertain. This uncertainty concerning whether or not they will be granted legal residence and if so, how long their stay will last, may affect their motivation to invest in things like learning the local language or new skills, building a social network, or gaining education (Fasani et al., 2018). This same uncertainty works in the opposite direction by disincentivizing employers to hire refugees, or financial institutions to grant loans (Villares-Varela et al., 2018). In some cases, the phase in between seeking asylum and being granted refugee status can last years and may even involve lengthy court appeals or homelessness (Bakker et al., 2016; Scholten et al., 2017). This delays legal access to the labor market while also creating endless opportunities for asylum seekers to fall through the cracks, whether by becoming undocumented or developing untreated health problems (Bakker et al., 2016; Fasani et al., 2018; Ruiz & Vargas-Silva, 2018). Moreover, there are often policies in place which decide for refugees and asylum seekers where they will live and what kind of jobs they can work in (Della Torre & Lange, 2017; OECD, 2016). This may result in concentrations of refugees living in low-income areas, which further limits their employment opportunities (Hooper et al., 2017). It could also lead to disillusionment with the system when they are unable to find meaningful employment, settling for welfare only when they've exasperated all other options. The pace of arrivals in recent years has led to frequent changes in local, national, and supranational policies, meaning that variation in policy at different arrival times can lead to different outcomes in otherwise similar individuals (Fasani et al., 2018).

Finally, there is often a mismatch between country of origin and country of arrival in regard to market needs and openings, and the value of previously acquired skills and credentials (Ram, Theodorakopoulos, & Jones, 2008; Scholten et al., 2017). This need to validate previous employment and/or educational diplomas serves as a bottleneck to integration throughout the EU, especially for refugees who have left their certificates behind in a quick departure. Even if credentials can be validated, there is no guarantee that skill-sets between country of origin and country of arrival will match in terms of market demand. Consequently refugees must often go through an expensive and time-consuming re-validation process so that they may be allowed to

work in their previous area of employment. In order to avoid such delays and investments, they will often take on jobs for which they are overqualified and underpaid, or move into a new career path altogether, which takes time.

This is not to say that barriers to refugee labor market integration are insurmountable. In fact, some refugees are able to find work right away. This process is aided when refugees can speak the local language and have skills in high demand, or are willing to work jobs that are profoundly needed, like elder care or IT. Furthermore, all throughout the EU initiatives are collaborating across both public and private sectors to help aid refugees in social and labor market integration (Hooper et al., 2017; Huang, 2017; Legrain, 2016) by assessing their skills and qualifications, offering tailored support, job matching with local employers, facilitating career transitions and bridge training, and coaching in business start-up. Hooper et al. (2017) further emphasized the role of cities, highlighting that municipalities realize early access to work is “essential to integration and social inclusion more broadly”. But policies and initiatives produce outcomes slowly, and therefore an increase in local efforts must have a sustainable and long-term vision if they are to be most effective. At the same time, she also emphasized how cities and local NGOs have had a difficult time accessing existing EU support mechanisms to further their work toward fostering integration, in many ways due to the “structure and dynamics of multilevel governance within each country” which is widely varied at national, regional and local levels. Even so, an increase in forced migrants can present perhaps as many opportunities as it can obstacles when barriers are overcome, with entrepreneurship being a key example.

2.4 Migrant Entrepreneurship

Defining Migrant Entrepreneurship

The difficulties surrounding typical labor market integration discussed above, as well as the desires to take advantages of market opportunities, often lead migrants to become self-employed by opening their own business. There is a rich amount of research which contributes to better understanding these motivations (Ram, Jones, & Villares-Varela, 2017; Wauters & Lambrecht, 2006). The problem is, that the research portrays migrants as a homogenous group, even though they are made up of people from varied and diverse socioeconomic, cultural and legal backgrounds (Wauters & Lambrecht, 2008). In this case, refugee entrepreneurs often exhibit unique characteristics, but very few studies have been devoted to them as a distinct category of business owners (Fong, Busch, Armour, Heffron, & Chanmugam, 2007; Lyon, Sepulveda, & Syrett, 2007; Wauters & Lambrecht, 2006, 2008). The EU has recognized this and is beginning to focus increased attention to refugee entrepreneurship at various policy levels, with the intention of aiding both labor market integration *and* the revitalization of deprived economies at the same time (European Commission, 2016b; Wauters & Lambrecht, 2006, 2008).

Before continuing to discuss refugee entrepreneurship, it is important to establish a definition for migrant entrepreneurship more generally. According to the OECD’s established definition of an entrepreneur, a migrant entrepreneur is a “foreign-born business owner who seeks to generate value through the creation or expansion of economic activity, by identifying new products, processes or markets” (OECD, 2011) and by asking a fee for their goods and/or services. A migrant entrepreneur in this case may also be one “whose group membership is tied to a common cultural heritage or origin and are known to out-group members as having such traits” (Drori, Honig, & Wright, 2009). They may start their own business in an attempt to circumvent various barriers to

the labor market, a perspective which is often highlighted in academia and policy (Drori et al., 2009; Naudé, Siegel, & Marchand, 2017), but it may also arise out of opportunity observed in typical entrepreneurship settings such as the desire to earn more income, become one's own boss or fulfill aspirations (Abada, Hou, & Lu, 2013; Villares-Varela et al., 2018). The debate over which of these perspectives is most significant to inducing migrant self-employment has been going on for many years, with one side – generally disciplinary economists – purporting that entrepreneurship functions mainly as “an economic survival strategy—a recourse against destitution” while the other side – usually sociologists and anthropologists – emphasize it as “a means of individual and collective mobility” (Portes & Yiu, 2013). At the same time, both of these approaches have been criticized for being “grossly over-simplified” (Williams & Williams, 2014) as there is often a mixture of both necessity and opportunity involved in motivations to start a business, and pigeon-holing migrant entrepreneurs into one of these categories may be harmful and misleading in its approach.

In the next sections, I will discuss each of these perspectives – necessity and opportunity – but also the role of the ethnic economy and transnational entrepreneurship in aiding or abating migrant business start-up. I will also outline the principle components of mixed embeddedness, today's prevailing theory on migrant entrepreneurship (Ram et al., 2017) which forms part of the structure of this thesis.

Forms of Capital and Mixed Embeddedness

When discussing economic and labor market integration, there is a resurgence of the well-known structure/agency debate (Rath & Swagerman, 2016). In its earlier theoretical basis, research on migrant entrepreneurship had a more agency-centric perspective by relying on Bourdieu's forms of capital theory (Nee & Sanders, 2001; Ram et al., 2008), with an emphasis on human and social capital, to explain why migrants gravitate toward opening businesses. This literature tends to take a more structurationist approach (Naudé et al., 2017; Portes & Yiu, 2013; Williams & Williams, 2014) by emphasizing the role of individual and ethnic group assets, such as community credit or diaspora organizations, and how they influence one's prospects in business. The emphasis on social capital was underpinned by the compelling argument that migrants have a “competitive advantage due to insider access to the loans and labour of family and friends at sub-market rates” (Ram et al., 2017). The theory was mainly triumphed by Nee and Sanders (2001), but as it evolved, some researchers such as Ram, Theodorakopoulos and Jones (2008) hypothesized that a prevalence toward self-employment was more likely to arise out of human capital scarcity, such as lack of credentials and viable skill-sets, allowing business startup to “function as a refuge for those ill-equipped for open job competition”. In the end, the prevailing perspective was that labor market barriers resulting from inadequate human capital, paired with this advantageous social capital, would drive migrants into self-employment due to lack of alternatives (Ram et al., 2008), giving rise to the term “necessity entrepreneurship” (Williams & Williams, 2014) and the “blocked mobility hypothesis” (Raijman & Tienda, 2000).

All in all, critics of these theoretical positions are rightful in pointing out that the conversation does not tend to extend beyond the supply side of the equation, focusing almost all of its energy on the ways immigrants equip themselves for inclusion into the market (Ram et al., 2008) and very little energy on how the market, discrimination and institutional environment bears down on the immigrant. This undue focus on supply over demand reigned dominant for several reasons, not least of which being that most of the research had been conducted by American or British researchers, who operated within the neoliberal, Anglo-American context of free market principles

and lower business regulations (Ram et al., 2017; Ram & Jones, 2008), and where migrants and refugees in particular have much higher rates of entrepreneurship than in the EU (Ram et al., 2017).

As a result, a new stream of thought emerged out of the context of mainland Europe, an area which has an arguably more strict regulatory atmosphere for business owners, and in some cases outright prohibits immigrants from starting businesses at all (Ram et al., 2017). The theories that emerged from this context focused more attention on the structural elements and demand side of the equation (Edwards, Ram, Jones, & Doldor, 2016; Ram et al., 2017), the prevailing theory being mixed embeddedness developed by Kloosterman, van der Leun, and Rath (1999).

One of the main aims of mixed embeddedness is to liberate migrant entrepreneurs from the “distorted reality” that portrays them as operating business inside a “sealed ethnic bubble from which all outside influences are excluded” (Jones et al., 2014). Moreover, mixed embeddedness is largely an interactionist “plea for balance” (Jones et al., 2014; Ram et al., 2017) as it emphasizes not only how migrant firms are shaped by the interplay between personal and ethnic resources – but also the interaction with their local structural environment: opportunity structures like market conditions and ethnic demand, and politico-legal factors such as policy, business regulation and societal discrimination (Kloosterman, 2010; Ram et al., 2008; Ram et al., 2017). Kloosterman defined these using the three “spheres of influence” as shown in Figure 2 below (Jones et al., 2014).

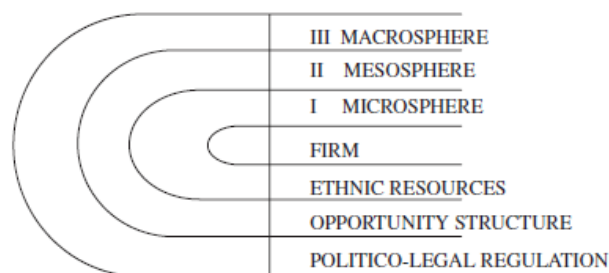


Figure 2: Kloosterman’s spheres of influence, sourced from Jones, Ram et al. (2014)

Indeed, the largest strength of mixed embeddedness is that it finally put a lens on the structures surrounding immigrants, leaving room even for investigating things like racism and intersectional feminism (Carter, Mwaura, Ram, Trehan, & Jones, 2015; Jones et al., 2014). It also allows for dynamic perspectives, for instance, it can help explain how individual and community resources enable migrants to start small firms in the ethnic economy, but also how structural and regulatory elements often prevent them from expanding any further, relegating them to a life of unpaid wages, corner cutting and long work hours in order to keep the business competitive and afloat (Edwards et al., 2016; Kloosterman, 2010; Ram et al., 2017; Ram & Jones, 2008).

Furthermore, Ram and Jones (2008) emphasize that while mixed embeddedness could be used to champion the policies of deregulated capitalist regimes, that would suggest a misunderstanding of the theory at large, as such policies tend to favor the quantity over quality of small firms. This can be equally detrimental to migrant businesses, as will be discussed in the next sections, specifically

when it creates excessive competition or conditions for giant corporate monopolies to edge out their small firm competitors (Barrett, Jones, & McEvoy, 1996; Ram & Jones, 2008). Jones et al. (2014) drove this point home by stating “vast numbers of Asian firms are hardly a cause for celebration if these are mostly confined to toilsome labour intensive sectors of the economy where returns do not compensate for the investment and efforts expended”.

For refugee business owners specifically, mixed embeddedness has been and continues to be one of the more preferred theoretical perspectives to turn to (Huang, 2017; Jones et al., 2014; Lyon et al., 2007; Samers & Collyer, 2017; Wauters & Lambrecht, 2008) as they tend to face a greater amount of these structural impediments when venturing into self-employment, especially as it pertains to their legal status.

The Ethnic Economy

An unprecedented focus in academic literature is centered on how labor market barriers push migrants into self-employment due to having no recourse, but it would be wise not to give all weight to this perspective. Opportunity often plays a role as well, even when it is hidden behind a stronger, primary motive of economic survival (Abada et al., 2013; Portes & Yiu, 2013; Villares-Varela et al., 2018). In reality, it is often an interplay between these two dimensions which motivate migrants to start a business – and these motives can change over the course of its operation (Villares-Varela et al., 2018; Williams & Williams, 2014).

For many (but not all) migrants and refugees, one of the first opportunities for opening a new business is offered by the ethnic economy, a place where migrants can make use of their skills and resources that may be undervalued in mainstream host economies (Raijman & Tienda, 2000; Villares-Varela et al., 2018). Also referred to as ethnic enclaves, these economies develop largely due to the spatial concentration of immigrants in low-income neighborhoods (Rath & Swagerman, 2016), enabling market openings that result from a demand for ethnic goods and services (Kloosterman, 2010). These ethnic markets serve an important purpose for migrant communities from around the world, despite many entrepreneurs being pushed rather than pulled into them (Rath & Swagerman, 2016; Villares-Varela et al., 2018).

Ethnic businesses usually require low start-up costs, few formal qualifications and supportive social capital such as family and friends, enabling their continued proliferation and ability to attract new migrants over time. The result is an often oversaturated and intensely competitive market in which business owners must cut corners by relying on cheap labor and long work hours in order to survive (Kloosterman, 2010; Villares-Varela et al., 2018). These difficult conditions “squeeze profit margins and foster informal practices,” (Rath & Swagerman, 2016) while also encapsulating immigrants in low-value markets, preventing them from scaling their business as much as they would like to, (Kloosterman, 2010; Lyon et al., 2007; Portes & Yiu, 2013; Villares-Varela et al., 2018) or from creating networks outside of the ethnic enclave. Indeed, outside of its walls insufficient capital, competition with large corporate chains, and/or limited indigenous and multi-ethnic connections prove to be significant impediments to growth (Jones et al., 2014; Lyon et al., 2007; Ram et al., 2008; Ram & Jones, 2008; Villares-Varela et al., 2018).

However, even though the prospects of success in the ethnic economy are often not very promising, low entry barriers mean that it remains one of the few markets that immigrants have access to, and it gives them a chance to pursue their entrepreneurial aspirations (Villares-Varela et al., 2018). For recent refugee arrivals in the EU of new origin backgrounds, such as Syrians, this

might be particularly true as a lack of previously established Syrian enterprises, accompanied by a large customer base, makes the market ripe for new opportunities like “nostalgia imports” seen during previous refugee events in history (Parsons & Vézina, 2018). Even more so, a recent study (Betts, Sterck, Geervliet, & MacPherson, 2017) found that roughly 32% of newly settled Syrian refugees surveyed in the Netherlands, UK and Austria either owned a business or worked in a family business back in Syria – putting a spotlight on the entrepreneurial potential that exists. This becomes even more pertinent when considering the work of Wauters and Lambrecht (2006) who found that previous experience in entrepreneurship or in a family business increases a refugee’s odds of having an entrepreneurial appetite by 2.23 and 2.19 times, respectively.

Furthermore, ethnic businesses create job openings for immigrants who may have a difficult time finding work elsewhere. This was demonstrated by research from Dagnelie, Mayda, and Maystadt (2018) who found a refugee’s chances of being employed are positively affected by the number of business owners in their social network. On the downside, they also found that the number of employees in their social network decreases their probability of being employed in a similar manner, with the work of Damm and Rosholm (2010) showing similar results. This re-emphasizes the crucial role that ethnic businesses play in providing job opportunities for immigrants, while also reminding us that there are limits to these benefits, as tight competition can produce damaging effects.

All in all, long-term relegation to the ethnic enclave or low-value markets is *not* pre-determined for immigrants; and all small firms – migrant owned or not – will deal with similar struggles (Jones et al., 2014). Likewise, breaking out of the ethnic enclave is possible, provided enough resources are mobilized (Jones et al., 2014; Kloosterman, 2010). And some migrants open business outside the ethnic economy outright. Ram et al. (2008) shine a spotlight on the Somali community in the UK, who are typically motivated entrepreneurs that may migrate specifically with business start-up in mind. Meanwhile, Arrighetti, Bolzani, and Lasagni (2014) found that what they call “multicultural hybrid firms” in Italy are able to open up to mainstream markets as they become more mature, integrated and inter-ethnically diverse over time. Finally, Beckers and Blumberg (2013) found that however marginally, second generation immigrant entrepreneurs in the Netherlands are slightly better poised to survive in mainstream markets than their first-generation counterparts, as they have greater forms of human and social capital. However, this advantage in business is marginal, suggesting externalities like discrimination may stifle would-be migrant entrepreneurs for multiple generations (Beckers & Blumberg, 2013; Ram et al., 2017).

How this might play out with recent refugee arrivals in Europe remains to be seen, but a mixed embeddedness perspective may help shed light on the issue. Since many migrants – and refugees especially – come from entrepreneurial backgrounds, the right policies, regulatory environments and support measures *could* enable higher skilled refugee entrepreneurs to push through the entry barriers to mainstream markets that other migrants have a hard time overcoming. Those with greater forms of capital may bypass the ethnic economy altogether, as different markets have different barriers to access, while also offering different opportunities for different skillsets (Rath & Swagerman, 2016). In particular, refugees who are well-educated and with a strong support network are better equipped to open businesses in post-industrial growth markets like IT, finance, tourism, investment advice, service or real estate (Kloosterman, 2010; Ram & Jones, 2008; Rath & Swagerman, 2016). Indeed, a UNHCR poll from 2016 (Kaymaz & Kadkoy, 2016) found that as many as 30% of the Syrians en route to Europe had university degrees, likely aiming to try their

luck abroad after being denied the right to work in neighboring countries like Turkey and Jordan. This number presents a great amount of promise, as it is even higher than Germany's national average and presents an alternative perspective that is too often neglected: refugees need not be viewed as passive victims; they can contribute greatly to their host societies if the right conditions exist that enable them to do so (Kaymaz & Kadkoy, 2016).

Transnational Entrepreneurship

Finally, another aspect of entrepreneurship which plays a large role both inside and outside of the ethnic economy is the role of transnationalism. Globalization effects such as intercontinental trade, cheap transportation and telecommunication have had a pivotal effect on cross-border ties and the ability to facilitate transnational entrepreneurship around the world. Migrant entrepreneurs are not excluded from the dynamic benefits that flow as a result of these global networks, in fact they are one of the primary beneficiaries.

Drori et al. (2009) gave a well-rounded definition of transnational entrepreneurs as:

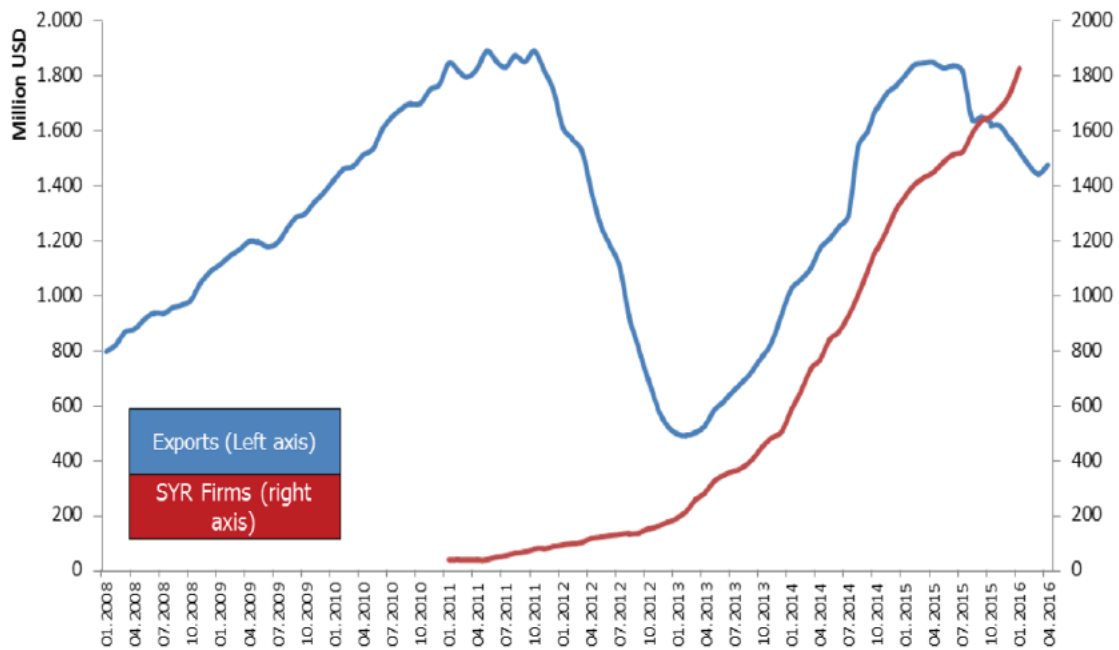
"individuals that migrate from one country to another, concurrently maintaining business-related linkages with their former country of origin, and currently adopted countries and communities. By traveling both physically and virtually, TEs simultaneously engage in two or more socially embedded environments, allowing them to maintain critical global relations that enhance their ability to creatively, dynamically, and logistically maximize their resource base. We thus define TEs as social actors who enact networks, ideas, information, and practices for the purpose of seeking business opportunities or maintaining businesses within dual social fields, which in turn force them to engage in varied strategies of action to promote their entrepreneurial activities."

Therefore, transnational entrepreneurs have the undeniable benefit of being able to transcend national boundaries in order to tap resources for their business that other entrepreneurs might not have (Drori et al., 2009; OECD, 2015). In fact, it was determined that cross-border business relations is one of the four most prominent factors which increase a migrant's chances of breaking out of the ethnic enclave and into mainstream markets (Bager & Rezei, 2000; Beckers & Blumberg, 2013) and indeed many immigrant entrepreneurs rely heavily on transnational links to keep their business going (Portes & Yiu, 2013).

But not every entrepreneur has access to the resources necessary to start a transnational business, as it often involves trustworthy relationships with family or friends back home, a significant amount of financial investment, and/or regular travel to the country in question (Rusinovic, 2008). Refugees as a subset of migrants may have reduced access to these resources due to active conflict in their home countries or their own political persecution (Portes & Yiu, 2013). This can limit all forms of capital – social, financial, human and cultural alike – that could enable and sustain transnational business start-up.

However, opportunities may still abound, especially among refugees who were entrepreneurs before they fled and already have business ties abroad, or connections with diaspora networks around the world and in neighboring countries (Ram et al., 2008; Wauters & Lambrecht, 2006). A case in point is Turkey, where an influx of some 3 million Syrians has led to explosive growth in the

number of Syrian-run businesses, now numbering at least 6,000 according to latest numbers (Ucak & Raman, 2017). In many cases, this was due to pre-existing cross-border business ties. In fact when asked, 39% of both first-time and experienced Syrian entrepreneurs in Turkey cited trade within the region as their primary motivation for business start-up, followed by serving the Syrian market (23%) and introducing new products to Turkey (also 23%) (Ucak & Raman, 2017). The potential impact this has had on trade and development between Turkey and Syria, even during times of active conflict, can be demonstrated by the graphs below in Figures 3 and 4 (Kaymaz & Kadkoy, 2016).



Source: TURKSTAT, TOBB, TEPAV Calculations

Figure 3: Turkey's exports to Syria and number of companies established by Syrians in Turkey 2008-2016 (Kaymaz & Kadkoy, 2016)

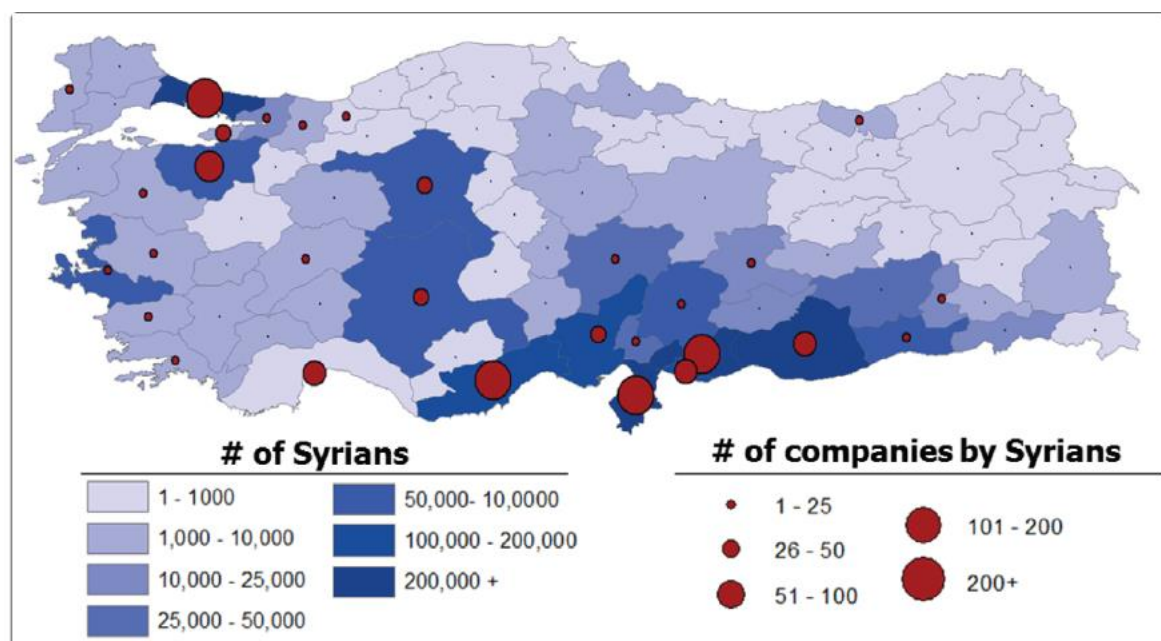


Figure 4 Number of newly established Syrian companies in Turkey between 2011 and 2015 (Kaymaz & Kadkoy, 2016)

Altogether this Syrian business boom in Turkey has already generated upwards of 100,000 jobs within the Turkish economy (Cunningham & Zakaria, 2018) and been a vital source of development for Turkey's southeastern cities such as Gaziantep where in 2015, 13.1% of new firms were started by Syrians, a figure that goes up to 35% in Kilis (Kaymaz & Kadkoy, 2016). This highlights how transnational refugee entrepreneurs can play a key role in economic development more broadly in their host countries. However, it can also aid in development abroad, as refugee entrepreneurs send social and financial remittances throughout their business network (Huang, 2017) and establish trade routes again demonstrated by the graph above. Exports from Turkey into conflict-ridden Syria via refugee enterprises could perhaps even be viewed as a type a humanitarian aid. Finally, there is the potential that refugee enterprise can even aid in post-conflict development, by acting as an incubation mechanism for pre-existing or new firms which can foster trade routes necessary for rebuilding after peace has been restored (Betts & Collier, 2015).

For a few more examples, consider that of Somali refugees in the UK and around the world, who via elaborate and expansive transnational networks have been able to harness resources, like community credit organizations, that are "qualitatively superior to those of most entrepreneurial minorities" (Ram et al., 2008; Villares-Varela et al., 2018). Likewise, many Vietnamese refugees in the United States became entrepreneurs who were vital in inducing development in Vietnam and establishing trade partnerships with the US, a causal relationship that was established by Parsons and Vézina (2018). This same generation of Vietnamese refugees founded the first companies to establish long-distance telecommunications and airline routes between the two countries, which further enabled transnational ties (Legrain, 2016; Portes & Yiu, 2013) and economic growth.

Altogether, this is demonstrative of the potential for refugees living in the EU to hone similar business motivations that could further enable trade, development and transnationalism both within and outside of Europe. Refugees bring with them a "web of relations, a culture of doing business and sector-specific expertise" (Kaymaz & Kadkoy, 2016) which can facilitate private sector

development through diversification of production and trade (Sak, Kaymaz, Kadkoy, & Kenanoglu, 2017) and through their ability to advise investors and slash transaction costs of working abroad (Portes & Yiu, 2013). The possibility of such scenarios should not be discounted but rather strongly incentivized and encouraged. However, pre-existing policies and structural conditions in the EU highlight the difficulties that refugee businesses will face before they can thrive in the same way as their American and Turkish counterparts, for instance, especially when considering hefty regulations and competition with the monopolized corporate chains (Jones et al., 2014; Rath & Swagerman, 2016). Therefore, national and local governments should take strong note of this before mainstreaming their policies and support services, as one size does not fit all and different contexts may require different solutions (Sak et al., 2017).

2.5 Refugee Entrepreneurship in the EU – through the lens of Mixed Embeddedness

Now that we have made an in-depth review of the various aspects of migrant and refugee entrepreneurship, it is time to take a look at the barriers refugees face more specifically when trying to launch a business in the EU. The nature of forced and abrupt departure means that the things refugees and asylum seekers bring with them in terms of their social, financial and human capital are different from other migrants. Furthermore, the structural barriers to starting a business in the EU are often greater for refugees than for others, especially when considering legal status, regulations and policies that exist in their new resident countries. These differences have large implications on policy outcomes and on civil society's ability to make the greatest impact through their programs and services.

In this section I will use the previously discussed spheres of influence from the framework of mixed embeddedness to highlight the different micro, meso and macro level factors which may affect refugee self-employment. Importantly, it should be kept in mind that individual/group resources, opportunity structures and politico-legal regulations should not be seen as entities which exist independently. Rather, they are very closely and intimately intertwined, constantly enforcing one another via a web of different forces and relations (Ram et al., 2008).

2.5.1 Microsphere: Ethnic and Individual Resources

Forms of Capital Deficiencies

The nature of abrupt and emergency departure means that the resources refugee entrepreneurs have vis-à-vis other immigrants can be very different, especially in the short to medium term. This relates to all forms of capital: financial, social, human and cultural (Wauters & Lambrecht, 2008) which makes it one of the most important distinctions to be made.

Financial capital might be the greatest difference. Like many migrants, refugees rely heavily on their personal savings to finance their business ideas. However, they tend to have fewer funds on hand as a result of having spent their savings during long periods of displacement or to fund an expensive journey to their host country. This is further complicated by their lack of formal credit history and/or their temporary legal status, which disincentivizes banks and other lending institutions from investing in their business ideas. Furthermore, refugees from traditional Muslim backgrounds may have an aversion to dealing with mainstream banks altogether or accepting loans with interest, per the tenants of their faith (Betts et al., 2017; Ram et al., 2008; Villares-Varela et al., 2018). This reduction in financial resources leads them to rely on alternative and perhaps more

volatile income streams such as faith-based lending institutions, community credit organizations, reverse remittances from home, or the savings of family and friends (Rath & Swagerman, 2016; Villares-Varela et al., 2018). Active conflict in refugees' home countries puts serious strain on the latter two options. Furthermore, Rath and Swagerman (2016) pointed out that while faith and/or ethnic credit associations prove to have significant advantages over mainstream banks, it is only a valuable alternative for the very smallest firms, with advantages "diminishing significantly as the firm grows" and attempts to enter the mainstream economy.

What's more, despite refugees often being highly educated, it is not uncommon that their formal certificates and qualifying documents were left behind in a quick departure, reducing their formally recognized levels of human capital. The time and investment required to then verify their previous experience or get qualified up to host-country standards is large, especially for professionals (Krahn et al., 2000). If such an investment is not feasible, it leads to underemployment in the labor market – e.g., doctors working as nurse's assistants, engineers working as construction workers, professors working as janitors. Business ownership may become a more attractive alternative to this menially frustrating level of underemployment that many refugees experience (Jones et al., 2014); on the flip side, fewer qualifications and host country-specific skills may limit what kind of business they can open in the shorter term. In the long term, however, it is important to point out that refugees have less likelihood of returning home, which creates a greater incentive to invest in host country specific human capital than other migrants (Ruiz & Vargas-Silva, 2018), reducing their deficiency over time.

Finally, refugees also tend to have far fewer social contacts in their host country than other migrants would, as they make mobility decisions based on different factors. Whereas other migrants in the EU may choose to move to a particular country due to language proficiencies, having a job offer, or the presence of family and social networks in the area, refugees' decisions are more likely to be based on factors such as a country's ease of access, asylum recognition rate, or reputation amongst other refugees (Fasani et al., 2018). It could be that they did not have time to plan and chart a path to their optimum destination, which landed them alone in a country they know nothing about (Fasani et al., 2018). This is especially true if they were assigned by a resettlement agency or caught up in the Schengen Agreement's bureaucratic limbo. Therefore a smaller network, as well as their limited cultural knowledge and often inability to speak the local language can further reduce their ability to find a job quickly, inspiring their decision to open a business as an alternative. At the same time, these traits can strain their business' ability to get off the ground, as social contacts and knowledge of local language, culture and regulatory frameworks are critical to business success.

Mental Health Needs

Another one of the most pronounced differences refugees have with other migrants is that they suffer more often from physical and mental health issues than other migrants, and this gap persists over time. This issue was studied in-depth by Giuntella, Kone, Ruiz, and Vargas-Silva (2017) with refugees in the United Kingdom, with some of their results shown in Figure 5 below.

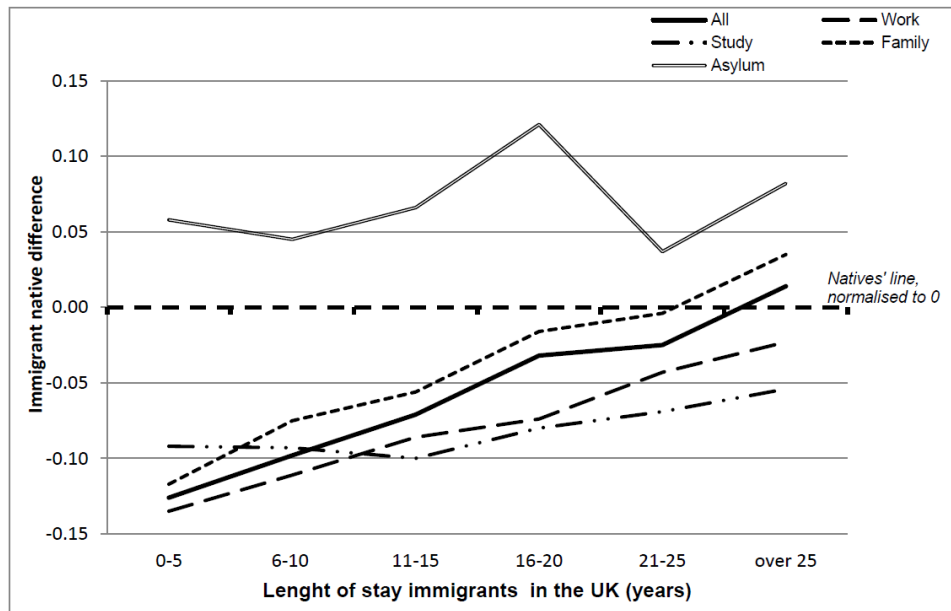


Figure 5: Relationship between length of stay in the UK and differences in the likelihood of reporting a long lasting illness between immigrants and natives. (Giuntella et al., 2017)

Fasani et al. (2018) proposed that this discrepancy is a direct result of the traumatic experiences that accompany violence and protracted periods of forced displacement, while Bakker et al. (2016) highlighted the role post-migration stressors such as family separation, detention, legal uncertainty, a hostile reception environment, geographic isolation, integration pressure and poor access to treatment can have on refugees long-term mental and physical health. It could also be that dismal current events in their home countries have a powerful grip on them as they try to move on in a new place. All of these things can have pronounced influences on their broader socioeconomic integration and psychological well-being (Bakker et al., 2016; Fasani et al., 2018; Scholten et al., 2017), and certainly have a negative effect on their self-reliance and desire to become self-employed.

Furthermore, despite a necessity for mental health care, there may be negative cultural mentalities surrounding psychological treatment, which can lead to further unmet needs (SOURCE). An acquired distrust of authority could also hinder one's desire to seek professional help in all capacities (Lyon et al., 2007), including in healthcare.

The Role of Women

Include percentage of women refugees in EU and their labor market outcomes.

The role of women in entrepreneurship is a topic which has received a great amount of attention across literature due to participation rates often being far lower for women than men, and

unevenly distributed across social groups (Carter et al., 2015). However, drawing on aspects of intersectional feminism, refugee women as entrepreneurs have received far less, if any, specific attention as a topic of research. This lack of specific focus on refugee women in literature means inferences must be made from the trends of migrant women more generally.

In this grain, migrant and women entrepreneurs are usually investigated separately as “two groups that deviate from the imagery of the mainstream entrepreneur” (Carter et al., 2015). Particularly, the theory of mixed embeddedness has largely “overlooked the gendered social structures” involved in the process of migrant entrepreneurship, and the strong role that women play in supporting male-owned migrant businesses, often those of their husbands, through methods of exploitative, undervalued and unpaid labor (Anthias & Mehta, 2003; Villares-Varela, Ram, & Jones, 2017).

However, the presence of women entrepreneurs also may be greater in migrant circles than in native circles, as in the case of over 60 nationalities in the United Kingdom (Villares-Varela et al., 2017). This significant presence of migrant women who are business owners “challenges the standard image of dependency on men and labor market subordination” (Villares-Varela et al., 2017) and also presents the importance of investigating the gendered experiences of immigrant women business owners versus their male counterparts, and how women might utilize self-employment as a means of empowerment from different structural constraints, like patriarchy, religion and familial orders (van Kooy, 2016). Therefore, there is still an effort underway to develop more nuanced perspectives which balance the role of extremes – exploitation and empowerment – in the role of migrant women owned businesses.

All in all, it can be highlighted that migrant women face greater barriers to entrepreneurship than migrant men. Not only must they deal with patriarchal, religious and familial influences, they also are more likely to be running under-funded businesses with an overconcentration in the service sector, in which they battle extreme competition (Villares-Varela et al., 2017). For instance, Lyon et al. (2007) noted that personal start-up capital for refugee entrepreneurs was gendered, with women having fewer financial savings to turn to because of their familial obligations at home, while van Kooy (2016) highlighted how limited access to childcare for refugee women is a barrier to their business’ development. Migrant women’s access to financial capital is less than for men, even when they have a human capital advantage of higher educational attainment (Villares-Varela et al., 2017), and their motivation for self-employment in many cases is motivated more by unemployment in the mainstream economy. Furthermore, it is likely that religious restrictions and cultural norms play a role in refugee women’s own ideas about what they can and cannot do in terms of starting a business (van Kooy, 2016).

However, when women do overcome these barriers, it is interesting to note the way they differ from migrant men in how they utilize family labor. In face of extremely limited job opportunities elsewhere, women are more likely to open a business “as virtually the only means of socio-economic mobility on their own terms” (Anthias & Mehta, 2003; Villares-Varela et al., 2017) – an attempt to break free from tradition (van Kooy, 2016). In line with this theme of independence, they are also less likely to exploit the labor of their husbands and other family members, unlike in the reverse situation, choosing instead to “draw a line between business and family relationships” and achieve personal achievement “absent of any spousal intervention” (Anthias & Mehta, 2003; Villares-Varela et al., 2017).

Therefore, these different strategies and barriers to self-employment require a more nuanced approach by organizations who want to reach refugee women. Certainly, targeted measures which take all of these aspects into account will help ensure that men are not overrepresented in the beneficiary pool, and that women do not get left behind in terms of their access to support measures. Despite this need, few organizations actually take a specific approach toward refugee women.

Entrepreneurial Intent and Desire for Growth

Finally, and perhaps most importantly, another group characteristic often attributed to refugees is their ambition and willingness to take risks (Fong et al., 2007; van Kooy, 2016). Their entrepreneurial attributes are made evident by the lengths they go to survive and start again. Making the decision to flee and seek asylum in an unfamiliar and far-off country is inherently risky, as the journey is incredibly speculative and often life-threatening (Naudé et al., 2017). This risk propensity is an important entrepreneurial attribute in and of itself.

However, this is not where it ends. Refugees driven to do more than just open businesses; they are also driven to grow and expand their enterprise. Jones et al. (2014) found that the refugee entrepreneurs in their sample could be categorized by a “widespread growth orientation” and optimism, despite operating in a less-than-ideal economic climate. Furthermore, a high percentage of refugees were entrepreneurs or working in a family business in their country of origin, before coming to Europe (Betts et al., 2017; Fong et al., 2007; Wauters & Lambrecht, 2006). Because previous business experience oneself or within the family is a trait which is well-known to increase one’s entrepreneurial intent (Wauters & Lambrecht, 2006), this should be kept in the forefront when evaluating the latest refugee arrivals in the EU – where upwards of 30% come from business backgrounds.

Furthermore, Villares-Varela et al. (2018) investigated the interplay between capabilities and aspirations for refugee entrepreneurs and found that, indeed, genuine aspirations play a stronger role than perhaps the predominant story in literature suggests, even when it is preceded by labor market exclusion. These aspirations can arise out of previous experience or familial background with entrepreneurship, but it could also be a general cultural proclivity that affects their gravitation to follow through on their ideas and perhaps also the way to conduct business. Some cultures are simply more enterprising than others, which is certainly the case for a number of refugee groups in the EU today (Constant & Zimmermann, 2005). A case in point is with Syrians, who are well regarded as having hard-working and entrepreneurial spirits. Their inclination toward enterprise even during displacement has become very clear in Turkey, Jordan, Lebanon and Egypt where millions of Syrians now live and have started thousands of new SMEs (Ucak & Raman, 2017). Interestingly, however, this is not the case for Syrians in the EU, who have overall similar business backgrounds and yet their self-employment rate is still quite low. A recent Deloitte study (Betts et al., 2017) confirmed this when they found that 32% of the Syrians in their sample either owned or worked in a family business before arriving to the EU, but only 1.5% had gone on to open a business in their new EU host country. This is quite contrary to what is seen in the countries neighboring Syria and even the United States, a discrepancy which suggests probable cause for further investigation. Furthermore, perhaps these findings reinforce the limits to using refugees’ individual characteristics to explain their self-employment inclinations. Instead, in line with a mixed embeddedness perspective, opportunity structures such as legality and regulation should be

examined for their potential to have an equal, if not predominant, effect on refugees' self-employment outcomes in the EU.

2.5.2 Mesosphere – Opportunity Structures

Occupational Mismatch and Market Conditions

A mismatch between country of origin and country of resettlement in terms of country-specific skillsets leads to refugees to face significant barriers to employment (Wauters & Lambrecht, 2008). Likewise, it can also take place as a function of “grotesque mismatches between credentials and occupation, an obvious waste of talent for the local economy as well as a source of grief for the individuals” (Jones et al., 2014). There is a well-documented history of this kind of down-grading of refugees skills, already discussed in the previous section, especially in countries like the UK (Ram & Jones, 2008). This effects more than mainstream job opportunities; it also means less viability for certain types of business operations. Refugees may have had a thriving business in their home countries, but within a market that was country-specific and non-existent in their new location. Or perhaps it hinders their ability to get appropriate certifications and licenses for their business. Therefore, as with all entrepreneurial endeavors, market opportunity structures play a large role for refugees, especially in terms of their ability to bring an idea to fruition in a new country, new culture, with limited social contacts.

However where this country-specific skills may be seen to some as a detriment, to others it could be seen as an opportunity. In countries which experience an influx of refugees from new origin backgrounds, an untapped market and rising ethnic customer base can create openings for businesses, like “nostalgia imports” (Parsons & Vézina, 2018), which were not present prior to large numbers of refugee arrivals. This can still be hindered, however, by the overall condition of the market. Fasani et al. (2018) point out that “because refugee migration decisions are driven mostly by push rather than pull factors, they are likely to be less responsive to the state of the host country's economy than those of economic migrants, increasing the chance of arrival during bad times”. Arriving at a moment of economic downturn or recession can impose on refugees an initial “labor market penalty” (Fasani et al., 2018), and for entrepreneurs, it could mean opening a business at that moment is out of the question entirely.

Institutional Discrimination and Local Competition

If refugees are resettled in low-income areas or an ethnic enclave, competition with pre-established migrant businesses can act as a prime limitation for refugees over other types of migrants. In the mainstream market, competition with native businesses and corporate chains can also make it hard to get one's footing in business. This was described in detail in Chapter 2.4.

In addition to competition, racism and discrimination are also factors which are well documented among refugees seeking to start a business (Jones et al., 2014). Depending on where they live, refugees may experience increased prejudice and harassment due to the politicized nature in the EU of the so-called refugee crisis and the overall “othering” and “racializing” of newcomers fleeing conflict and oppression (Jones et al., 2014). This is especially true for refugees who have been resettled in rural areas as a consequence of refugee dispersal policies (Stewart, 2012) or in Member States which have hostile reception toward refugees, such as in Southern or Eastern Europe.

Furthermore, discrimination takes place not only in the classical sense, but also in the structural sense. Naudé et al. (2017) highlighted the various other forms of discrimination which can affect migrants' entrepreneurial abilities: (1) structural discrimination, such as the need for the particular type of visa and legal status before business start-up is even permitted, or the requirement of credit history in order to receive a loan (2) consumer market discrimination, which creates a demand for ethnic goods and services and (3) financial discrimination, for instance not being able to access start-up capital from banks and other lenders due to having no prior credit history in the host country or due to having only temporary legal protection. Number 3 is particularly relevant, as when refugees are unable to access financial capital, it suffocates their chances of starting a business almost entirely. Taking all of these into account, if the right support services and policies do not adequately address these institutional conditions that refugee entrepreneurs face, indeed they are likely to experience "the classic fate of the racialized entrepreneur" (Jones et al., 2014) by becoming handicapped at multiple stages of their integration and business journey.

Unique Business Practices

Refugee business practices can take on a number of forms, as no business is the same. Likewise, these practices are not endemic to refugee entrepreneurs but rather an outcome of the various micro, meso and macro-level factors that create different coping mechanisms and management strategies. One of these practices is the wider use of informal and cash transactions, which is much more common among refugees than other migrants, due to refugees having smaller businesses, greater amounts of competition, reduced financial capital and incomplete knowledge of the rules and regulations governing the system (Lyon et al., 2007; Villares-Varela et al., 2018). An avoidance of mainstream banks or inability to access finance also facilitates this trend toward informality (Lyon et al., 2007; Villares-Varela et al., 2018) and causes reliance on the different financial resources mentioned earlier in this section.

As a result of the converging micro, meso and macro factors, refugee businesses tend to lean more toward vacancy chain openings in low-end markets, much like other migrant businesses, even though it is not always the case. Refugee businesses often cater to other migrants, and refugees have a tendency to hire one another if they can afford employees (Villares-Varela et al., 2018). Refugee business owners are also less inclined to seek out support from official agencies and organizations, due to having a general distrust of authority that comes from long-term struggles over their legal status (Carter et al., 2015). This reluctance is important to point out, as it has wide implications for policy and program outreach.

Finally, refugee entrepreneurs also might lack a clear marketing strategy for their business, making medium-term financial sustainability a greater challenge. Lyon et al. (2007) identified this as a key struggle especially in new arrival groups with "weaker intra community links". It has direct effect on their desire for growth into the mainstream or interethnic economy, a desire that shows up regularly in interviews with refugees across literature (Jones et al., 2014; Villares-Varela et al., 2018), despite their lack of resources to do so. Lack of marketing resources can prove to be a great frustration and hindrance to these longer-term business plans. However the desire to expand on its own is suggestive of a great amount of ambition to succeed, despite the difficulties being faced (Jones et al., 2014; Ram et al., 2008; Villares-Varela et al., 2018), but it also highlights the struggles refugees confront with acquiring new customers and competing with pre-existing migrant businesses. Lyon et al. (2007) emphasized this sentiment by sharing a quote from a Somali entrepreneur attempting to break out of her ethnic niche: "I opened a shop in a sector where

mainly Asians live. People from this community didn't come to my shop. They prefer to go to shops run by their own community. I thought I would be able to get the market of local Asian people but it didn't happen".

2.5.3 Macrosphere – Politico-Legal Regulation

Individual and ethnic resources are important in explaining the difference between refugee entrepreneurs and migrant entrepreneurs, but as a mixed embeddedness perspective has made clear, that can only account for a limited amount of the difference. For refugees, it is likely that opportunity structures play an even larger role than for other migrants due to the numerous political, legal and regulatory conditions present.

Legality, Temporality and Uncertainty

For refugees, long wait periods prior to being granted legal status can be very demotivating. Not knowing whether or not, or for how long, one can legally reside in their current location is inherently repressive for multiple reasons, not least of which being that it delays one's legal access to the labor market while their asylum claim is being evaluated (Dustmann et al., 2016). Long periods of labor market inactivity can have long-term consequences, for both employees and entrepreneurs. Similarly, the thought of having to go underground if one's asylum claim is denied keeps asylum seekers on edge and their window of forethought rather short. During this period of tremendous stress, one's job aspirations and entrepreneurial intention can be made uncertain or even fizzle out completely. Fasani et al. (2018) highlighted the role that time and uncertainty can play when they discovered that refugees who are exposed to higher asylum recognition rates (at any given time, as these rates fluctuate year to year) have their unemployment gap with other migrants cut in half, shrinking by 10-11 percentage points. This suggests that refugees' labor market outcomes are affected by legal uncertainty. Certainly, this plays into business startup as well. Legal protection in the EU is often temporary for a period of five years before long-term residence is granted. Even this much uncertainty reduces refugees' ability to find and receive loans from banks and other lenders, who are very wary to invest in newcomers with only short-term guarantees of stay. Likewise, a temporary legal status can have effect one's ability to legally rent out a physical space to conduct business, as is the case in the Netherlands (NOS, 2018), making entrepreneurship a particularly tricky endeavor.

Geographic Dispersal Policies

Another one of the unique, and important, politico-legal aspects of refugee entrepreneurs versus other migrants is their subjection to geographic dispersal policies, which have been adopted by several EU countries in recent years, particularly Denmark, Ireland, the Netherlands, Norway, Sweden and the United Kingdom (Bakker et al., 2016; Fasani et al., 2018). Through these policies, governments decide for refugees where they will live and distribute them throughout the country in small, medium and large cities alike. Different governments take different approaches here, with some like the Netherlands, Sweden and Denmark (Konle-Seidl, 2016) having screening and matching programs in place designed to boost economic integration, while other states have more practical or short-term goals – like cost savings and available housing – in mind (OECD, 2016). When this is the case, refugees are usually settled in smaller towns and more deprived neighborhoods with fewer opportunities both for employment and business start-up, as in the United Kingdom (Bakker et al., 2016; Legrain, 2016; Scholten et al., 2017). Scholten et al. (2017) noted the OECD's finding that "economic opportunity structures hardly ever seem to be taken into account" in refugee dispersal policies. On the contrary, the given justifications are budget savings,

housing availability, prevention of ethnic enclaves, and the desire to distribute the so-called “social and fiscal burden” equally across countries (Fasani et al., 2018; Konle-Seidl, 2016; OECD, 2016; Schmidt, Leibig, & Kincaid, 2016). Ethnic enclaves are seen as detrimental to integration goals, while resettling refugees in low-income areas where housing is available means cheaper costs and immediate savings for the state. This means priority may be given to regions where housing is available, but jobs are not (Konle-Seidl, 2016; Legrain, 2016; Schmidt et al., 2016).

All of these actions can produce harmful long-term effects on refugees’ labor market opportunities, or increase their experience with prejudice and harassment (Bakker et al., 2016). This was certainly the case in Sweden in the 1980s, which forced the country to adopt a screening and matching approach that pairs refugees with localities favorable for their background (Konle-Seidl, 2016). Similar approaches have been adopted in the Netherlands, Denmark (Scholten et al., 2017), and a new relocation algorithm is being tested in Switzerland (Sikorski, 2018).

Considering the very strong role that location plays in ethnic entrepreneurial opportunities and outcomes (Rekers & van Kempen, 2002), one must consider the potential detriment that these dispersal policies can play in refugees who wish to start a business. Therefore, there is a spatial element involved here as it further determines what kind of market conditions refugees will be faced with in the city and neighborhood where they’ve been assigned, and also the availability of social and entrepreneurial supports in said city (NOS, 2018). Most ethnic networks and entrepreneur support services are present in dense urban areas rather than small, less-populated ones where refugees are often forced to live.

Furthermore, history might shed some light on the effect these policies can have on migrants following the initial resettlement period. During the influx of Vietnamese refugees to the United States between 1975 and 1994, the US enacted similar dispersal policies also to prevent ethnic enclave formation, which made refugees virtually powerless over where they would be resettled – often being in states that were least attractive to migrants (Parsons & Vézina, 2018). In the following five years during which government controls were absent, at least 45% of resettled Vietnamese had moved to a different state, driven by desires such as family reunification or warmer weather. Virtually the same outcomes were observed among Vietnamese and other refugees dispersed throughout the UK (Stewart, 2012). Although Parsons and Vézina (2018) made no inferences on the effect these policies had on entrepreneurial outcomes, it does suggest that the government made life choices for refugees which were “exogenous to their preferences” – resulting in their move as soon as it was possible. Eventually, the Vietnamese refugees in the US did become quite entrepreneurial and successful, going on to establish several multi-national companies and trade relationships between the two countries (Legrain, 2016; Parsons & Vézina, 2018).

Fasani et al. (2018) tested for similar outcomes of refugees in the EU once their mobility restrictions became lifted. They found that the negative labor market effect of dispersal policies decreased considerably over the length of the stay, until the point of insignificance at 15+ years. In their opinion, this suggests “as refugees start relocating within the host country, the initial detrimental effect of having being dispersed fades out, supporting the conjecture that the negative [dispersal policy] effect on labour market integration results from the suboptimal initial allocation of asylum seekers.”

All in all, the results are mixed concerning the short- and long-term effects of dispersal policies (Damm & Rosholm, 2010; Fasani et al., 2018). However, it is certainly still relevant to consider the implications that they can have on refugees' business intentions and access to favorable markets and entrepreneurial support services. This is a topic which has yet to be investigated despite its relevance. It also shows how organizations must give weight to this aspect of refugees' business experience when designing the way they offer support, if they are to reach the vast number of refugees resettled outside of dense urban centers.

Integration Pressures

Next, refugees face considerable pressures surrounding their broader, especially economic, integration. While there are EU-wide directives which encourage cities and states to adopt a more encouraging attitude toward migrant businesses (European Commission, 2016c), these supranational goals play out very different when viewed through the local lens, as individual cities have different ideas about how – or if – entrepreneurship can facilitate integration-related goals (Rath & Swagerman, 2016). On one hand, cities may view targeted policies toward ethnic entrepreneurship as a form of reverse discrimination. On the other, they could be seen as an endorsement of ethnic enclaves (Rath & Swagerman, 2016). Above all, it is often seen to be at conflict with integration more broadly. For instance, municipal case-workers may actively discourage refugees from risky ventures such as self-employment during the initial five year period, advising them instead to focus on other forms of integration which fit in better with national models, like language acquisition and finding a paid job as quickly as possible (NOS, 2018). Entrepreneurship, especially ethnic entrepreneurship, fits in less with these prevailing expectations of refugees throughout EU countries, resulting in the often absence of targeted measures (Rath & Swagerman, 2016). Active deterrence on behalf of municipal gatekeepers can further lead refugees to believe that opening a business is impossible or highly unlikely in light of integration expectations, keeping them from seeking information and resources elsewhere.

Even so, not *all* localities have negative attitudes toward migrant entrepreneurship, as Rath and Swagerman (2016) clearly showed in their comprehensive overview of 28 European cities. Although most did not have targeted measures, they found that in those cities which did, expectations of migrant business owners often ran very high as they were expected not only to be successful in business but also to “create jobs and boost the neighborhood economy, but also to meet non-economic objectives such as revitalizing the neighborhood at large, strengthening social cohesion, and promoting safety on the streets.” While these are honorable goals, they also might put undue responsibility on migrant entrepreneurs, and especially refugees, to perform above and beyond what they might be capable of, given the numerous other obstacles and integration pressures they have to deal with.

Regulations

For refugees, trying to start a new business may appear especially daunting when they realize the wealth of regulations and administrative requirements that they have to navigate like zoning laws, licenses, permits, and taxes (Fong et al., 2007; Lyon et al., 2007; Villares-Varela et al., 2018), before they can set up shop. This is especially true in tightly-regulated countries like Germany, the Netherlands and France (Ram et al., 2008; Villares-Varela et al., 2018) where on top of all the licenses and paperwork, finding a physical space to rent can be an incredible challenge in light of zoning laws. Many refugees do not even know what is required of them at all until after the business has been in operation for some time (Lyon et al., 2007), or they might have been actively

evading state requirements (Ram & Jones, 2008). Furthermore, it could be that there are policies in place which prevent refugees from legally opening a business at all – such as in Denmark, where it is illegal to open a business while on state assistance. It turns out that welfare is a lifeline for many refugees in their first years of arrival and acclimation, meaning that starting a business is illegal unless one has a formal job or other means to support themselves during start-up.

Without knowledge of the regulatory framework or money to hire an agency to help navigate through the stacks of paper in different languages, opening a business in the formal economy may remain but a distant wish for many refugees (Villares-Varela et al., 2018). Especially for those who were business owners in their home countries, where informal economies were not penalized or zoning laws and regulations may have been much more relaxed, this can act as a powerful deterrent to starting from scratch.

Decentralized Support Services

Finally, and importantly, one cannot escape a mixed embeddedness discussion on refugee entrepreneurs without discussing the decentralized nature of support services for refugees throughout the EU. Despite the European Commission having clear goals to encourage migrant entrepreneurship throughout the EU (European Commission, 2016c), the actual design and implementation of policies and support measures are left to individual member states, with no negative consequences if they fail to do so (Rath & Swagerman, 2016). This means that group-specific measures for refugees are very often “thin on the ground” (Rath & Swagerman, 2016). At the same time, member states are increasingly relying upon civil society rather than top-down provisions to enact general policies and programs that pertain to refugees; these policies differ at local, regional and national levels making consistent, up-to-date information on services unclear and difficult to obtain (Rath & Swagerman, 2016; Scholten et al., 2017). Furthermore, civil society organizations often struggle from inadequate resources and difficulties with scale, and may only be able to reach their targets through coordination and creativity.

Due to all of the above, support services for refugee entrepreneurs are often untargeted, i.e. not addressing refugees’ barriers to entrepreneurship more specifically. Furthermore, supports are likely to be spread unevenly throughout regions, being primarily located in dense, urban areas, leading to unequal access to resources for refugees dispersed in far-flung areas. For political reasons at the local or national level, support services for migrant entrepreneurs may not even be present at all, much less for refugees, justified by reasons such as the need to avoid “preferential treatment” of some groups over others, or the strict neoliberal logic of keeping government out of business matters entirely (Rath & Swagerman, 2016). When targeted programs do exist, they are usually offered by small and financially strained NGOs who cannot scale their programs to the degree required. Furthermore, the outsourced and decentralized nature puts an almost necessary obligation on service providers to partner with other NGOs, whom they may compete with for limited funds, to ensure refugees have their other support needs met. It also requires that central governments monitor and provide concise, up-to-date information on the support organizations which exist to help aspiring refugee entrepreneurs, although this rarely happens in reality (Rath & Swagerman, 2016).

2.6 Conceptual Model

Following the in-depth literature review above, the following conceptual model is presented to capture the dynamics of refugee entrepreneurship and the role of support measures.

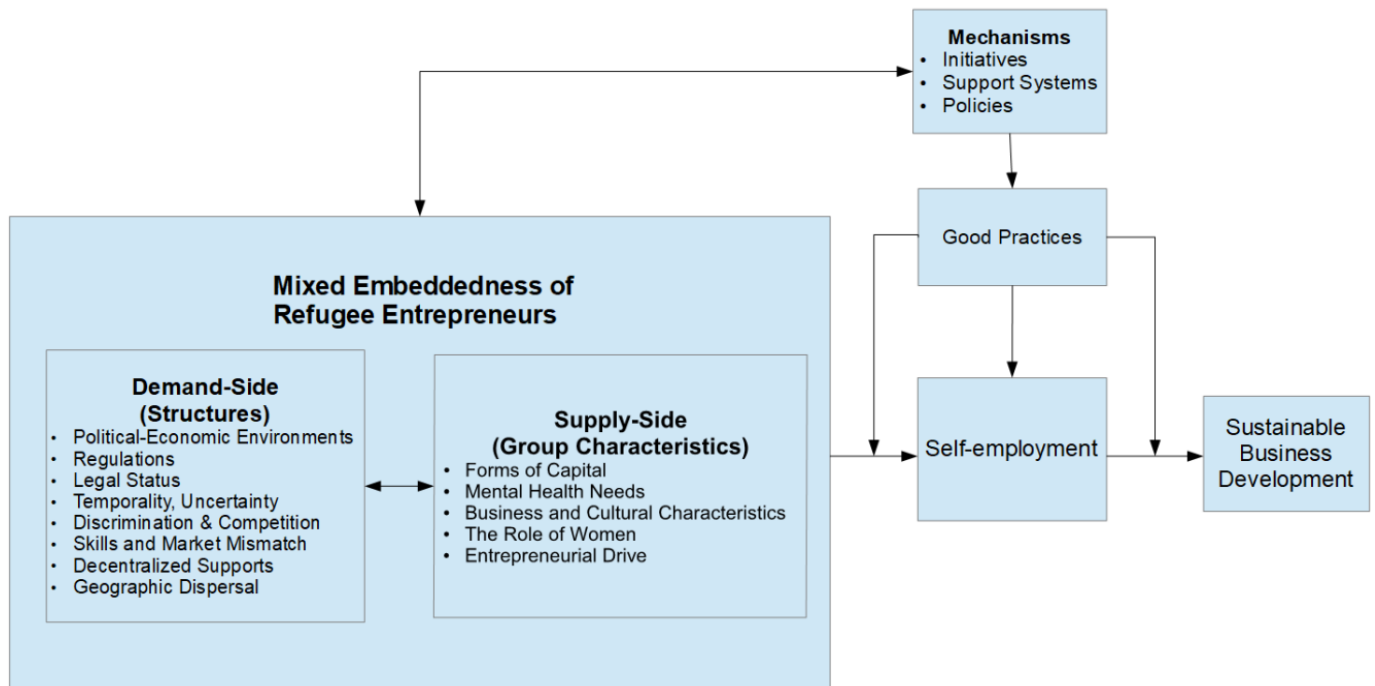


Figure 6: Conceptual Model, the Mixed Embeddedness of Refugee Entrepreneurs and Role of Support Measures

3 Methodology

3.1 Philosophical Assumptions

Creswell (2013) listed one of the reasons for a qualitative approach as being the need for a complex, detailed understanding of an issue by talking directly with people. In conjunction with a clear research gap, this informed the desire to take on an exploratory, qualitative approach to investigating refugee entrepreneurship in the EU.

As Creswell (2013) also points out, there are four philosophical assumptions in qualitative research: (1) ontology, or the nature of reality (2) epistemology, or what counts as knowledge (3) axiology, the role of values, and (4) methodology, the research process. These four philosophical assumptions are embedded within an interpretive framework. In this case, that framework is *mixed embeddedness*.

However, the ontological nature of this thesis is not straight-forward. This is because the framework of mixed embeddedness justifies both subjectivist and objectivist approaches, positing that it is the interplay between both agency and structure which underpin a refugee's experience as an entrepreneur. Mixed embeddedness also seeks to depart from the primarily subjectivist positions of earlier theories, which put excessive weight on the role of individual characteristics in migrant entrepreneurship, while neglecting external influences. Therefore, in line with the acute knowledge of how supranational legal and regulatory elements effect the lives of refugees, this research does not take a primarily subjectivist position. Instead, it relies on this interplay between refugees as acting agents, and the various opportunity structures and politico-legal regulations around them – all of which deter and motivate entrepreneurial decision-making. At the same time, this research does not aim for absolute determinism and specifically acknowledges that there are indeed multiple realities which exist, as individuals, organizations and contexts are never the same across space and time. In line with this knowledge, the research aims to put a spotlight on how the phenomenon of entrepreneurship affects refugees differently from other migrants, and consequently how service providers adapt their programs to meet their different needs – some of which are carried out better than others.

The epistemological nature of this research is also much more in line with interpretive traditions, although it leaves room for more post-positivist approaches in future research. In this case the researcher relies on subjective evidence compiled through semi-structured interviews with initiative owners and beneficiaries, acknowledging the multiple realities highlighted above. It also relies heavily on evidence compiled by secondary researchers other than researcher herself. This again acknowledges the role of multiple realities, as each researcher and their subjects operate from their own value systems, experiences and points of view all of which undoubtedly influenced the research decisions and conclusions that then had influence on this thesis. Therefore, the complexity of human beings, variability of national and local contexts, and the duality of structure underpin the author's perspective that there is no single ultimate truth concerning refugee entrepreneurship in the EU, nor is there definitive way to conclude that an initiative is truly a "good practice" that can remain static across space and time. It does, however, acknowledge that there can be common threads found throughout refugee experiences as (aspiring)/business owners regardless of their background, indicating that there may be greater structural forces at play.

The nature of this research is therefore truly exploratory, acknowledging both the greater structural forces and the multiple realities and truths that may exist, while seeking to find commonalities that can hold it all together. It then uses this information to analyze initiatives and policies in greater depth – their struggles, successes, and contextual experiences – in the search for solutions.

3.2 Research Strategy

Using desk research and the framework of mixed embeddedness, the struggles that refugee entrepreneurs face in the EU were defined in Chapter 2.5. Following these determinations, the next objective of this study is to identify the good practice criteria for refugee entrepreneur support initiatives, and then to identify initiatives as good practices per this criteria. This falls in line with the main research question and following sub-questions, pasted below:

Main Research Question:

What are good practices for supporting and promoting refugee entrepreneurs as a distinct migrant group with unique barriers within the European Union?

Sub-Questions:

- 1) *Who are refugees and what are the structural and societal expectations for their economic integration in the EU?*
- 2) *What are the leading theories surrounding migrant entrepreneurship?*
- 3) *What are the unique features and barriers of refugee entrepreneurs insofar as they differ from other migrant entrepreneurs?*
- 4) *How do these barriers inform the criteria for a good practice? What are these criteria?*
- 5) *Why do chosen good practices stand out from the rest, and how do these initiatives perform when analyzed at a deeper level?*
- 6) *What are the policy implications of the research findings?*

However, determining what is and is not considered a “good practice” is inherently flawed and not even the most intensive of research could confirm that what is considered a good practice in one context, will be considered a good practice in a different one (Veselý, 2011). Furthermore, there is no agreed upon definition of what good practice actually means. For this reason, it must be made clear in this thesis that:

a good practice refers to an initiative or organization which is performing its programs in ways designed to help refugees overcome barriers to sustainable business start-up, which could potentially be modeled by other initiatives to boost their impact

Following this same logic, good practice criteria or benchmarks are defined as

the actions and program focuses by which good practices can enable refugees to overcome barriers to sustainable business start-up, rendering them an organization that is promising in the way it seeks to deliver on its mission

Therefore in this research, good practice identification revolved primarily around finding organizations which were multifaceted, and which appeared to address as many of the barriers to refugee entrepreneurship as possible. This did not follow any structured format however. Through desk research, these barriers were already defined in Chapter 2.5, fulfilling sub-question number 3. To fulfill question number 4, the barriers were then used to inform a simple benchmark tool which is attached in the Appendix. The tool consists of 13 good practice criteria also listed and justified in the Appendix, and it was developed by pairing each barrier (problem) with a practical organizational initiative (solution), drawing from solutions discovered during the desk research phase. Therefore this tool is not an original brain-child of the researcher. It leaned very heavily on secondary information by reviewing the reports of other organizations and policies, especially the comprehensive EU Guide Book: Good Practices for Promoting and Supporting Migrant Entrepreneurship (European Commission, 2016c). In the end, the framework of the tool is more or less the same as the EU tool, adapted slightly to meet refugees' needs more specifically.

Using this tool, three initiatives which appeared to meet a greater number of criteria were selected for interviews and investigation: The Human Safety Net for Refugee Start-Ups (THSN) in Germany and France, The Entrepreneurial Refugee Network (TERN) in London, and Refugee Entrepreneurs Denmark (RED) in Copenhagen.

Importantly, by singling out the initiatives which are most dynamic, the researcher does not wish to portray that an organization's quantity of supports is more meaningful than its quality of impact. However, multidimensionality has been identified by the EU as a "key asset and predictor of overall success" (European Commission, 2016b). On this merit, the selection process was made with multidimensionality in mind, but it did not make assumptions about how *effective* organizations are at service delivery and reaching their targets, as that requires more in-depth data collection and analysis which is beyond the scope of this thesis. This may leave the door open for future researchers to take that kind of approach by developing an inventory and using a more robust benchmarking tool with measurable indicators to score them. In this thesis, that did not happen and impact was not assessed at the depth necessary to form solid conclusions.

Finally, after TERN, RED and THSN were selected as good practices, the researcher did deeper data collection and analysis to gain greater understanding of the organizations' struggles, successes, contextual environments and outcomes. This was facilitated by a combination of secondary desk research, semi-structured interviews, data triangulation, and benchmarking to be discussed in section 3.3.

3.3 Research Methods

Secondary Desk Research

Secondary desk research is characterized as a strategy with which the researcher does not gather empirical data herself, but uses "existing material, in combination with reflection" (Verschuren, Doorewaard, & Mellion, 2010). Furthermore, it involves no direct interaction with the research object, in this case refugee entrepreneurs (Verschuren et al., 2010). Instead, data is gathered through literature reviews, secondary data and official statistical material, often in combination with other methods (Verschuren et al., 2010).

For this thesis, secondary desk research was clearly a very heavy component throughout every step of the process. Source material was gathered from scientific articles, organizational studies, think

tank working papers, official statistics, and policy reports to identify the barriers to refugee entrepreneurship, inform the good practice criteria, and then to gather data and information on the contexts surrounding each good practice. Therefore, secondary desk research truly forms the backbone of the thesis and is the most predominant method used.

Semi-Structured Interviews

However, desk research on its own is often not good enough for the purposes of scientific research. Especially in qualitative approaches, empirical observation is often necessary to form a deeper understanding of complex social issues that cannot come from literature reviews alone (Creswell, 2013). Empirical observation is also necessary in order to contribute further to the existing literature. This is why desk research is often used in combination with other methods of data collection like semi-structured interviews (Verschuren et al., 2010).

Semi-structured interviews are characterized as being more flexible and open than structured interviews. While they do follow a question guide, they still leave room to “adapt questions, change order, or ask extra unplanned questions to explore and clarify the interviewee’s responses” (Elliot, Fairweather, Olsen, & Pampaka, 2016). This thesis uses semi-structured interviews but in more a structured style in order to gather concise information regarding each of the 13 benchmarks, but leaving just enough room to encourage new ideas and probe for deeper information. Interview guides can be found in the Appendix.

Interviews took place with the owners or program leads of the three identified good practices mentioned above. The questions focused around the work each organization does, especially as they relate to the 13 benchmarks. Questions were also designed to learn more about the politico-regulatory context that each initiative is embedded in, and the successes and failures of their programming approaches. Triangulation of different sources such as annual reports, web items, documents, observations, audiovisual materials, news items and internal reports were also used in this step when necessary in order to get more detailed and diverse information. This deeper analysis will provide a better understanding of the contexts and underlying conditions which influence initiatives to take particular programming approaches, and to learn from both their strengths and struggles in serving refugee entrepreneurs. In the end, the analysis of each good practice may cause it to resemble somewhat of a case study. However the lack of rigor and depth does not justify calling it a full-blown case study, even though strategies were borrowed from this research approach.

Benchmarking

As discussed previously, another method which was used in this thesis is benchmarking, a core tenant of good practice methodology. This methodology is a central part of the EU’s ‘Open Method of Coordination’ (OMC), a soft law mechanism in which policy objectives agreed upon by Member States are pursued through a “loose framework” of guidelines, benchmarking, peer-review and best practice sharing, in coordination with civil society organizations and non-state actors (Cardwell, 2013). The OMC is used especially when dealing with domestically sensitive issues like migration where a supranational policy may threaten EU stability or the sovereignty of individual states (Zeitlin, 2005). In such cases, good practice sharing and benchmarking are valuable tools to encourage mutual learning across Europe, and the workings of NGOs throughout the region are often analyzed using these methods. Therefore for its practical application, the researcher decided that a good practice and benchmarking perspective would be useful in this thesis.

The primary aims of good practice sharing and benchmarking are to improve the effectiveness of programs run by social institutions and non-profit organizations by learning from other programs which appear more successful (Veselý, 2011). It has been further characterized by researchers as a method which is “oriented on constant learning, feedback and reflection of what works and why, or even what does not work” (Veselý, 2011). Therefore, the goal is not to find a purely scientific, one-size-fits-all solution, as that likely does not exist in such a diverse world. Instead, benchmarking uses a common framework of qualitative indicators to compare different programs to the best of one’s ability. The nature of benchmarking means that this research will take a more interpretive approach, while acknowledging the flaws that accompany this methodological choice. Furthermore, good practice was not followed as a strict methodology, but it was used to inform the value of identifying organizations and programs which address refugee entrepreneurship in positive ways.

The benchmark criteria listed in the Appendix were loosely developed based on the barriers identified previously and the 2016 European Commission ‘Guidebook for Evaluation and Analysis of Good Practices in Supporting Migrant Entrepreneurship.’ In this guidebook, the EU developed 10 criteria by which to assess migrant entrepreneurship support schemes: visibility, networking, legal and regulatory advice, individual business support, group business training, mentoring, access to finance, facilities provision, language/cultural sensitivity, and impact.

However, initiatives which serve refugees must cater their programming to reflect the different barriers they experience. For this reason, the 10 criteria defined by the EU were updated to be more relevant to refugees’ needs. This resulted in the addition of some new criteria: individual assessment and pre-incubation; coordination with the city, NGOs and business community; incorporation and inclusion of refugee voices; targeted approaches for women and a long-term sustainable focus. At the same time, some of the EU’s other pre-determined criteria were updated to reflect refugees’ needs more appropriately. The result was a benchmark tool consisting of 13 good practice criteria in total, which can be reviewed for more detail and justification in the Appendix section. There a rough description of each of the criteria, especially why they were chosen and how they relate to the unique features of refugees, is listed. This differentiates the work of this research from that of the European Commission on migrant entrepreneurship. Finally, it’s important to reiterate that the criteria were developed rather loosely, and there is room still for a more rigorous approach to updating the list in the future especially by developing measurable indicators for each benchmark.

3.4 Data Analysis

Next, using the data produced via desk research, data triangulation and semi-structured interviews, the three good practices were analyzed in a structured way. All interview transcripts and supporting documents were uploaded into Atlas.ti and coded using a structured scheme centered around the 13 good practice criteria which are listed and defined in the Appendix. Because initiatives were analyzed separately, they were each uploaded into their own bundle in Atlas.ti. Each document was first analyzed using in vivo and open coding. Axial coding then took place by grouping together codes based on the 13 good practice criteria, refugee barriers, and any other identifiable categories which arose out of the coding process. However the coding scheme mostly centered around the pre-established benchmarks, making it as much a deductive process as an inductive one. This allowed for easier assessment when forming conclusions and policy recommendations.

3.5 Ethical Considerations

Finally, one of the main criteria of qualitative research is that the researcher positions herself within the project, by considering what she “brings to the inquiry” in terms of her history, values, political leanings and biases (Creswell, 2013). This may also be referred to as the third philosophical assumption in qualitative research: axiology (Creswell, 2013). In this case, there are clear biases present as the researcher operates from a moral code which values diversity and innovation. This holds especially true in light of the current politics of asylum, an issue which has captured attention throughout the EU and the US in recent years. The researcher has experience in political activism and working with refugees in both of these places; she also has experience in international development and feels very strongly about the value of empowerment and finding ways to avoid permanently victimizing newcomers via labels and false assumptions about their capabilities. Obviously, being someone who holds the perspective that refugees contribute positively to societies worldwide – especially through business, culture and innovation – can have influential sway over the decisions made throughout the research process, even if it happens without awareness.

Similarly, the researcher also considers the role of implicit bias within society to be important, as it is expressed via racialization and institutional prejudices that can be prevalent even when perpetrators and systems are not aware of it. The opinion that this implicit bias exists and can have clear consequences for refugees, actually informed the decision to take up a mixed-embeddedness perspective that can give weight to these structural influences in entrepreneurship. Of course, all of these decisions reflect the bias of the researcher herself and how it could impede her ability to be truly objective.

Finally, interviewees suffer from their own biases as well, especially insofar as initiative directors have favor for the organization they lead. Wanting to put on a best face for the organization can indeed have consequences on how up-front they are in interviews about their initiative’s shortcomings.

3.6 Reflection on Validity and Reliability of Findings

Finally, there must be reflection on the validity and reliability of the research findings. First of all, “good practice” is a misleading term, as it is unlikely that anyone has truly found, out of all possible ways in which organizations can address their particular target issue, a good “exemplar” (Veselý, 2011) that remains static across space, time and contexts. This underpins one of the starkest problems associated with good practice sharing: context dependency. It is especially applicable in this thesis, since due to language barriers and other obstacles, the researcher was not feasibly able to identify and analyze every initiative targeting refugee entrepreneurs in the European Union, meaning initiatives were picked from a rather small and incomplete pool of contenders. Similarly, there was not enough time or capacity to carry out fieldwork which could help shed light on additional barriers that refugees face when wading into self-employment. This also meant that all good practice criteria in the benchmark tool were developed on the backs of secondary researchers, rather than via the work and data collection of the researcher herself or via extensive interaction with refugees. So it is clear that following the methodology even as closely as possible will still result in external validity problems, due to this lack of information and capacity.

Since secondary research conclusions were the basis on which good practices were identified, it leaves much room for improving the criteria to be more objective and empirical, and for testing

each criterion's efficacy. It also might raise questions about internal validity since how one identifies a "good practice" is a critical step to ensuring that it is indeed exemplary. As was mentioned earlier in the chapter, in this thesis initiatives were chosen on the basis of multidimensionality (fulfilling more good practice criteria), *not* on the basis of impact. Therefore a different tool, or an impact analysis, may discover that what may have been identified as "good practices" are not actually good practices insofar as previously thought. Therefore a greater focus on impact and analysis in future research is a necessary point of improvement.

That being said, there were also some practical struggles in conducting this research. Chiefly speaking, the researcher was unable to conduct interviews with beneficiaries (refugee entrepreneurs) due to time and geographic constraints, and pushback from organizations over privacy issues. Therefore, all information gathered via expert interviews could not be cross-checked with refugees themselves, lending to potential internal validity problems as initiative owners can be undeniably biased in favor of their own organization and its impact. It also means that refugee voices had to be left out of the thesis, which is undesirable in its own right. Furthermore, a single expert interview was often not enough to get the necessary information in the level of detail that is required – this was especially true for THSN where an interview with each partner organization would have been more useful. On top of this, not all initiatives were willing to provide great enough transparency through sharing internal documents, which one might consider necessary to conduct a truly proper (and objective) analysis. In any event, the benchmarking tool lacked the rigor that comes from having measurable indicators to score each criteria individually, which is necessary for a proper analysis anyway and could be improved upon in future work.

All of these issues point to strong areas of improvement in future research. However, this should not discount the value of the work done in this thesis which, despite its methodological flaws and struggles with data collection, took steps to analyze individual practices in as measured a way possible, given the logical constraints. Furthermore, benchmarking and good practice methods were never meant to function as a cure-all, but instead as a blueprint that can be molded and shaped to fit changing contexts (Veselý, 2011).

4 Analysis: Initiatives in Practice

The three initiatives below were selected after a quick assessment with the benchmark tool and discovering that they had very dynamic programs. Reports were written using a triangulation of data including web documents, internal documents, program flyers, media articles and most importantly, semi-structures interviews with initiative owner or program officer.

4.1 The Entrepreneurial Refugee Network (TERN)

Name of Organization:	The Entrepreneurial Refugee Network (TERN)
Name & Title of Interviewee:	Charlie Fraser, Co-Founder and Head of Partnerships
Type of Organization:	NGO
Locations (City, Country):	London, United Kingdom
Parties Involved:	TERN, Ben&Jerry's
Founding Date (Month, Year):	October 2016
Funders:	Unilever, Ben&Jerry's, European Commission, crowdfunding

Local Context

To set the scene of TERN's mission and programs, and to keep in line with a mixed embeddedness perspective, the local context of the United Kingdom (UK) must first be established, in this case England is investigated more specifically. The UK has the fourth largest refugee population in the EU with 118,913 however this number is far lower than it was in 2004 (298,844) (UNHCR, 2016a). Despite these lower refugee numbers than in the past, sentiment and fear toward migrants has played a role in the country in recent years, especially in motivating pro-Brexit groups to leave the European Union (Scholten et al., 2017).

Refugees are subjected to integrate whereas other migrants generally are not. Integration has therefore come to be associated with refugees specifically (Scholten et al., 2017). However the UK no longer has a national strategy in this regard. Due to suspicion of top-down government regulation, the policy approach around refugee integration is mainstreamed and decentralized, therefore dispersed across multiple departments with local governments free to take their own approach (Ali & Gidley, 2014; Scholten et al., 2017). Targeted supports for refugees are therefore few and far between, and largely outsourced to NGOs and civil society to take care of. For instance, with civic integration, refugees must even find and pay for their own classes (Scholten et al., 2017). However, this similar neoliberal aversion to government regulation means that the business environment in the UK is quite open relative to mainland Europe, with fewer top-down requirements (Ram et al., 2017; Ram & Jones, 2008).

The government also practices geographic dispersal. Asylum seekers are largely scattered throughout the country based on available and affordable housing. This means they are regularly assigned to very economically deprived areas outside of London (OECD, 2016; Scholten et al., 2017) where TERN is located. Once asylum seekers are granted refugee status they are in theory free to move, but their access to social housing is limited to the city where they were originally assigned. Likewise, resettled refugees do not have any choice in their city assignment at all (OECD, 2016). This means many refugees end up isolated in deprived economies, where business markets are fewer and entrepreneurial supports are largely not present.

Altogether for TERN, this means that many entrepreneurial refugees are in need of targeted supports which the decentralized system does not provide, and most of them are outside reach of the organization.

About the Initiative

The Entrepreneurial Refugee Network (TERN) is a London organization that was founded by a group of young volunteers in October 2016 who were moved to action after witnessing the many entrepreneurial talents of refugees inside the refugee camps of Calais, Greece and East Africa. They founded TERN with the mission to help build and establish a network for refugee entrepreneurs in the UK in order to unlock the talent and potential they witnessed in the camps.

Their organization has two core missions. The first is to enable refugees to become self-reliant through entrepreneurship. In this mission, the goal is not so much to teach how to do business, but to mobilize resources and networks to create an environment where refugees can grow and develop their own ideas, no matter where they are in their entrepreneurial journey. To enable this to happen, TERN has mobilized a very impressive network of around 450 initiatives, of which 80-100 are core partners. These partnerships are involved in all programming levels. TERN's three main programs are uniquely designed to each cater to refugees at a different business stage: the pre-incubator and ICE Academy for early stage entrepreneurs, the flagship start-up program for more advanced entrepreneurs, and an on-demand service for those who need targeted support to expand or get help with specific problems. Each of these programs will be discussed in greater detail in the next sub-sections.

Beyond business support, TERN's second mission is to "change the narrative" around refugees by eliminating the social stigma around their capabilities. Co-founder Charlie Fraser is quoted as eloquently saying, "refugees are often portrayed as victims. The problem is that if you keep doing that, one person's victim becomes another person's burden. We're all about changing that," (CFE, 2018) and indeed, this mission appears to be deeply embedded throughout all of TERN's programming. For them, achieving this goal has as much to do with changing public perceptions via things like social media campaigns as it has to do with higher forms of advocacy, like pushing for a more just system. TERN is acutely aware of the numerous logistical battles that refugee entrepreneurs face in the UK, the main ones being: labor market exclusion, geographic dispersal, temporary visas, decentralized support, and exclusion from mainstream finance. According to Charlie, having influence on these entrenched, systematic barriers is difficult – and it takes time – but as an organization they still believe they have a role to play, and they are beginning to see improvements in the dialogue. "The great thing about entrepreneurship is that it has a counter argument," Charlie said, "there's no reason to limit someone's ability to create economy, and that's a great enabler." This statement heavily reflects the British respect for entrepreneurship, stemming from the Anglo-American traditions discussed in the earlier Chapter 2.4.

In the end, TERN works to influence public perception via advocacy campaigns like #ThisRefugeeCan whose videos reached 20,000 people and crowdfunder raised 23,000 GBP. But perhaps more importantly, they also actively try to change the system by pioneering more concrete and innovative solutions like social impact bonds, social underwriting, and private sector incentives.

Assessment and Selection

As mentioned above, TERN's programming has three core stages: a pre-incubator for early stage entrepreneurs, an incubator for more advanced entrepreneurs and on-demand support for those who only need targeted and short-term assistance.

Before being accepted into either of the first two programs, it is necessary for participants to have refugee status and the right to work in the UK, as well as knowledge of basic English – although the language is not a formal pre-requisite. In effect, they should also live in or around London, where TERN and most of its partners are located.

If these criteria are met, TERN decides which program is most relevant for the participant. This happens through an in-depth assessment via informal interviews to determine the refugee's skill level, experience, education, and where they are along their business journey. According to Charlie, this is determined by looking at the development of two key things: the applicant's entrepreneurial attributes and their business idea. To assess the attributes, TERN runs so-called "example tasks" to determine the applicant's learning type and whether or not they are "suited to quickly growing a concept while accepting feedback", (CFE, 2018) while their business idea is investigated for overall sophistication. From here, TERN identifies the refugee's priorities and support needs and refers them into the relevant pathway.

The acceptance rate for all programs is around 25%, although TERN is aiming to increase this number by attracting the right people more effectively. Despite this low acceptance however, Charlie emphasized TERN's "no negative engagement" policy which dictates that for every person who applies, TERN will do their best to find the proper next step for them. According to Charlie, for a refugee this usually amounts to one of two things: "it means either you're waiting for a job, but you're not sure what you'll find so you're applying to us as a result of that. Or you're looking to get education. And we have partners within the network ... who work with both of those things. And we can put referrals into those networks."

However this was emphasized still as a major area of growth, as refugees in the UK have to apply 10 to 15 times across multiple organizations just to find the right support – a direct result of the UK's heavily decentralized system (Scholten et al., 2017). Ideally, TERN believes it shouldn't be this way. Charlie also emphasized the role of the victim narrative, which encourages refugees to apply to lots of different initiatives, but discourages organizations to "accurately assess what it is they really need". In any event, TERN attempts to do an accurate assessment of each applicant's needs even if they aren't accepted into their own program, so that the next referral is effective and meaningful.

Core Programs

Once a refugee makes it through the assessment period, they are linked with the program that they are best suited for. For early stage entrepreneurs with not a clear idea but a thirst for business, this amounts to training in a pre-incubator known as the ICE Academy.

ICE Academy is a unique initiative in that it is run in partnership with a private corporation: Ben & Jerry's. Together, TERN and Ben & Jerry's offer a program that consists of two parallel parts: part-time employment at a Ben & Jerry's ice cream shop and entrepreneurship training, which together "help refugees set out on a path towards financial and professional independence". The program takes place over a period of four months, usually in the summer, during which refugees learn

valuable skills in the sales and formal employment, as well as in entrepreneurship, a key boost to their CV and human capital. Shown below in Figures 7 and 8 is a detailed elaboration of the program steps, pulled from one of TERN's brochures.



Figure 7: Components of TERN's ICE Academy program

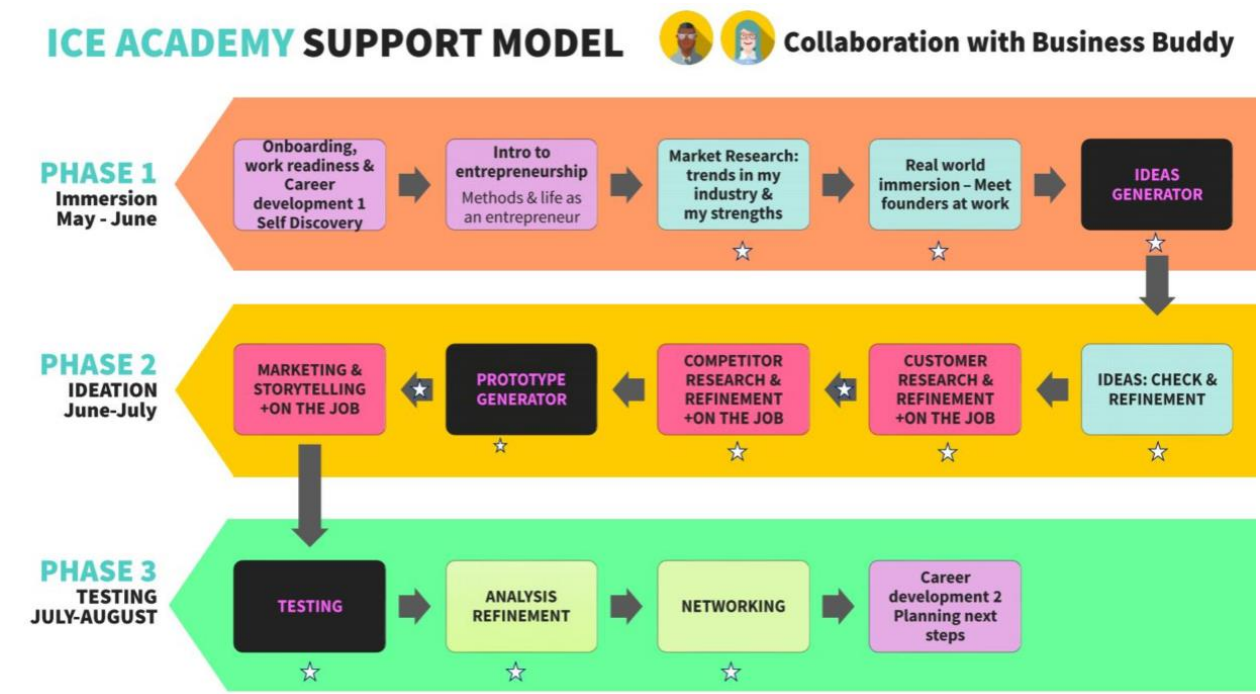


Figure 8: ICE Academy Support Model

This shows the numerous components from training in sales, developing a viable idea, market research, labor market immersion, and individual mentorship. Notable is that before being accepted into the main incubator program, participants are already being taught about the

essentials of business, market research and networking. They are also linked with a “Business Buddy” – usually a master’s student of business – who can help them develop their idea and their network. Furthermore, the ICE Academy does not force entrepreneurship on any of the participants, especially if they find out that business is not the best path for them. This is a clear method by which necessity entrepreneurship can be avoided while still enabling skills development. Instead, the program emphasizes “career development,” “self-discovery” and “open options” before ending by giving participants a choice: employment or business. If they choose employment, they will then be linked with the right resources within the network; but if they choose business, they can move on to the TERN’s flagship incubator.

The incubator program is for stage two entrepreneurs who are most qualified and already have a clear business idea. Each cohort consists of 13-15 people. Over 12 weeks, the incubator helps participants take their business from idea to launch via four main stages, outlined in Figure 9. The first phase is market research, followed by developing a detailed business plan, then accessing finance and finally to launching the venture.



Figure 9: The stages of TERN's 12-week incubator program

The participant works in a team of four consisting of themselves and three other “specialist volunteers”: a business buddy, a TERN team member, and a senior industry mentor. Their roles are outlined in Figure 10. Participants also get access to expert advisors for one-to-one advice sessions. For legal issues, TERN has a partnership with the BPP Pro Bono Centre who delivers workshops on regulatory matters, and one-to-one sessions on specific legal aspects.



Figure 10: TERN's three specialist volunteer roles

Finally, incubation concludes with a graduation ceremony, where participants are presented with a certificate. TERN is aiming to develop this certificate so that it has value in and of itself, serving as a kind of human capital that can reflect "credit-worthiness" when applying for loans and funding. This is closely related to social underwriting that will be discussed in the 'funding' section. Also, all alumni become part of TERN's Fellowship as ambassadors, giving them access to networking, business discounts, opportunities to represent TERN at events and in the media, and small financial incentives to refer others to the program. These referral incentives likewise act as a valuable outreach strategy, as word of mouth via trustworthy friends can enable refugees to overcome their distrust of authority.

Post-incubation, participants also have access to extended support via "TERN On-Demand" outlined in Figure 11. This program targets a different part of the community, as it is designed for more established entrepreneurs who need help with targeted issues. Many refugees can "benefit from just one to five interactions" (CFE, 2018) with the right person, and all they need to do is call the TERN hotline or use the live chat to get the process started. The accessibility and practicality of this kind of on-demand support is therefore truly notable in its ability to reach entrepreneurs at every stage of business development.

HOW DOES TERN ON DEMAND WORK?



Figure 11: TERN's On-Demand support phases

Funding

Critical throughout all of these phases, of course, is start-up funding. Charlie emphasized that this is one of the areas that refugee entrepreneurs in the UK struggle with most, due to their lack of credit history and temporary status which does not give certainty to a lender or investor. Many refugees are not even able to open a bank account for these reasons. Therefore, to tackle this kind of systemic exclusion, TERN has taken on a number of innovative approaches. First, participants are offered zero interest loans from TERN's core partner, ReStart. This loan acts as invaluable seed funding for the start-up, but it also serves a purpose in an innovative approach known as social underwriting which, according to Charlie, is built upon "recognizing that one of the main reasons why banks don't lend to refugees is because they have no credit history". In order to give security to a lender, TERN captures moments and "data points" of the individual which act as a kind of social track record... things like active participation in TERN's workshops, timeliness, a positive attitude to learning and feedback, and of course their lending history from ReStart's loan. Altogether, these create a sophisticated picture of the individual which demonstrate their reliability and motivate lenders and banks to invest. According to Charlie, this method is still underdeveloped in the UK, but TERN sees itself as prime organization to get it rolling. Furthermore, they recognize that it is more than only TERN's responsibility: "to incentivize private investors you really need the public sector to add underwrite or incentivize the moments". Mainstreaming in the private and public sector is seen as a major obstacle in this regard, but by building strong partnerships TERN tries to incentivize them to feel more socially responsible to include refugees via underwriting or other means.

The second way TERN is pushing for private sector involvement is by pursuing a new form of funding known as social impact bonds, which can also help initiatives other than their own to become more sustainable. Social impact bonds, or 'payment by results financing', is basically a "system where government and the private sector recognize the social and economic value of getting refugees to start businesses" (CFE, 2018) due to the multiple goals that it serves. Entrepreneurship saves the state money by allowing a pathway for refugees to get off of

government assistance and become self-sufficient, taxpaying community members who also contribute to the economy through new enterprise and job creation. Recognizing this social impact potential, an investor pays TERN a specified amount, and the government repays investors on the condition of the specified social outcomes being achieved. Like social underwriting, social impact bonds also have a long way to go in the UK, but it has a fair amount of promise.

Finally, TERN's current funding portfolio is 60% private sector, 20% public sector, and 20% individual donors and crowdfunding. They've set their goals high to become 50% financially independent by 2020, indicating that they realize the importance of not becoming resource dependent.

Strengths

While advocacy is not defined as a good practice criterion beyond the inclusion of refugee voices, one might consider it a noble cause to pursue. It is one of those things which TERN does exceptionally well at the social, public sector and private sector level – at least in comparison to other organizations. They set the bar high and are not afraid to tackle systemic barriers through innovative means, which makes them uniquely positioned to pursue their mission of “changing the narrative” through public campaigns, sharing success stories, and activism.

Therefore it is clear that this program has been designed with much thought in mind. The organization is acutely aware of the barriers that refugee entrepreneurs face in the UK. This is apparent not only from the interview with Charlie, but also when analyzing the website, social media posts, news articles, videos, advocacy campaigns and flyers. Perhaps it is this in-depth awareness of the challenges that enables TERN to pioneer so many new and potential solutions. In this sense, TERN definitely has their eye on the longer term especially in their quest for financial independency.

Other unique strengths that TERN has are their pre-incubator with Ben & Jerry's alongside their expansive network of organizations and volunteers, which allow for highly customized support and meaningful assessment of needs, robust referral and outreach, as well as social network development. Many of these goals can be achieved with participants and non-participants alike through TERN's “no negative engagement” policy. The pre-incubator program also serves an important function by countering necessity entrepreneurship and providing refugees with formal labor market experience, while the incubator provides unique targeted support all-around with a focus on long-term sustainability. Furthermore, TERN assists refugees during and after incubation with things like on-demand support and social integration via the alumni network, the business buddy volunteer program, hosting public hackathon events, and more, enabling them to hit on broader integration goals.

Struggles

While TERN is definitely a strong and dynamic initiative, they still fall short in a couple of key areas: access to work space, language, legal and regulatory advice, targeted approaches for women, and targeted approaches for asylum seekers and dispersed refugees.

Currently, TERN does not provide graduate participants with structured access to work space for business start-up. However, as TERN itself is located in a co-working space, they are able to provide room on an ad-hoc and informal basis. This is not enough however, and according to Charlie, they

are also actively pursuing opportunities to offer formal work space. So although nothing exists at the moment, TERN is aware of the problem and have plans underway to do something about it.

Next, TERN appears to fall short when it comes to language. The website is in English only, along with social media posts, videos and outreach flyers. This can put a damper on visibility and outreach to refugees, although it likely serves their local advocacy efforts well. At the same time B1 English is a requirement for program admission, although it is not a formal pre-requisite. It is unknown which language courses are taught in, or if internal documents are distributed in multiple languages. Integrating multiple languages into their website, social media campaigns, flyers, training and more would help to fulfill this criterion.

Third, legal and regulatory advice may be another point improvement, although more investigation is necessary before this can be fully concluded. Currently, these matters are dealt with in the final stages of the incubator program or in the on-demand program, and it is handled by partner organization BPP Pro Bono Center, who hold regulatory workshops and one-to-one sessions. It is unclear how sophisticated the one-to-one sessions are or how knowledgeable BPP is in humanitarian migration and refugee policy in the UK. According to their website, migration law is not an area that they offer guidance in, however they do cover issues related to welfare, housing, employment and translation. Partnering with an organization that specializes in migration law might be considered additionally useful to TERN. Likewise, integrating the legal component more explicitly into outreach may be of service, especially considering the UK's decentralized system which is often difficult to navigate and understand on very practical levels. For instance, a resources section on the website with legal and regulatory matters could serve as an asset, alongside workshops surrounding key refugee policies which may influence business start-up.

The fourth criteria where TERN falls short but does not necessarily perform poorly, is in targeted approaches for women. This was more a problem in TERN's early days than it is today, although it still remains a challenge for them as an organization. In the beginning days of TERN, only 3 out of 40 applications came from women. This was not where they wanted to be, so they set an organizational goal to have 50% female applicants. Pursuing this goal took the form of mostly outreach adjustments. First, they expanded their campaign by targeting refugee women's organizations. Next, they emphasized in advertising that women were strongly encouraged to apply. And finally, they softened their language to "avoid alienating more vulnerable women" – for instance, using the word 'entrepreneur' can prevent them from applying when it doesn't fit their culturally assigned self-image. Through these three initiatives, TERN has boosted their female applications from 7.5% to 30%, although they do acknowledge that there is still a long way to go in reaching their target. Suggested measures for improvement might be in providing child care during the training, emphasizing female-to-female mentorship, or coming up with transport options.

The last and final point of improvement is in offering services to asylum seekers or refugees dispersed outside of the London area, although this is not a good practice criterion in itself and does not affect TERN's benchmark performance. These issues might fall under the criteria categories of "pre-incubation" and "outreach". While they do have their "no negative engagement" policy, this hardly amounts to any kind of targeted assistance for those without (or still waiting for) legal protection. Some kind of programming for entrepreneurial asylum seekers who are still in reception centers may be of benefit to reducing labor market exclusion, while also serving as a bridge into TERN's program once legal status is obtained. Furthermore, while TERN is

acutely aware of the effect of dispersal policies, they do not appear to have any targeted methods to reach refugees outside of London. Through their expansive network of initiatives, a targeted effort to reach refugees who are not within commuting distance to TERN's offices could also be useful, although capacity restraints in this regard are understandable.

Outcomes

Since launching in October 2016, TERN has worked directly with 90 entrepreneurs and received more than 250 applications for those 90 spots. Their current acceptance rate stands at around 25%. Most of their participants come from Syria with some other from Africa and Asia (specific countries not known). The youngest entrepreneur is 18, while the oldest is 70. And the businesses themselves are all very diverse in fields like fashion, hospitality and tech (CFE, 2018).

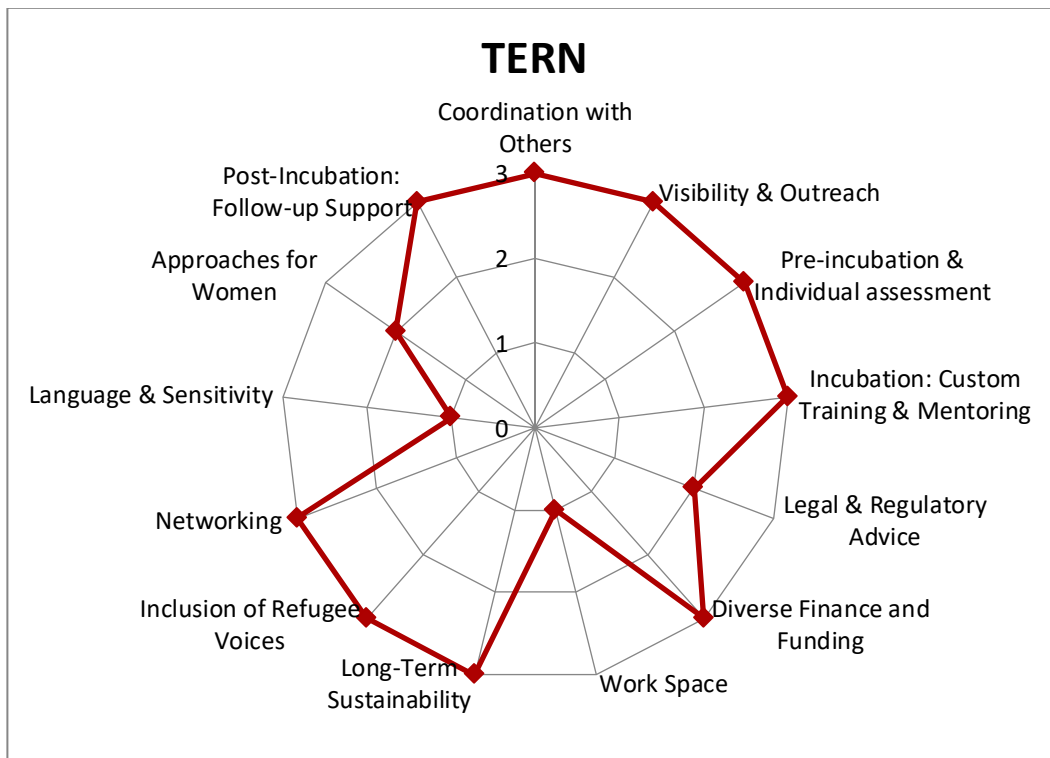
Of the 90 entrepreneurs TERN has worked with, 45% are in the pre-incubator stage, another 45% are in the incubator stage, and just over 10% have launched. That amounts to 10 start-ups since TERN opened their doors. Being a young organization and understanding that sustainable business start-up is a slow process, these are not numbers to be ashamed of especially for TERN's first full year in 2017, but they are also not yet where they want to be.

However, in terms of growth, 30 more businesses are in development to launch by the end of this year. Likewise, TERN is expanding into both Germany and the Netherlands via their ICE Academy with Ben & Jerry's, which will serve a total of 50 participants across the 3 countries in 2018, up from 8 participants the previous year. TERN is also actively building up their network of partner organizations. According to their website they are seeking more partners in the following areas: community groups, refugee charities, entrepreneurial trainers, investors, hub space, and corporations.

Finally, refugees themselves seem to be pleased with the support they are getting. Over 90% of participants have recommended TERN to a friend, while also giving them a 9.5 out of 10 rating.

Benchmarking

Following this detailed review, the spider diagram of TERN's benchmarking performance is shown below.



4.2 The Human Safety Net for Refugee Start-Ups (THSN)

Name of Initiative:	The Human Safety Net for Refugee Start-Ups
Name & Title of Interviewee:	Jessica Elias: Program Officer, THSN for Refugee Start-Ups
Type of Organization:	Initiative within a non-profit organization
Locations (City, Country):	Munich, Germany; Paris, France; two more forthcoming
Parties Involved:	THSN, Spark (Amsterdam), The Social Impact Hub (Munich); Finkela by SINGA (Paris), PLACE network (Paris), Tent
Founding Date (Month, Year):	December 2017
Funders:	Fondazione Generali The Human Safety Net (The Generali Group Foundation)

Local Context

The next good practice is called The Human Safety Net (THSN) for Refugee Start-Ups. This organization has active programming in both France and Germany, so the politico-legal contexts of each country must be established separately.

France

With 304,507 refugee status holders in 2016, France has the second highest refugee population out of all EU Member States, second only to Germany (UNHCR, 2016a). Likewise, in 2017 France saw 99,332 non-EU asylum applications. This is a substantial increase from the 64,310 applicants in 2014 ("Eurostat regional yearbook," 2017). Despite this increasing number, only 26.8% of asylum applicants in 2017 were granted refugee status or subsidiary protection ("Eurostat regional yearbook," 2017).

Following this large refugee population, France takes a rather unique approach to integration. One might call it the "archetype of an assimilationist approach" (Scholten et al., 2017). Targeted policies

to facilitate refugee integration are largely non-existent, as once status is acquired society considers refugees equal to French citizens and therefore not in need of targeted supports. When policies do exist, they are usually mainstreamed and generic – the same as those which all other French citizens are subjected to – although specific language and civic integration courses do exist and are considered very important by French society (Scholten et al., 2017).

One of the outcomes of this lack of targeted supports is that refugees may struggle to enter the labor market absent of the right resources to facilitate their early entry. This could also induce a greater amount of entrepreneurship by necessity. Likewise, with mainstreamed policies and decentralized supports, the burden falls primarily on civil initiatives and NGOs to intervene, and they are already heavily restrained in terms of their capacity and funding.

However, one of the greater benefits for refugee entrepreneurs in France is there are no geographic dispersal policies in place. This means that refugees have freedom to choose where to settle, which can be of great consequence to their business start-up and market opportunities. Likewise, whereas French society traditionally harbored more closed-off and negative attitudes toward business, the narrative is becoming increasingly more open and inviting to start-ups. This is likely due to recent government changes that launched a series of new policies designed to boost business (Olson & Wood, 2018). For THSN in France, this might mean a more inviting market and overall business environment for refugee entrepreneurs as well.

Germany

Germany has the highest refugee population out of all EU Member States with 970,400 status holders as of 2017 (UNHCR, 2018). This same year, Germany also saw 222,562 new applicants – also more than any other EU Member State although it is still drastically lower than the 745,154 applicants that it received in 2016 ("Eurostat regional yearbook," 2017). This is largely in part to a tightening of the asylum system, in backlash to the large increase in arrivals from Syria that took place in earlier years, demonstrated by Figure 12. Even so, in 2017 Germany still had an asylum acceptance rate of 43.4% - this includes refugee status, subsidiary protection and humanitarian protection (UNHCR, 2016a).

Germany	
Syria	48 970
Iraq	21 930
Afghanistan	16 425
Eritrea	10 225
Iran	8 610
Other	92 095

Figure 12 Five main citizenships of non-EU asylum applicants in Germany, 2017 (First time applicants, rounded) (UNHCR, 2016a)

Given the high number of refugees, Germany began implementing a number of integration programs beginning in 2015, like its induction courses which include 600 hours of language training and 60 hours of civic education (OECD, 2016). There are also nation-wide skills assessment initiatives in place, designed to reach asylum seekers who are still awaiting status and match them with employers in their area. This is known as their “early intervention” program (OECD, 2016)

however it is unknown how the government approaches entrepreneurship in this regard, or if it has any effect on self-employment outcomes.

The government also uses geographic dispersal to distribute refugees throughout the various German states. This usually is dependent on tax revenue available, but refugees' professional job skills and location of family are also considered in theory (OECD, 2016; Scholten et al., 2017).

About the Initiative

Founded in 2017, The Human Safety Net for Refugee Start-Ups is a specific initiative of The Human Safety Net (THSN), a unique global initiative powered and funded by the Italian insurance company Generali Group. The aim of THSN is to 'link people together to help others in need' in various societal focus areas, one of which is refugee entrepreneurship. This means THSN acts as the umbrella organization for the Refugee Start-Up initiative, which has active programming to support refugee entrepreneurs so far in two countries, France and Germany, with plans for Turkey and a fourth country underway. This initiative is unique in that it is not limited to a single country but is instead built upon partnerships that cross borders and assist refugee entrepreneurs embedded within different contexts and "ecologies of entrepreneurship," as it was put by Jessica Elias, the Program Officer at SPARK.

The main functioning partners of THSN for Refugee Start-Ups are SPARK (in Amsterdam), The Social Impact Hub (in Munich) and Finkela by SINGA (in Paris). SPARK acts as the lead partner by providing the Social Impact Hub and Finkela by SINGA with the tools for monitoring, evaluation and coordination. Meanwhile, Social Impact Hub and Finkela by SINGA carry out individualized incubator and mentorship programs for aspiring refugee business owners. This often happens in coordination with other partners within the network, such as PLACE, who run migrant-led innovation labs in Paris. The partners are deeply embedded within the "ecology of entrepreneurship" in their respective cities, with networks that expand to meet refugees' needs both as individuals and as entrepreneurs. These networks enable THSN for Refugee Start-Ups to help refugees in other aspects of integration like language acquisition and building social ties, but also in areas specifically relevant to business, such as market-specific mentorship with industry experts. These networks also allow for a robust referral program, as many refugees come to THSN via other organizations and/or initiatives of the partners. Outreach also takes place via social media, grassroots organizing for instance in youth centers, public events, and by publishing or showcasing success stories.

The full incubator program consists of 8 phases which take place in a roughly six month period: (1) Arrival (2) Awareness and First Contact (3) Application (4) First Experience (5) Profiling and Admission (6) Basic Training (7) Advanced Training and (8) Funding and Start-Up. Each "participant journey," as they call it, looks different. As a result, each refugee is helped on a case-by-case basis and every program phase is designed to benefit them uniquely in some way, even if they do not complete the program in full. This is a deliberate attempt to ensure that refugees get tailored support which can influence their human capital and social credibility, leading them to become more employable after completing the program – with or without a business to show for it. Therefore the mission of the program is not only to help refugees become entrepreneurs, but also to contribute to their broader integration.

Assessment and Selection

The program does have three admission criteria in place. Refugee status and the right to work are the first requirements for entrance into the program. Stateless persons and those with subsidiary protection are also accepted. Secondly, participants are required to have B1 level knowledge of the local language: French in France, and German in Germany. This is not to be exclusionary, as Jessica Elias explicitly stated, but is because of their long-term vision of business sustainability: “at the end of the day they would be competing in a market, and then their language skills are quite important.” Despite this admission requirement, THSN for Refugee Start-Ups and the partner organizations do publish almost all of their social media posts in multiple languages – most often English, Arabic, and the local language. Likewise, while the website is only in English, the admission application is in four languages: Arabic, English, French and German. This shows that even with language requirements for admission, the network still utilize multiple languages to appeal to refugees in their outreach efforts.

The third and final requirement for admission at THSN for Refugee Start-Ups is having a business idea. This criterion was made specifically to avoid encouraging instances of necessity entrepreneurship in which participants would actually prefer to be employed in the normal labor market, and only turn toward self-employment because they’ve been unable to find meaningful employment. When this is the case, THSN for Refugee Start-Ups attempts to connect refugees with the right resources after they are denied program entry.

Core Programs

After a participant has applied and is admitted into the program, they move on to basic business training. In this phase, tailored and individualized support comes in several forms. First, an intake assessment takes place to determine what each participant’s previous experience is, and what their goals are. Second, they are matched with a coach/mentor who helps them develop an individualized training plan according to the different modules available. This means that no training plan looks the same. In the end this helps ensure that skilled and experienced refugees who were perhaps managers or business owners prior to fleeing, are not made to participate in training which is extraneous to the skills and knowledge they actually need to develop. “We have people who were managers in their own home countries before they came here,” said Jessica Elias, “so you cannot assume that they do not know. In that sense, [basic training] is more flexible and they choose along with their coach what kind of skills they want to strengthen.”

Up until the completion of basic training, most of the support focuses on developing a business idea and business skills. But it is in the next stage that participants develop their actual business plan. Following an internal jury decision, refugees are selected to continue into advanced training of several months where this is facilitated. Once the strategic business plan is fully developed, a jury of experts – external to the organization – will evaluate if the participant is ready to launch his/her business. If it is decided that the business plan is sufficient for execution, refugees then apply for a micro-finance loan of roughly 8,000 euros. At the same time, they are given a rent-free co-working space where they can interact and network with other entrepreneurs – locals and migrants alike – throughout their start-up process.

Finally, after the program is completed and business is launched, refugees are provided with extended support via mostly one-to-one coaching and also group coaching, as well.

Struggles

Despite THSN for Refugee Start-ups having a dynamic program design, they still have a number of organizational struggles and shortcomings. However they are still an incredibly new organization, founded only in the tail end of 2017, so that should be kept in mind.

First of all, THSN for Refugee Start-Ups do not have any programs in place for asylum seekers. While not accepting asylum seekers into the program has practical justifications, a lack of initiatives to cater to asylum seekers denied from the program, or who are still in the waiting period and likely to receive legal status, could be seen as a shortcoming and area of improvement. This would fall under the 'pre-incubation' good practice criteria.

Second, THSN is constrained by its inability to accept more refugees into their program, particularly when it is due to inadequate language capabilities. All of the trainings are conducted in the local language – either French or German – so lack of flexibility in this regard affects capacity to accept more participants at different points along their language journey. For some this could feel rather restrictive, especially for newer arrivals who fulfill all other requirements but are still learning the language and require time to reach the B1 level. On the other hand, this requirement could also be regarded as a strength in terms of fostering more sustainable and competitive businesses, and contributing to broader integration goals. Furthermore, THSN partners do have language programs that refugees are regularly connected with and which later act as a bridge into the start-up program.

Third, THSN for Refugee Start-Ups lacks an overall strategy for reaching refugee women, although they do pay close attention and some programs are being considered for how to increase their turnout. THSN measures every indicator in their monitoring and evaluation on gender lines, so they are acutely aware of the discrepancy between men and women participants. As of March 2018, only 14% of the participants in France were women, as well as only 17% in Germany. Right now there is discussion about offering child support for women and/or transportation to and from the training to make the program more accessible. However, Jessica Elias described the low turnout as negatively reinforcing: “so far it's a vicious circle that we do not have a high number because [with not enough women] we cannot employ people to take care of the children. But we definitely have an eye on women refugees.”

Fourth, THSN could be considered restricted by the fact that its program for refugee start-ups is financed entirely by a single funder: the Generali Foundation. Although this is private money, typically seen to be more reliable than public funding, lack of a diverse portfolio could become limiting in the long-term and may make them more susceptible to shocks. However, THSN is a very new organization and therefore this is ---how long is the contract/funding for?? Furthermore, funding as it relates to seed money for refugee businesses also comes with some restrictions. The loan size is limited to 8,000 euros which for many businesses is not enough to start with (mention conditions). However, it's not practical to expect NGOs to fully fund each of their start-ups. Trainers do work with refugees to help them find other sources of funding, a key part of business training, although it appears that an overall strategy here is still lacking.

Finally, the final struggle relates to geographic dispersal. As dispersal policies are in place in Germany but not in France, Jessica Elias noted that this has had an effect on partners being able to recruit enough participants in Germany.

Strengths

Now, despite its various struggles, THSN for Refugee Start-Ups does have a number of core strengths. One of these is its coordination with other initiatives via networks and partnerships. The Human Safety Net umbrella foundation pursues its goals via “collaboration with like-minded organisations and corporations” as explicitly stated on their website. For the Refugee Start-Ups initiative, this takes the form of its numerous partner organizations: Spark, PLACE, Social Impact, SINGA, Tent, Knack, Boston Consulting Group, and others. Each of these organizations offers something new to the network in terms of resources, enabling them to expand their visibility, outreach, referrals and impact. Partners are also deeply embedded within their local contexts and network of services, which allows refugees to get assistance in many other areas of integration from language classes to mental health care to CV workshops.

THSN for Refugee Start-Ups also utilizes diaspora groups for outreach, which expands their visibility at a grassroots level. However, there are no specific programs or mechanisms to connect diaspora groups with participants who are in search of funding or transnational business opportunities. This could be considered a point of improvement. Although even without targeted programs, THSN does encourage cross-border businesses. Jessica gave the example of a participant in Germany:

“His business idea is actually a company for spare parts of cars in Germany. It’s about exporting those to his home country because he knows that even used parts in Germany are better than new ones from other countries. And so he saw a gap in the market and he’s looking to bridge it. [...] We did not stop this business at THSN. On the contrary, we support it and we are even featuring him in our upcoming stories.”

THSN also appears to have very warm relationship with local and national governments, at least on a surface level. Jessica stated that no hindrance has taken place for them to do their work. In fact several government figures – notably François Hollande, the former president of France – have visited partner organizations in public support of their work.

Individual refugee voices are also considered and included in the programming. This inclusivity happens in multiple ways. Monitoring and Evaluation (M&E) at Spark actively uses tools such as surveys and focus groups to generate regular feedback from participants in program evaluation. Success stories are regularly shared on social media as a form of empowerment, and partner organizations are active in refugee advocacy. Current and former participants are invited to events and conferences whether as hosts or as contributors, enabling their stories and ideas to be incorporated in brainstorming and decision-making processes.

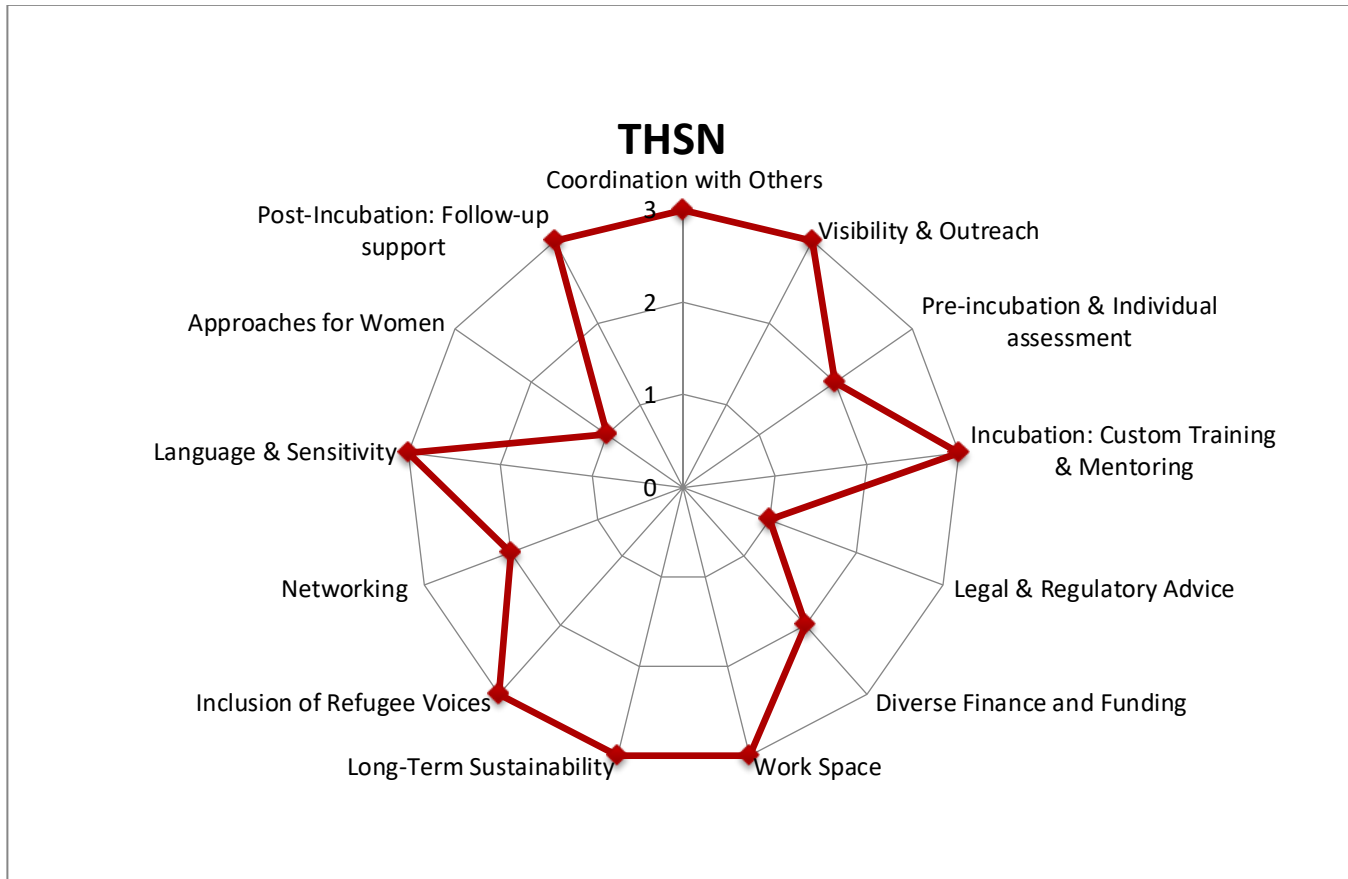
Finally, THSN for Refugee Start-Ups has a clear long-term and sustainable focus. By designing a tailor-made incubator, participants are able to benefit from every phase of the program through direct mentorship, an expanded social network, and more. They also focus on broader integration goals by providing refugees with certificates no matter how many phases they complete, and this document can serve as human capital which aids in social credibility and employability after incubation. Partners also arrange events and activities for participants like museum visits, sports, concerts etc. to generate a stronger sense of community. All of these things are integral to having a comprehensive approach and a supportive network.

Outcomes

Unfortunately, outcomes for THSN could not be obtained in time for submission.

Benchmarking

The spider diagram of their benchmarking performance is shown below. For a look at more detailed benchmark results, visit the appendix.



4.3 Refugee Entrepreneurs Denmark (RED)

Name of Organization:	Refugee Entrepreneurs Denmark (RED)
Name & Title of Interviewee:	Conor Clancy, Founder and CEO
Type of Organization:	Non-profit organization
Locations (City, Country):	Copenhagen, Denmark
Parties Involved:	RED
Founding Date (Month, Year):	July 2016
Funders:	N/A – none now, but forthcoming

Local Context

As of 2017, Denmark has a refugee population of 33,436 (UNHCR, 2016a). This is one of the lower numbers compared to other EU member states. Regardless, migration and integration of refugees has become a heavily politicized topic in Danish society especially via the promotion of “Danshiness” (Scholten et al., 2017). In this sense, Denmark appears to have a rather one-way and assimilationist view toward integration, rather than the “coming together” approach that the EU calls for.

In this sense, Denmark has a clear national strategy when it comes to refugee integration, especially it relates to adopting Danish values. The Danish Immigration Service is the central actor however municipalities are in charge of implementing all the integration courses around language, the labor market and housing which are mandatory. There is also a history of national funds being made available to support refugee self-employment initiatives (Leinenbach & Pedersen, 2017).

Vital to integration of course is access to the labor market. In Denmark, the welfare state puts a very high price on Danish education because it is free, which means refugees have a difficult time having their previous skills and credentials being considered up to Danish standard. Therefore to tackle refugee unemployment, in 2016 a new integration education policy known as IGU (integrationsgrunduddannelsen) was initiated to “qualify refugees to work and acquire skills to become ready for the labor market” (Leinenbach & Pedersen, 2017) through subsidized salaried employment, paid internships or training with allowances. Those participating in the first option are usually paid less than in regular employment (Scholten et al., 2017). Companies who hire refugees through this policy may receive financial bonuses if refugees remain employed in the job for at least two years (Leinenbach & Pedersen, 2017). Local job centers play a vital role and are typically the first line of contact in assigning refugees into their positions. It is unclear if entrepreneurship is considered, however it was reported in the interview that self-employment was actively discouraged. As will be shown in the following sections, the way this policy has been implemented has had a great effect at RED and, according to founder Conor Clancy, on refugees’ ability to find meaningful employment.

Denmark also practices geographic dispersal. Each Danish municipality has a quota which they must fulfill. Refugees’ family, personal background, preferences and employment opportunities are considered during this allocation process, but refugees themselves do not get to decide on their city (Scholten et al., 2017). They are only allowed to move after completing the three year integration program in their assigned municipality (Scholten et al., 2017). It is unclear if entrepreneurship plays a role in this process, however the selection does appear to be tailored to refugees individually.

Related to all of the above is Denmark’s latest policy termed the “Ghetto Plan” or “One Denmark without Parallel Societies - No Ghettos in 2030” (Overgaard, 2018) enacted earlier in 2018. ‘Ghetto’ is the official word in Denmark used to describe neighborhoods consisting of primarily non-Western immigrants; they could be thought of similarly as ‘ethnic enclaves’ where migrant business clearly play key roles in this perception. The goal of this policy is to prevent the formation of primarily immigrant communities with high unemployment through various measures like compulsory education on Danish values for children, double penalties for those who commit a crime, reduction of welfare benefits for residents, and more. This policy passed with wide support in the parliament and it may serve as a telling gesture for how the government feels about ethnic enclaves, migrant business and their role in interfering with (the Danish definition of) integration (Overgaard, 2018).

About the Initiative

Refugee Entrepreneurs Denmark (RED) is a new organization founded in July 2016 in Copenhagen. But despite its relative youth, it already has a strong track record in helping refugees create sustainable business with unique traits that appeal to a wider Danish market. Their strategy is research-based with a focus on helping refugees overcome the specific barriers to business start-

up in Denmark. This research-backed focus stemmed from RED's founder, Conor Clancy, who did his Master's thesis on refugee entrepreneurship in which he created a model that laid the groundwork for the organization.

RED's core mission is to help refugees become active citizens who are ready to contribute to Danish society. They acknowledge that entrepreneurship and meaningful employment is one of the ways to help this happen, and that refugees often don't become welfare dependent out of their own merit but as a result of the structural forces at play. As such they have a number of unique programs to help facilitate their goal to empower and address these greater structural barriers. There is an asylum center start-up hub program, an individualized incubation training program, an accelerator program to expedite growth via corporate partnerships, and there are even talks of a program to facilitate transnational entrepreneurship among return refugees. All programs are designed to teach cultural difference and help refugees create an idea which can appeal to both a Danish and migrant market.

Assessment and Selection

RED's recruitment strategy is diverse: one-third of the participants come to RED via recruitment workshops and outreach to other organizations; another one-third come from RED's involvement within the refugee community; and the remaining one-third come from independent applications or referrals from other organizations.

Refugees go through two interviews before being selected. Outside of having refugee status, the only formal criterion in place for acceptance is motivation. For them motivation is something intrinsic to entrepreneurship and the one aspect which cannot be taught, so they really look for drive above anything else. In Conor's experience, participants' motivation to start a business at RED comes primarily as a result of two things: (1) dissatisfaction with the local government and the low-skill trivial jobs they are pushed into by the job centers and (2) taking control of their own lives. In one instance they even heard from a refugee that he would be deported if he did not start his enterprise. In this sense, RED does not necessarily address necessity entrepreneurship or prevent participants who are there due to hardship. They know that entrepreneurship can be driven by these external factors and they do not see it as a disqualifier. What they look for is motivation and they have a strong belief that anyone can start a meaningful and sustainable business when they have the right mindset, training and connections.

During the assessment interviews, refugees are interviewed on their strengths, their weaknesses, and how they as an organization can best help them. The best course of action is then plotted. This process is facilitated by an interview guide and the matrix that Conor developed while doing his Master thesis.

RED has had only one full cohort of 12 entrepreneurs, plus a few more. There was a 90% acceptance rate for this first group. Half of the participants are Syrian, the rest are from West Africa and parts of the Middle East (exact countries unknown). Refugees who are not accepted into the program are referred to organizations that can provide them with meaningful and targeted assistance.

Core Programs

After acceptance into the program, an individual's journey at RED is characterized by a number of phases. The incubator is divided into five steps. Step one is business essentials, which acts as a kind

of pre-incubator where refugees learn the basics of business in Denmark, develop their idea, create a business plan and a basic budget. Step two is mentorship, where participants are matched with an industry mentor who teaches them about the laws and regulations in their particular industry, and about how to navigate certain challenges. This mentorship phase often lasts for several months. The third step is market research where participants go out into the community and ask locals what they want. They take time to test their product or service and refine it until it is at its best. There is strong emphasis in this step, and in the ones following, on developing a product or service which appeals to the wider Danish market as much as to the ethnic market to ensure long-term sustainability. Step four is professional business. This is where refugees come up with their logo, website, bank account, and register their enterprise. Again, emphasis is put on having a culturally blended marketing strategy. Step five is pitch training where refugees are connected with potential investors and taught how to pitch their idea to them. RED also utilizes their own network to figure out which events participants should attend to meet the right people and build their own network.

The next program is the accelerator, which is actually still in the development phase. The purpose of this program is to facilitate microfinancing, corporate partnerships, investment and expansion. Conor explains, “If you have a company that has a lot of business partnerships, then that would be more of an attractive proposition for an investor... and [the business can] thus receive more money, and thus be able to expand greater or faster.” That is what this phase is all about, ensuring that refugees have the financial resources to grow their business if they want to.

Following the end of the program, RED keeps businesses in their portfolio for a period of five years. They understand the need to provide this extended support which is why they emphasize it as a “slow weaning off” process. Eventually they want refugees to be able to make their business decisions for themselves without any assistance on RED’s behalf, so they help their participants over time to develop a mindset where they can do this. In some cases, RED even takes a 10% stake in the business. This is to ensure their own sustainability as an organization, but also to emphasize to participants that RED’s services are not there to be a charitable hand-out, but to serve as a vital partnership. They do not want participants or onlookers to see refugees again as beneficiaries who “take, take, take” but as business partners and entrepreneurs who give back to Danish society. For RED, a 10% stake is all about symbolizing this mentality.

Beyond the incubator and accelerator, RED is the only organization of the ones mentioned in this thesis to have programs in place for asylum seekers. Both are still in their early development phases. The first one is their asylum center start-up hub. Asylum seekers experience a long wait time for their legal status and as a consequence there are very few opportunities for them within the reception centers or in their community, which may cause them to become disengaged. Therefore the goal is to create active citizens – to enable them “to be the masters of their own future,” as Conor put it, by using business workshops to help them to start their own project. The project does not have to be anything extraordinary, it can be as simple as starting their own YouTube baking channel, or their own fashion brand out of all the donated clothes from Red Cross that don’t get used. But even these kinds of simple projects can ensure they do not become demotivated and lose hope. Later on, this program can act as a pipeline into the incubator and accelerator programs.

Another program which is still in the making is for return migrants and those whose asylum claims have been rejected. RED is trying to create a program that can enable them to start a business in their home country, Afghanistan for instance, when they are sent back by linking them with the Danish market. Conor elaborated on an example of one business they are working with:

“there are 67 types of grapes in Afghanistan. So there's a huge potential there to make wine. But the issue is obviously that the Taliban won't allow that. But what we can do is export the grapes to Uzbekistan or someplace next to Afghanistan, and then make the wine there and export it into Denmark.”

In this way, RED realizes the potential for transnational business and is developing one of the very few programs in place to facilitate it for refugees who are deported.

Struggles

On various program levels, however, RED still deals with some clear struggles. This happens due to politico-legal structures as well as normal organizational struggles.

The first structural struggle is, according to Conor, that government job centers are misinformed about refugees' skills and employment potential and therefore not motivated to help them find meaningful jobs. This also means they are also unwilling to refer entrepreneurial refugees to RED or into other business pathways. In fact, they are financially motivated by the state to get refugees into work as soon as possible, which usually means referring them into low-skill jobs with no barriers to entry. Conor used an example to drive home this point:

“we have one of the refugees who started E-Clean, the environmental cleaning company, and she had pending contracts of around 100,000 kroner, I think that's like 15,000 euros. And we said to [the job center], ‘Come on, hey listen, allow her to come off welfare and go into self-employment and she could employ others with her own company.’ But instead what they wanted her to do was get an internship as a cleaner in a factory. Because they get money for getting these individuals into work ASAP. [...] But the problem is that when you put people into work ASAP, and it doesn't matter what the job is, they go into low-skill jobs. And what we see is that refugee employment in Denmark goes up, and then plummets after three years.”

So in the context of Denmark, these job center case-workers act as a gateway person to meaningful employment, and they must be on board with entrepreneurship before anything can happen. Similarly, Conor mentioned how, by law, the Danish government can give microloans of 25,000 Kroner to businesses when their cases are strong enough. But local governments either do not know this, or they do not want to do it, because in his view this rarely seems to happen. In that sense, the stigmatization of refugees and the local government's subsequent reluctance to cooperate with RED participants serves as a really big hindrance for them to do their work the best they can. Given the “Ghetto Plan” and view toward ethnic enclaves described in the Local Context section, it is perhaps no surprise that the city would act this way toward refugee business, even if it appears to work against their very interests.

Another structural struggle is that geographic dispersal policies in Denmark interfere with RED's ability provide services for refugees resettled in rural Danish villages, as they lack the capacity to reach entrepreneurs outside Copenhagen.

On the other hand, RED also has some organizational struggles too. They are a relatively young organization and that means that they are still learning their way and developing some of their programs. This is most apparent when it comes to fundraising. RED has no funding at all and they are still formulating their development strategy. Conor expressed challenges with getting donors on board: "they'll be like, 'oh, well you're helping guys make money from our money? I'm not sure about that.'" A small team is in place for fundraising but they are all volunteers, so they are limited in what they can do. This points to a strong area of improvement for the organization overall, and they realize this. Plans are in the making for social impact bonds, similar to TERN; Conor is currently putting together RED's impact investment fund. The bond would work via the EU Investment Fund and some wealthy Danish families – and they already have an investor lined up. But just as in the UK, social impact bonds are still a long way from being officially adopted. The Danish government is still investigating the method as a whole, and there is no guarantee they will follow through due to their hesitations with "privatizing the welfare state."

This lack of finance overall slows down RED's program from start to finish. It can take refugees anywhere from 3-6 months to find funds which delays their program completion and prevents RED from being able to bring in more participants. Therefore microfinance within the accelerator program is something they are really focusing on now and in the long-term, and a partnership with a bank is close to being finalized for this purpose. At the moment, refugees find finance mostly through their own friends and family, RED's network of investors, or from Conor himself who sometimes gives small loans for basic start-up costs (web hosting, cleaning supplies, etc.).

Altogether, this strained capacity means there is a higher demand for RED's services from the refugee community than they are able to satisfy. Recruitment is currently on pause as they do not have the ability to focus on any more businesses than the 15 ones which they currently work with.

Furthermore, while RED seems very good at partnering with the private sector, this seems to be less true regarding their partnerships with other NGOs. Although they do have multiple partners who they work through for recruitment and referrals, especially for things like mental health needs, it does not seem to be a strong focus of the organization. In fact, it was mentioned that other NGOs doubt refugees' capabilities to become business owners. Likewise, it is the local government who provides language and integration courses – in this sense Conor was clear to draw a line between what is their role as an organization and what is the role of the state. Creating more partnerships with NGOs who have targeted missions in other areas of integration, housing, legal assistance would be an asset. For instance, there are no legal organizations or pro bono services where refugees could be referred for help with other migration matters. Conor mentioned that this is because the need has not yet arisen, but developing partnerships here would perhaps be an asset in the longer term.

Finally, 50% of RED's participants are women. These are very strong outcomes compared to other organizations, however it does not seem to stem from any kind of purposefully targeted approach to recruit them. RED does not target women in any particular way nor do they have any plans to. It was pointed out by Conor that non-Western immigrant women are more likely to start a business than Danish women and this was used to justify not needing a unique approach. While this is true

of migrant women business owners, it is less likely that RED's future cohorts will continue to be so strongly comprised of female participants without any targeted measures to reach them, as many organizations seem to struggle with this. RED would be wise to build on their strong initial outcomes to sustain this momentum. When recruitment resumes, this could happen through any number of measures, for instance: advertising women's success stories; partnering with refugee women support groups; encouraging more women to apply or hiring volunteers who can provide child care during training hours.

Strengths

Finally, RED's strengths as an organization come from the fact that their program is backed by an acute academic awareness of the barriers refugees face and how to address them, stemming from Conor's graduate thesis. They track refugees' individual needs at every step of the journey and tailor their programs to work for refugees in a specialized way.

There is also a strong emphasis on teaching cultural differences. RED incentivizes the development of businesses which are culturally blended and can transcend the ethnic enclave by appealing also to a Danish market. Conor drove this point home in the following quote:

"I also understand when people say that [refugee entrepreneurship] can create ethnic sort of areas. Businesses shape areas, right? But the thing is – regardless of whether we helped them or not – these [refugees] are going to start businesses. So what we have right now is a unique opportunity to [...] help them to be culturally aware when starting the business, so that they [...] actually create something that appeals to both a Middle Eastern culture, but also the Danish culture as well."

They help achieve this goal by making strong use of market research in the incubator program and by helping participants develop a website and marketing materials that appeal to a wider audience, or in the case of one business, Falafal Co., by incorporating a Nordic twist into the menu items.

Another one of their strengths is the connections they have formed with the private sector through corporate responsibility schemes. For example, one business called TellMe is a digital platform "offering newcomers a social network, telecommunications and information on Danish bureaucracy" (CFE, 2018) and a partnership is in the making with a major mobile network. For another business, Carma Wash, a similar partnership is being formed with a large multinational.

Another rather unique strength that RED has is that 80% of their entrepreneurs start businesses with a social component. For instance, bike repair shop Goody Bikes trains others who are on the edge of the labor market, while the catering company Emissa works to empower marginalized women through food. While these social components likely stem, at least in part, from Conor's academic background in social entrepreneurship, he insists that the participants came up with these plans on their own: "what's been interesting is that, even though I have this knowledge, I haven't actually put it onto them at all [...] for some reason a lot of the entrepreneurs we have, they want to give back and they want to help other people". What this shows is that refugees are much more than the 'takers' that Danish government and media portray them to be. They want to give back, and RED helps them to facilitate this.

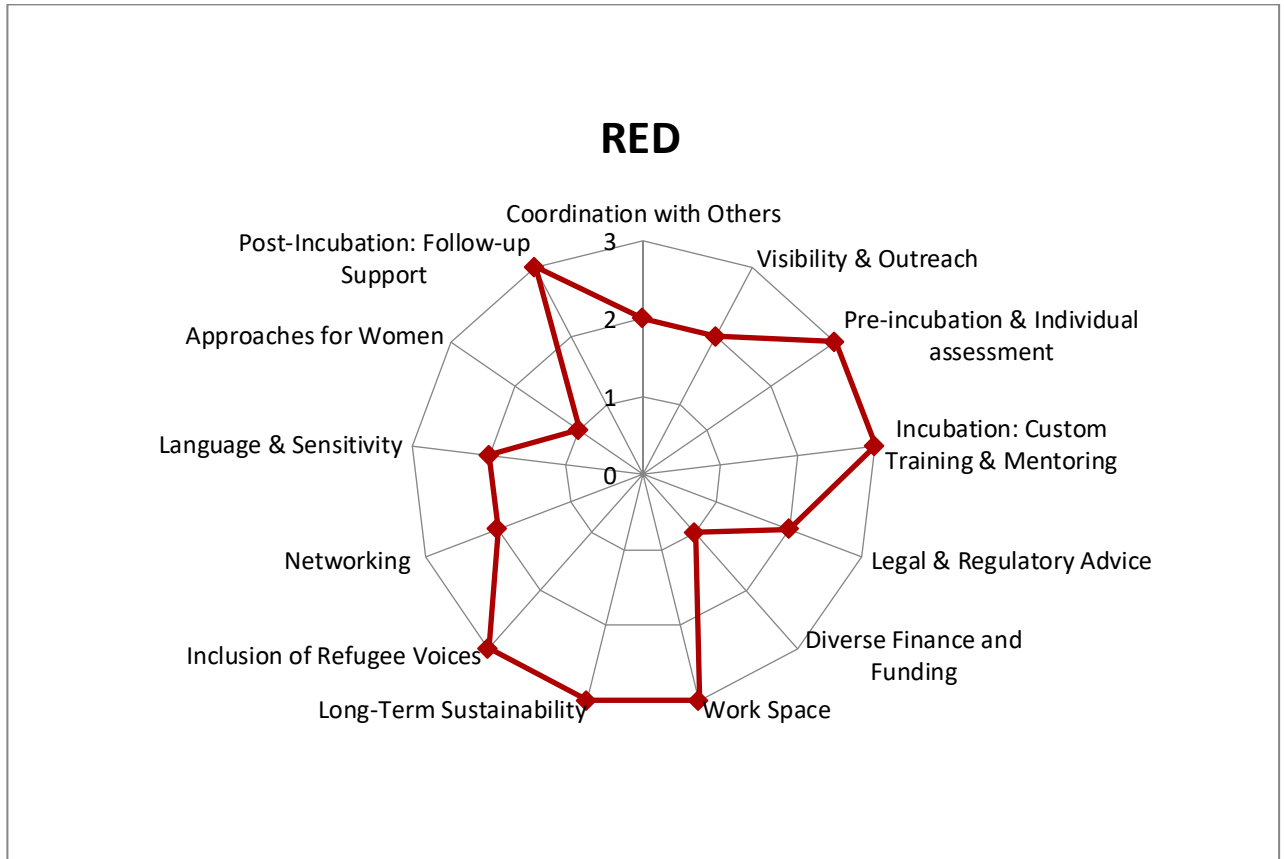
Finally and furthermore, RED does a very nice job at refugee inclusion, empowerment and all around changing the victim narrative. They are present in the media to spread their message at a larger scale (Moss, 2017), social media is used to put out an empowering message, and all of their entrepreneurs are featured on their website. At RED, refugees are treated and respected as partners, not as charity cases. They have a strong realization of the need to encourage society to see refugees as strong and capable people who are more than qualified and suited to run businesses. In a nutshell, Conor drove this message home when he closed our interview with this quote:

"It is a challenge, the way that we see refugees as victims. They are victims of war at a certain point, but then where does the line cross where they get to actually become individuals who just want to empower themselves? You know, a lot of the NGOs that we work with for example, they say, 'Oh, that's nice, but you know... I don't think refugees can start businesses.' And we're like, 'Well, all the numbers suggest they can, and we have X amount of refugees proving that they can, so I'm pretty sure they can.' They're not hopeless people. And I think that's also the issue... when you start putting people into that box, then that's what they become. [...] We're not going to be a nice organization that does this because we're so giving. We're here to make business."

Outcomes

RED currently has 15 participants. Out of these participants, 10 businesses have been created. 6 of these are on the market, 4 of which are employing others. As previously mentioned, 80% of their businesses have a social component and 50% of their participants are women, which are rather unique outcomes compared to other organizations, especi

Benchmarking



4.4 Comparative Analysis

It is clear on the outset that all three good practices are relatively new, founded in response to the increasing number of refugees coming to the EU since the past decade. But their youth is no indication of what they have been able to build in this short time. All three initiatives here are active in pioneering new solutions for refugee entrepreneurs, with multiple successes to show for their effort.

TERN, THSN and RED also share a couple things in common. Particularly, they all have a strong focus on coordination and network building, as they realize this to be an intrinsic component both in starting a business *and* in contributing to refugees' socioeconomic integration. In this sense, they all have much broader integration goals beyond creating sustainable business owners, especially as it relates to building up their human, social and cultural capital, and eliminating the public perception of refugees as "burdens". They do this by partnering with other organizations who serve refugees in different areas, by running programs which have added value outside of business, by having media campaigns and sharing success stories, and finally by maintaining clear sustainable and long-term business focuses.

Next, they are all fundamentally aware of the unique barriers that refugees face in entrepreneurship, integration and social stigmatization. Because of this knowledge, they cater their programs and visibility specifically to address these barriers. But even so, they all expressed limitations to what they can actually do and influence, especially due to the politico-legal environment and policies where they are located around geographic dispersal, integration hurdles, financing and temporary legal status. This sentiment was echoed much stronger by RED and TERN than it was by THSN, but it was present in all three organizations nonetheless. Sadly, none of these

three initiatives appeared to have a clear strategy on coordinating with the city and municipal case workers in this regard, in RED's case this appeared to be because the city was not willing to do so. Likewise, none of them had a website in multiple languages, or a resource section for refugees.

Beyond their similarities, however, each initiative also has its own unique strengths. Of all the three good practices, TERN is the one which seemed most concerned with "influencing the system" and "changing the narrative", so to say, and this core mission enables them to shine in areas like advocacy and innovation. TERN utilizes a very vibrant network of resources and individuals, pioneers innovative solutions like social underwriting, provides a pre-incubator program which includes paid part-time employment, incentivizes the private sector to be more inclusive and works all around to influence the negative stigma attached to refugees.

THSN for Refugee Start-Ups also has some unique strengths. Of the three good practices in this thesis, THSN is the youngest one, but because of the way they work through partner organizations they are by no means rookies in the space. THSN is unique in its inherent makeup. The organization is not a stand-alone but an umbrella which consists of multiple initiatives across multiple countries, with each partner being uniquely embedded within the local "ecology of entrepreneurship" through networks and local knowledge. This allows for program approaches which are catered uniquely to each context. Working through multiple partner organizations in the THSN network also plays an important role in enabling them to pursue their mission more efficiently and effectively. For instance, Spark is an expert organization in the entrepreneurial space, and they create the tools for M&E, feedback, recruitment, research and more. This alleviates some of that burden from programming partners and allows them to focus more on their service delivery. Likewise, partners can share what works for them and what doesn't amongst THSN network to inspire new ideas – similar to a good practice approach.

Meanwhile, RED is also unique in their strengths. They are very strong in connecting participants with corporate partners through social responsibility programs, in targeting asylum seekers with training programs to assist in their early economic mobility, pioneering innovative solutions, and most notably – creating enterprise which can transcend the ethnic enclave. They do this by motivating business choices which attract both a migrant and local Danish customer base. In this sense they really make use of a "coming together" (Samers & Collyer, 2017) approach to integration, which allows for new fusion businesses better poised for long-term success. Furthermore, RED also has some rather unique outcomes not seen in the other good practices. For instance, 80% of their businesses have a social component to 'give back' in some way, and also 50% of their participants are women – a benchmark other organizations traditionally have a difficult time reaching. For this reason, RED may be worth investigating further as a good practice, as these outcomes seem to happen organically and not as a result of any specific program, suggesting that they might be doing something right.

Considering their common goals and yet unique strengths, the good practices mentioned here in this thesis can serve perhaps inspiring and yet practical guidelines for other organizations which are looking to diversify or switch up their approach to refugee entrepreneurs.

5 Conclusions

5.1 Policy Recommendations

Echoing sentiment from TERN and Crul and Schneider (2010), this thesis consistently observed that the challenges around refugee inclusion come less from an individual's failure to assimilate, than from society's failure to include. In terms of refugee business in the EU perhaps this is exceptionally the case. This research showed how refugees face numerous hurdles when trying to start a business, despite often having strong entrepreneurial backgrounds, instincts and motivations to give back. Most of these hurdles originate at the level of state and local policy, but also the private institutional level as well. Therefore a few policy recommendations are made which could help organizations such as the ones investigated in this thesis to accomplish their mission:

- (1) Innovation - Member states have a role to play in motivating the private sector to change their practices. As such, governments should not be afraid to experiment with innovative methods that can help refugees overcome barriers to acquiring finance. Things like social impact bonds, for instance, could help to acknowledge the social value of refugee enterprise to encourage social investors and corporate responsibility. National governments could also encourage public and private institutions to adopt social underwriting schemes that capture the moments which give greater certainty to lenders; lenders should also be incentivized to accept social underwriting as an alternative to credit history.
- (2) Mainstreaming – There ought to be targeted supports for refugees in economic integration and entrepreneurship. This could be facilitated by acknowledging the dual purposes that refugee entrepreneurship serves in integration and broader economic development. The EU could incentivize member states to adopt targeted approaches for refugee entrepreneurs through increased funding and targets related to the 2020 Action Plan. Member states could also lower refugees' barriers to business entry by allowing welfare recipients to start business and then be weaned off after start-up, creating tax incentives which acknowledge the social value of refugee enterprise, reconsidering zoning laws to be more inviting and inclusive, giving out microfinance loans, and/or by presenting information about entrepreneurship in integration courses.
- (3) Centralized Support Mechanisms and In-Depth Assessments – Also related to mainstreaming, governments should consider the harm that is done by decentralizing refugee support systems and outsourcing too many duties to NGOs, while also acknowledging that centralized systems can come with their own shortcomings as well, as was seen in the case of Denmark. Governments can counter negative effects of decentralization via the creation of a special department that assists in refugee's economic integration, or at minimum, by creating a central online database which lists all relevant organizations operating in each city for entrepreneurship and social support. Governments should also ensure that municipal gatekeepers provide an adequate, in-depth assessment of each refugee to determine what support they need, and refer them into relevant and *meaningful* employment pathways, emphasizing meaningful. Municipal gatekeepers should avoid discouraging refugees from starting a business when it is what they truly want. The city could form partnerships with initiatives where refugees can be referred when they have entrepreneurial aspirations. This should be facilitated as early on in the arrival process as possible, as entrepreneurial intent can decrease with time.

- (4) Transnationalism – Transnational entrepreneurship also serves a dual purpose by potentially acting as a form of humanitarian aid for refugee communities and a method by which to foster trade. Member states could consider creating incentives for refugees to start transnational businesses in the EU by incorporating this approach into government departments which deal with trade and humanitarian assistance.
- (5) Geographic dispersal – Member states should reconsider the practice of geographic dispersal from the standpoint of economic integration. At minimum, refugees should be assessed on whether or not they plan to start a business, and matched with a location which is better suited for them in this way.
- (6) Asylum seekers – Governments and civil society should motivate refugee business but not neglect the needs of entrepreneurial asylum seekers who are still awaiting legal status. This could be achieved by offering business trainings in reception centers, or offering pre-incubation programs specifically for asylum seekers.
- (7) Research – The EU and member states should make more funds available to investigate the barriers to refugee entrepreneurship and the social value that refugee enterprise can add to society when they are encouraged to flourish. Research which validates this social value could also motivate governments to change their policies and innovate through things like social impact bonds and social underwriting.

5.2 Future Research

In line with these findings and a further reflection on this thesis, more in-depth research is required to validate and build on the results found here. Stronger comparative analysis is necessary to investigate the countries and contexts separately and in greater depth, and all the initiatives discussed in this thesis should be further analyzed in terms of their impact. A more robust benchmark tool should be developed with indicators for each criterion and, finally, interviews with refugees entrepreneurs could be held to cross-check all findings and give voice to their struggles and successes.

Speaking more broadly, researchers should also consider taking an in-depth and targeted approach to this topic by researching refugee entrepreneurship separately from migrant entrepreneurship. Likewise, more comparative analysis is necessary to understand the refugee entrepreneurship support systems and barriers in each EU member state. Non-EU outlier countries such as Turkey, the United States or Uganda which are known for producing many refugee businesses (Betts, Bloom, & Weaver, 2015) could also be investigated to determine the conditions – apart from geographic proximity – which produce these outcomes that are different from the EU. Added value would also come from researching refugee entrepreneurship from the context of the broader social value that it can bring to the fields of development, trade, integration and humanitarian assistance. Legitimizing the social value through empirical research would also motivate the policy recommendations suggested above.

5.3 Reflection

To conclude, while refugees do face many struggles surrounding integration and business start-up, they are also naturally prone to taking risks and motivated by prospects like innovation, becoming their own boss and serving their community, (Villares-Varela et al., 2018) just as local entrepreneurs are. At the same time, a mixed embeddedness perspective has shown how outside forces can interfere with refugees' naturally occurring business aspirations, triggering all kinds of negative feedback loops related to their integration and society's perception of them.

By investigating three individual good practices, this thesis has attempted to shed light onto the ways in which organizations similarly shape – and are shaped by – these micro, meso and macro level factors. Furthermore, it demonstrates how the good practices investigated here use entrepreneurship as a counter-narrative to victimization by showing how refugees are capable of many things when the structural forces holding them back are addressed.

All of this must lead one to contemplate the vital role that civil society organizations play in filling the gaps between the negative structural influences, refugees' enterprising goals, and changing public perceptions – when governments fall short. By shifting the narrative and getting involved in advocacy and system-wide changes, they may even succeed in pressuring the public and private sector to pioneer new and innovative mechanisms altogether. Finally, by providing in-depth assessments and targeted support measures, these organizations potentially provide a snapshot of what proper investment into refugees' early acclimation could look like, and how refugees can make great contributions in their new host countries through the enterprise that results from these investments. Hopefully, this inspires other organizations and governments to follow in their footsteps by adopting similar approaches which could have lasting impact.

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8 Appendix

I. Benchmarking Tool

Below is the benchmark tool used to evaluate the three initiatives. The evaluation results of each initiative can be seen at the end of their analysis via the spider diagram. A very basic scoring method was used, following a similar method used in the EU Guidebook (European Commission, 2016c). A score of 3 on a given benchmark indicates an organizational strength, 2 is average, and 1 or 0 indicates an area of strong improvement, or absent programming altogether. This scheme can be viewed in more detail at the bottom of the chart below.

Benchmark	Score 0-3
1. Visibility and Outreach	
2. Individual assessment and pre-incubation	
3. Incubation: Individualized Business Training and Mentoring	
4. Post-Incubation: Follow-Up Support	
5. Legal and Regulatory Advice – in Business and Asylum	
6. Diversified Finance	
7. Access to Work Space	
8. Networking: with Locals, Other Migrants and Diaspora	

9. Coordination: with NGOs, Business Community and the City	
10. Language and Sensitivity	
11. Incorporation and Inclusion of Refugee Voices	
12. Targeted Approaches for Women	
13. Long-Term and Sustainable Focus	

- **0** = Does not meet criteria. No programming efforts in place, and no plans to focus on it.
- **1** = Mildly meets criteria. No focused approach, but plans/programming in the making. They encourage the criteria, but only absent of an organized focus.
- **2** = Meets criteria, but not fully. Has some strong targeted approaches, but they are not a main focus of the organization. There is room for improvement.
- **3** = Meets criteria, has targeted approaches, and is a true organizational strength and focus.

II. Good Practice Criteria

Below is a rough description of each of the criteria of the benchmark tool. Each section contains justification for the chosen criterion and how each addresses the unique features of refugees. This differentiates the work of this research from that of the European Commission on migrant entrepreneurship. It's important to reiterate that the criteria below were developed rather loosely, and there is room still for a more rigorous approach to updating the list in the future especially by developing measurable indicators for each benchmark.

(1) Visibility and Outreach

An initiative's approach to visibility and outreach acts as a vital gateway for refugee entrepreneurs to reach the organization and receive support. How does the initiative approach this vital first step? Are they effective at reaching the refugee community? Refugees have unique features and barriers like increased distrust of authorities, fewer social networks, greater language deficiencies and complications resulting from a decentralized state support system – meaning approaches to outreach may need to be different from other organizations. Examples might be: local and community level advertisements for instance in asylum centers, diaspora communities and refugee support groups; spreading the word through municipal caseworkers or by cooperating with other initiatives working in areas of integration; ensuring that advertisements are in multiple languages; clearly having information around support services on the website; encouraging participants to refer friends which generates a greater amount of trust; hosting community events in refugee communities and being active on social media. Furthermore, marketing the success stories of other refugees can give potential applicants the confidence to follow through on their business ideas, and consider new possibilities.

(2) Individual Assessment and Pre-Incubation

Refugees are more likely to be under-employed, use self-employment as a survival strategy, or have trouble finding meaningful support in decentralized systems. Prior to training, an in-depth assessment of an applicant's skills, experience, background, and where they are in their business journey should be done to help identify their most sustainable business path and also flag instances where self-employment appears to be an alternative to destitution. When this is

discovered, the initiative would be in a greater position to make meaningful referrals by utilizing their support network (addressed in criteria 8) to help applicants find an alternative, more stable employment option.

To mitigate risk, there should be ample time in this phase to determine if refugees are well-suited to entrepreneurship, and whether or not they have a viable business plan. If that is not the case yet, they should be caught up to speed. This could happen through a less intensive pre-incubation phase which includes training modules that teach knowledge of the local market, how to develop a business idea, how to satisfy regulations, market research and testing their business ideas in a safe environment. There could also be programs designed to 'level the playing field' by giving refugees hands-on experience and a chance to investigate alternatives and increase their socioeconomic status through things like CV workshops, internships or employment. Overall, the pre-incubator should enable refugees to get an initial taste of how entrepreneurship works in the host country and whether or not they really want to start a business.

(3) Incubation: Individualized Business Training and Mentoring

Like migrants overall, refugees are especially in need of individualized support relevant to the amount of experience they have, where they are along their business journey, and what kind of enterprise they are looking to launch. Ideally, the organization should have some kind of intensive training program in place which ensures participants get support tailored to their niche or market. This could happen at least by setting them up with an industry mentor or some kind of business expert in the community. This kind of mentorship could also help refugees expand their social and professional network, and get access to the most relevant resources. Another asset of the organization would be to introduce the possibility of transnational entrepreneurship and help refugee reign in the resources to enable it.

(4) Post-Incubation: Follow-Up Support

Following training, organizations should actively measure their long-term impact by keeping up with their beneficiaries and the state of their businesses, even years after formal training and services have concluded. Refugees should be able to utilize on-demand support services via the organization or their mentor for a long-term period as well. This is not only to ensure that programs are effective but also to ensure that refugee businesses can get assistance with hurdles that they face later on in business development or in trying to grow and expand. Regular check-ins and surveys distributed to beneficiaries may help aid in monitoring the impact. Finally, there should be regular analysis and reporting of outcomes that is data-driven and transparent.

(5) Legal and Regulatory Advice – In Business and Asylum

This criterion is especially relevant in decentralized systems (in the UK, for instance) where legal matters and support systems related to asylum are confusing and hard to navigate. Often refugees do not know their full rights or what is required or available to them by the system, and this can affect their business plans. Participants should have access to legal advice for all matter of issues related to migration and life in their host country. Ideally this would take place by forming partnerships with a law office focused on migration matters which can offer services pro bono.

Finally and importantly, because refugees often have very little knowledge of local regulatory matters, and because they often come from countries where business is less regulated by the government, participants should get in-depth training and advice around business regulatory issues for the country in question. The training should also be industry-specific for each participant based

on what kind of business they are trying to open. This is especially relevant when certification or conditions must be met before and after start-up as in the restaurant industry, real estate, beauty styling and more. These regulatory matters should be made clear near to the beginning of training so refugees are aware of all the steps involved before they commit.

(6) Diversified Finance

Refugees have an increased need for funding to start a business, due to their lack of social networks and credit history. They also suffer numerous impediments to receiving loans and other forms of credit on the basis of their temporary legal status. Therefore organizations really need to have some way to assist refugees in acquiring their start-up capital. This could happen through non-predatory microfinance options, low-interest loans, corporate partnerships, networking events, partnerships with lending institutions and private donors, or other innovative methods such as social impact bonds and social underwriting which are beginning to be experimented with.

Diversified finance relates not only to funding sources for refugees to start their businesses, but also to how the organization itself acquires its funding. Donors tend to have a bias toward immediate results (Pratt, 2007), but the impact of refugee programs takes time and is not immediate. Therefore diversified finance streams are critical to long-term scalability and impact potential. As one study (Legrain, 2016) recently concluded, every euro invested into refugee assistance can yield approximately two euros in economic benefit within five years, or ten years in a pessimistic scenario. However, private and public grants do not usually last that long and moreover, government funding is very dependent upon political atmospheres and fluctuating national interests, which makes NGOs serving refugees very vulnerable as these public perceptions are in constant flux. As such, an organization needs to have multiple funding sources through the long-term if it wants to do useful, sustainable work and reach its targets. Reliance upon a single three-year grant, for instance, is a red flag. Questions worth asking might be: is there a Development and Fundraising Team in place to bring in multiple finance streams from public, private and individual sources? Is there resource dependence on one or a few funders that could make them vulnerable to shocks or resource dependency (Pratt, 2007)? Are there any innovative forms of fundraising taking place, for instance through corporate social responsibility or a social business model? Are there goals to become financially independent?

(7) Access to Work Space

Refugees may face increased difficulty in finding workspace due to their temporary legal status, lack of savings, and decrease knowledge over about the best location. This is true especially in countries with heavy zoning laws. Ideally, organizations should offer their participants free or affordable work space at a co-working facility or other relevant location, or help them to find a space which is affordable and useful for their business. Co-working facilities are ideal because they can also help with networking.

(8) Networking: with Locals, Other Migrants, and Diaspora

It is essential that networking opportunities are incorporated into the work of the organizations, as refugees often suffer from far fewer social contacts which can hinder their ability to open and run a viable business. Mental health problems, distrust of authorities, and lack of social and cultural capital means that peer to peer support should be encouraged to help refugees expand their social network beyond the migrant community. Mentors should also be selected who are relevant to the refugee's business sector, which can help them receive more expertly tailored advice in their industry. There should be emphasis on helping refugees foster relationships with locals and people outside their ethnic community so that businesses can benefit from an expanded network, and have greater potential for growth and expansion (Beckers & Blumberg, 2013). Networking events should also be held and encouraged. Finally, if there are diaspora networks that the beneficiary is not aware of, connection to these networks might prove beneficial in fostering a transnational business resources.

(9) Coordination: with NGOs, the Business Community and the City

Especially in a decentralized support system, the purpose of this benchmark is to ensure that organizations can connect refugees with resources which are both meaningful and necessary for them as individuals, and can help them address other unique barriers they may experience.

For instance, assistance in health care, counseling, credential validation, housing, arranging resettlement assistance, language courses, schooling, child care, legal advice, etc. are all vital to refugees' overall well-being and integration, and the presence or not of these resources can have great effects on their broader business plans. Therefore, where it is not possible for initiatives to do this programming themselves, it is important that they are coordinating with other organizations who *can*, ensuring that all of the resources at hand are utilized in most effective way.

Coordination could also go beyond referrals for instance to include knowledge exchange, core partnerships, programming and so on. Partnerships could also be formed not only with NGOs but also private sector corporations, local governments, diaspora groups and local business communities. Forming such partnerships is vital for business and also enables expansion to reach more refugees suffering from geographic isolation and limited service provision due to dispersal policies. Lastly, it can make up for deficits that organizations have in other areas of fostering entrepreneurship – while bringing communities together under a common goal.

Whether or not partnerships with other initiatives are in place, the organization should at least have knowledge and information about initiatives in the surrounding areas and the ability to connect refugees with their services, or provide them with written information in the correct language. Likewise, those other initiatives should have knowledge of the organization at hand and be actively doing the same. This should apply to municipal case workers as well, as they are often the first and primary line of contact that refugees have with social services in their community. Forming partnerships with the city, when they are willing, is vital and can help facilitate all of the above.

(10) Language and Sensitivity

Language and cultural sensitivity is cross-sectional and can be applied to all of the other criteria. Considering both language and culture are key both for effective visibility, outreach and training. Regular utilization of translators or translating services, holding training sessions in multiple languages, culturally appropriate advertising in multiple languages and having a language toggle on

the website could help increase efficiency and outreach at all levels. This also relates to criteria number 11, insofar as refugee staff, alumni, mentors and volunteers can help the organizations to reach and teach other refugees more effectively.

Furthermore, initiatives to teach the host country language, especially in aspects of business, are also beneficial. Lastly, a general cultural sensitivity should be required so as to not exclude or marginalize refugees further. Staff should have experience in working with people of different cultures and also have general trauma and sensitivity training.

(11) Incorporation and Inclusion of Refugee Voices

Incorporating refugee voices into the decision making processes of the organization is vital to casting away the victim stereotype, and returning agency to refugees themselves on the decisions that affect them. Do practitioners engage in constant, iterative discussion with beneficiaries on how they can make their services better and more effective? How seriously do they take feedback from refugees and do they allow them to contribute to the decision making processes of the organization? Do they have any refugees who are staff, mentors or volunteers?

Furthermore, does the organization have partnerships with business associations, trade unions, and labor organizations that have sway over entrepreneurship in their communities? Connecting refugees with these organizations can ensure that they have a place where they can make their voices heard and benefit from extended networking opportunities.

(12) Targeted Approaches for Women

Migrant women and especially refugee women are often more likely than local women to be entrepreneurial, however far less likely than their male counterparts. This can be addressed through using the right strategies. Organizations should have special outreach campaigns for reaching refugee women, as well as special programming designed to address their needs and obstacles. This may also relate to cultural sensitivity of criteria 10. If not having their own programs, the organization should have knowledge of and the ability to connect women participants with other services dealing with child care and women's empowerment. The organization could form partnerships with women's groups, encourage women to apply on all of their advertisements and also utilize success stories of women participants as a motivator.

(13) Long-Term and Sustainable Focus

For refugees especially, there should also be an increased emphasis on quality over quantity in business, as they face much more market competition and structural disadvantages than other migrants do. Unfortunately, this kind of sustainable focus is often not present in organizations who focus on producing as many businesses as possible (Jones et al., 2014) rather than sustainable businesses. The point of this criterion is to ensure that organizations are aware of the vulnerability refugees face in starting a business within an ethnic enclave or vulnerable part of the economy. Participants should learn how to develop a business plan which can mitigate those risks as much as possible. A prime way that this can happen is through market research which should be integrated into the incubation programs. Furthermore, they should help refugees develop businesses which appeal to the wider market that includes both locals and other migrants. This can aid in integration and prevent group dependency. However it cannot be achieved through a single program but should be integrated throughout every step, from assessment all the way through to launch. In fact, an emphasis on sustainability should be a core part of the organization's mission overall.

III. Interview Guide: TERN

Organization: The Entrepreneurial Refugee Network (TERN)

Name and Title: Charlie Fraser, Co-Founder and Head of Partnerships

Location: London, UK

INTRODUCTION:

- Introduce
- Explain research
- encourage openness
- Ask to record, explain interview structure

Prime Question	Follow-Up/Secondary Questions	Notes
General and Trust-Building Questions		
First, can you tell me about your role at TERN as co-founder and Head of Partnerships – what does Head of Partnerships mean?	And what is the extent of these partnerships?	
Maybe you can summarize to me the process an aspiring entrepreneur goes through when they first arrive at TERN?		
Can you speak to the largest barriers refugees face when trying to start a business in the UK, especially as they differ from other migrants? [This is in terms of regulations, policies and institutional barriers which might hold them back.]	How does TERN help refugees overcome these legal and regulatory hurdles?	
What do you find to be the prime motivators behind a refugee's intention to start a business?		
In light of these barriers, I'm wondering how does TERN design its programs specifically for refugees [as opposed to the type of help other migrants might need]?		
How do entrepreneurial refugees who are resettled in smaller cities get access to these kinds of services?		

How does TERN help balance the struggles of legal uncertainty and/or temporary plans that come from being a refugee, with starting and scaling a business?		
Coordination with Others		
How does TERN enable refugees to have other needs met such as mental health, language acquisition and legal assistance?	<p>What is the extent of TERN's partnerships?</p> <p>Would you say that you are able to scale your services further and wider to meet refugee entrepreneurs settled in smaller cities across the UK with this method?</p>	
Migrant-run businesses, especially insofar as they exist in an ethnic enclave, are often viewed as contributing negatively to integration by govts. Municipal workers may even actively discourage by telling refugees to focus on language and getting a job. So, how does London view entrepreneurship as an approach to economic integration? Do they cooperate with TERN or not? How?		
Visibility and Outreach		
Can you tell me about your marketing and visibility campaigns? Do you have to take a unique approach in order to reach refugees?	English or in other languages?	
Pre-Incubation: Individual Assessment		
Are refugees offered alternative career guidance based on an individual assessment?	Does TERN have programs for pre-status holders (asylum seekers)?	

Not always the case, but migrant businesses may be characterized as being low-value “vacancy chains”. When this is the case, they → This can be a very difficult busin. env’t, esp. for newcomers to work in. At the same time, it’s not uncommon for organizations to focus on quantity over quality in their impact and program design. What is TERN’s approach in this regard and how do you experience the issue of quantity over quality?	have to work long hours and cut corners in order to survive and compete with other migrant businesses. They may value the number of businesses, over the quality and long-term sustainability of those businesses.	
Incubation: Business Training and Mentoring		
Should come out naturally		
Legal and Regulatory Advice		
How does TERN provide refugees with guidance surrounding legal and regulatory issues – which are tailored to their refugee status?	Should be answered in earlier question, if not, ask here.	
Diversified Finance		
What does TERN’s funding portfolio look like? Public Private Individual Support	Can you tell me more about your “payment by results” scheme and the other ways you acquire funding?	
How does TERN help refugees get financed?	ReStart, “social underwriting” – what else?	
Access to Work Space		
How does TERN address the issue of helping refugees find physical work space for their business?		
Individualized Support		
Should come out naturally		
Incorporation and Inclusion of Refugee Voices		
How does TERN incorporate and include refugee voices in their programs and decision making?	Ask if there is enough time Any refugee advisors and/or staff?	
Networking		

How does TERN help refugees to build up their professional and personal network?	Does TERN organize networking opportunities that combine both locals and other migrants?	
In reading about refugee entrepreneurship, I discovered that there often exists transnational businesses potential. Does TERN leverage that potential by forming partnerships with diaspora groups, or introducing refugees to transnational perspectives?		
Language and Cultural Sensitivity		
Does TERN accommodate different languages in their marketing campaigns and incubation programs?	How do they reach and accommodate refugees who do not speak English? Are refugees cultures considered and accommodated during programs?	
Approaches for Women		
Does TERN have targeted approaches to reach women? Why or why not?		
Impact and Follow-Up		
How does TERN measure impact, and on what grounds would you consider a program to be a success?		
How many successful businesses have been opened under the guidance of your organization?		
How does TERN enable refugees to grow their business over time – do you offer extended support after graduation?		
To capture details that didn't come out of this interview, would you be willing to share with me some of your impact and internal reports that detail TERN's program impact, details, funding information, etc.?		

CONCLUSION:

Any more you want to say?

Ask for follow up contact

Ask to be connected with a beneficiary

Thank

IV. Interview Guide: THSN

Organization: The Human Safety Net for Refugee Start-Ups

Name and Title: Jessica Elias, Program Officer THSN

Location: Amsterdam, NL (but also Munich and Paris)

Introduction

Prime Question	Follow-Up/Secondary Questions	Notes
General and Trust-Building Questions		
First, can you tell me about your role as program officer at SPARK and what that means in the context of THSN and the dynamic partnerships involved here?	In France and Germany only, correct?	
Is THSN an organization or a foundation? What is SPARK's role?		
So it looks like there are several gears churning here, with things operating differently in Germany than in France. Maybe you can summarize for me the process that a refugee goes through when arriving at respective partners?		
What do you find to be the prime motivators behind a refugee's intention to start a business?		

So in reading about this topic I've discovered that one of the unique barriers of refugees is that they are subject to geographic dispersal policies (in GE, not FR) So I'm wondering how does THSN, or does it, reach refugees resettled in regions which are smaller and have fewer support systems for entrepreneurship in place?	No dispersal policies in France, but Germany YES	
Coordination with Others		
How does THSN enable refugees to have other needs met such as mental health, language acquisition and legal assistance – that may affect their business start-up?	What is the extent of TERN's partnerships?	
Migrant-run businesses, especially insofar as they exist in an ethnic enclave, are often viewed as contributing negatively to integration by govts. Municipal workers may even actively discourage by telling refugees to focus on language and getting a job. So, how do Munich, Paris view entrepreneurship as an approach to economic integration? Do they cooperate with THSN or not? How?		
Visibility and Outreach		
I know SINGA has active grassroots strategy for reaching refugees, but I'm unsure about the Social Impact Lab. So maybe you can tell me about your marketing and visibility campaigns? Do you have to take a unique approach in order to reach refugees?	Does marketing take place in refugees' native languages?	
Pre-Incubation: Individual Assessment		

Are refugees offered alternative career guidance based on an individual assessment?		
What about pre-status holders? Is there any approach to reaching them during the waiting period?		
Not always the case, but migrant businesses may be characterized as being low-value “vacancy chains”. When this is the case, they → This can be a very difficult busin. env’t, esp. for newcomers to work in. At the same time, it’s not uncommon for organizations to focus on quantity over quality in their impact and program design. What is THSN’s approach in this regard and how do you experience the issue of quantity over quality?	How does THSN measure impact, and on what grounds would you consider a program to be a success? have to work long hours and cut corners in order to survive and compete. Quantity of businesses opened, over the quality and long-term sustainability of those businesses	
Benchmark 4 Questions: Incubation: Business Training and Mentoring		
Walk me through the aspects of business training and mentoring.	Should be answered in earlier question, if not, ask here	
Legal and Regulatory Advice		
Ask at end		
Diversified Finance		
What does THSN’s funding portfolio look like? What does THSN’s funding look like in the unique context of operating through partners? Public, Private, Individual Supp	How much funding do Social Impact and SINGA receive from THSN?	
How does THSN help refugees finance their business?		
Access to Work Space		
How does THSN address the issue of helping refugees find physical work space for their business?		
Individualized Support		

How does the THSN ensure that refugees get individualized support?		
Incorporation and Inclusion of Refugee Voices		
How does THSN incorporate and include refugee voices in their programs and decision making?	Ask if there is enough time Any refugee advisors and/or staff?	
Networking		
How does THSN help refugees to build up their professional and personal network? Demonstrated heavily by Singa, but what about in Germany	Does TERN organize networking opportunities that combine both locals and other migrants?	
In reading about refugee entrepreneurship, I discovered that there often exists transnational businesses potential. Does THSN leverage that potential by forming partnerships with diaspora groups, or introducing refugees to these transnational possibilities?		
Language and Cultural Sensitivity		
Does THSN accommodate different languages and cultural sensitivity in their marketing campaigns and incubation programs?	<ul style="list-style-type: none"> - The trainings are given in German (in Munich) and French (in Paris). Training materials are also available in German, French, English and Arabic. - But Singa France in Arabic Social Impact Lab in German only – B1 language skills are a requirement 	
Approaches for Women		
Does THSN have targeted approaches to reach women? Why or why not?		
Impact and Follow-Up		
How many successful businesses have been opened under the guidance of your organization?		

How does THSN enable refugees to grow their business over time – do you offer extended support after graduation, or are they on their own?		
Regulations		
In light of regulatory framework I e-mailed you about, can you speak to the largest barriers refugees face when trying to start a business in France and Germany especially as they differ from other migrants?	How does THSN help refugees overcome these legal and regulatory hurdles?	
In light of these barriers, I'm wondering how does THSN design its programs to help refugees with these issues?		
How does TERN help balance the struggles of legal uncertainty and/or temporary plans that come from being a refugee, with starting and scaling a business?		
To capture details that didn't come out of this interview, would you be willing to share with me some of your impact and internal reports that detail program impact, details, funding information, etc.?	Just to get everything right in my report	

Closing remarks, ask to follow-up, thank

V. Interview Guide: RED

Organization: Refugee Entrepreneurs Denmark

Name and Title: Conor Clancy, Founder and CEO

Location: Copenhagen, Denmark

INTRODUCTION

Prime Question	Follow-Up/Secondary Questions	Notes
General and Opening Questions		
I know it's a new organization, when was it founded?		
Which area do you operate in, what is your geographic reach?		
First, can you tell me about your role as Founder and CEO at RED?		
Can you summarize for me the process that a refugee <u>or asylum seeker</u> goes through when first arriving at RED?		
So in reading about this topic I've discovered that one of the unique barriers of refugees is that they are subject to geographic dispersal policies. So I'm wondering how does RED, or does it, reach refugees resettled in regions which are smaller and have fewer support systems for entrepreneurship in place?		
Coordination with Others		
How does RED enable refugees to have other needs met such as mental health, language acquisition and legal assistance – that may affect their business start-up?	How many organizations does RED coordinate with? What is the extent of TERN's partnerships?	

Migrant-run businesses, especially insofar as they exist in an ethnic enclave, are often viewed as contributing negatively to integration by govts. Municipal workers may even actively discourage by telling refugees to focus on language and getting a job. So, how does Denmark (Copenhagen) view entrepreneurship as an approach to economic integration? Do they cooperate with RED or not? How?		
Visibility and Outreach		
Maybe you can tell me about your marketing and visibility campaigns? Do you have to take a unique approach in order to reach refugees?	Does marketing take place in refugees' native languages? What about programming?	
Pre-Incubation: Individual Assessment		
<p>After an individual assessment, what do you do if entrepreneurship doesn't seem to be the most sustainable path for a refugee to take?</p> <p>Alternative career guidance?</p> <p>What about pre-status holders? Are there any initiatives in place to reaching them during the waiting period?</p>		
How does RED measure impact, and on what grounds would you consider a program to be a success?	Which indicators are used for impact?	

Not always the case, but migrant businesses may be characterized as being low-value “vacancy chains”. When this is the case, they → This can be a very difficult busin. env’t, esp. for newcomers to work in. At the same time, it’s not uncommon for organizations to focus on quantity over quality in their impact and program design. What is RED’s approach in this regard and how do you experience/address the issue of quantity over quality?	have to work long hours and cut corners in order to survive and compete. Quantity of businesses opened, over the quality and long-term sustainability of those businesses	
Incubation: Business Training and Mentoring		
What are the requirements for acceptance into the program? % Acceptance rate? Walk me through the aspects of business training and mentoring, who does the training and in what language are they held?	Should be answered in earlier question, if not, ask here	
Legal and Regulatory Advice		
Ask at end		
Diversified Finance		
How does RED acquire funding? What does RED’s funding portfolio look like? Public, Private, Individual	I saw that RED takes 10% equity of businesses opened, can you tell me more about that?	
How does RED help refugees finance their business?		
Access to Work Space		
How does RED address the issue of helping refugees find physical work space for their business?		
Individualized Support		
How does the RED ensure that refugees get individualized support?		
Incorporation and Inclusion of Refugee Voices		
How does RED incorporate and include refugee voices in their programs and decision making?	Ask if there is enough time Any refugee advisors and/or staff?	

Networking		
How does RED help refugees to build up their professional and personal network?	Does RED organize networking opportunities that combine both locals and other migrants?	
In reading about refugee entrepreneurship, I discovered that there often exists transnational businesses potential. Does RED leverage that potential by forming partnerships with diaspora groups, or introducing refugees to transnational possibilities?		
Language and Cultural Sensitivity		
Does RED accommodate different languages and cultural sensitivity in their marketing campaigns and incubation programs?		
Approaches for Women		
Does RED have targeted approaches to reach women? Why or why not?		
Impact and Follow-Up		
How many successful businesses have been opened under the guidance of your organization? What is the goal #, how many in the making? I've noticed a number of businesses opened via RED have a social component. Can you tell me more about that?		
How does RED enable refugees to grow their business over time – do you offer extended support after graduation?		
Regulations / Barriers		
Ok, now I will ask some questions about barriers and regulations. Can you speak to the largest barriers refugees face when trying to start a business in Denmark especially as they differ from other migrants?		

In light of these barriers, I'm wondering how does RED design its programs to help refugees overcome these issues?	Should have been answered already, but probe again if not.	
What do you find to be the prime motivators behind a refugee's intention to start a business?		
How does TERN help balance the struggles of legal uncertainty and/or temporary plans that come from being a refugee, with starting and scaling a business?		

Conclude, ask for follow-up, thank