Centre for International Governance Innovation

WORLD REFUGEE COUNCIL

World Refugee Council Research Paper No. 7 – December 2018

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Challenges of and Perspectives on Newcomer Entrepreneurship

Lubna Rashid

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Centre for International Governance Innovation

67 Erb Street West
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About the Series

World Refugee Council research papers are policy documents commissioned by the Council from world-renowned experts to help inform the World Refugee Council and its final recommendations. The measures and concepts in these documents do not necessarily reflect the views of the World Refugee Council.

About the Author

Lubna Rashid is working toward her doctorate degree in the department of Entrepreneurship and Innovation Management at the Technical University of Berlin (TUB) and is affiliated with the TUB Centre for Entrepreneurship. Her research focuses on various aspects of entrepreneurship in fragile contexts, including entrepreneurship drivers, challenges and support structures in conflict and refuge. Lubna has consulted for numerous activist groups, social start-ups and non-profit efforts in support of refugees and underprivileged individuals in Europe and the Middle East, and worked and volunteered in Lebanon, Turkey, Jordan, Croatia and the United States before settling in Germany. She obtained her master's degree from the Georgia Institute of Technology and previously worked as a management consultant with Accenture USA.

Executive Summary

Labour market participation is vital to newcomers' successful integration in the host country. Although wage earning remains the most common means of participating in the labour market, some newcomers alternatively start their own businesses. Newcomer entrepreneurship has substantial benefits for the business owner and the host community alike and can be facilitated through the establishment of supportive policies and initiatives.

However, aspiring newcomer entrepreneurs face several obstacles when they attempt to start a business. Through a systematic literature review and a selection of global case studies, this paper identifies some of the challenges with respect to market opportunities, access to entrepreneurship, human capital, social networks, and the social environment in the newcomer entrepreneurship context.

Unveiling those pain points paves the way for developing suitable solutions. Regulatory incentives and innovation could enhance market opportunities. Taking measures to reduce hurdles pertaining to bureaucratic complexity, foreign credential assessment, policy evaluation, legal status restrictions and securing financial capital could increase access to entrepreneurship. Tailored progressive education, training, consulting and mentoring opportunities may resolve issues in the area of human capital, while technology access and professional networks contribute to strengthening newcomers' social networks. Finally, pressures in the societal environment, mainly resulting from discrimination, could be mitigated through community education and newcomer civic engagement.

While the lack of research on newcomer entrepreneurship and the vast differences among newcomer scenarios hinder the development of standard solutions, this paper aims to provide a foundation on which further investigation, strategic planning and solution implementation efforts could be based. Active, informed and engaged leadership is needed to champion the transition of the newcomer image from a passive and vulnerable recipient to an empowered contributor.

Newcomer Entrepreneurship: Potentials and Motivations

An estimated 68.5 million individuals are currently forcibly displaced worldwide, including 19.9 million refugees under the UN Refugee Agency (UNHCR) mandate and 5.4 million Palestinians registered by the United Nations Relief and Works Agency (UNRWA) (UNHCR 2018). With no end in sight to conflict and violence in the world's main refugee home countries, integration into host communities is instrumental in allowing newcomers to rebuild their lives in peace and dignity.[1]

Labour market participation is key to integration, with clear positive outcomes for both integrated individuals and their new host countries. In Germany, for instance, positive impacts on the economy are expected within at most five to 10 years of receiving newcomers and is expected to be even faster if integration efforts occur more efficiently (Fratzscher and Junker 2015). Economic integration is also expected to further enhance economic development in Lebanon, Jordan and Turkey, which have been experiencing GDP growth due to the presence of Syrian newcomers (Beilfuss 2015).

Although paid employment generally remains the key means of migrant labour market participation (Rath and Schutjens 2016), entrepreneurship, namely the act of starting a new business, is another path toward economic integration, with significant potential benefits to both the entrepreneur and the host country. A Global Entrepreneurship Monitor study across 69 economies and an analysis by the Organisation for Economic Co-operation and Development (OECD) show that migrants generally have a higher likelihood to pursue entrepreneurship than locals (Xavier et al. 2013; Rath and Swagerman 2016). However, the prevalence and success of newcomer entrepreneurship varies significantly (Betts, Bloom and Weaver 2015). For instance, a study

1 In this paper, migrants are defined as any foreign-born individuals living in a host country in which they are planning to remain for the long term, while newcomers are a subset of migrants who have specifically left their place of origin due to threat of violence, conflict, persecution or inhumane treatment.

on economically active newcomers in Kampala, Uganda, shows that 94.8 percent of Congolese, 78.2 percent of Rwandans and 25.9 percent of Somalis are self-employed (ibid). Meanwhile, a recent study on Syrians in the Netherlands, the United Kingdom and Austria shows that only 1.5 percent of surveyed newcomers have started a business in the host country, despite 32 percent of them having had entrepreneurial experience back home (Betts et al. 2017) .

Motivations for newcomers to start businesses also vary greatly. For example, some migrants choose self-employment due to push or necessity,[2] where culture or language barriers, discrimination, lack of accredited relevant qualifications or regulations hinder them from otherwise getting employed, while others are pulled toward an entrepreneurial career (Xavier et al. 2013). A study in Belgium shows that newcomer entrepreneurs are mostly active within the "trade and industry" and "handicrafts" sectors and are highly driven by a desire to integrate into the host community and to achieve self-realization and autonomy (Wauters and Lambrecht 2008), while a study in Norway highlighted the desire to develop the local region as a main entrepreneurial motivation (Munkejord 2015). Another study across Kenya, Jordan, Uganda, the United States and South Africa shows that knowledge of and the desire to address market needs and problems facing their own community motivate newcomers to become entrepreneurs (Betts, Bloom and Weaver 2015). The same study highlights that Syrian entrepreneurs in Jordan have particularly high past entrepreneurial experience and capital management skills, making entrepreneurship more of a natural choice (ibid). Research in Germany reveals that newcomers are motivated by the desire for autonomy and flexibility, the availability of education and training opportunities, regulatory incentive, and an accommodating culture, where community members provide advice and support.[3]

Those varieties in entrepreneurial characteristics and motivations across different scenarios make generalizable support frameworks and standard recommendations for enhancing newcomer entrepreneurship difficult to plan and implement.

Nevertheless, the significance of newcomer entrepreneurship is undeniable. Entrepreneurship has substantial benefits for both the newcomer entrepreneur and the host country. Starting a business could enhance newcomers' psychological well-being and sense of belonging in the new community; reduce foreign aid and welfare dependency; empower newcomers to make their own decisions and take charge of building their own lives; allow newcomer business owners to socio-economically support other newcomers; create novel solutions to challenges resulting from forced migration; and stimulate domestic entrepreneurship in the host country (Wauters and Lambrecht 2008; Brandt 2010; Betts, Bloom and Weaver 2015; Munkejord 2017; de la Chaux and Haugh 2017). Additional evidence demonstrates that migrant entrepreneurs, in general, contribute to increasing innovation levels in the host country; are more likely to engage in transnational business activities; enhance the vitality of certain neighbourhoods and sectors of the economy; and contribute to the discovery and development of new markets (Lee 2015; Nathan 2015; Rath and Schutjens 2016; Rath and Swagerman 2016). Realizing the importance of newcomer entrepreneurship necessitates the establishment of support structures for potential newcomer business owners.

Accordingly, this paper seeks to identify common challenges facing entrepreneurial newcomers across different scenarios, bearing in mind the vast differences between their characteristics and drivers. The challenges faced by and the support needed for a newcomer shop owner in a refugee camp in a neighbouring country could differ greatly from those by and for a newcomer tech innovator in a European city. Identifying broader patterns pertaining to the challenges newcomers face and the support they may need is the focus of this study. The following sections describe, first, the research design, then highlight key general challenges for newcomer entrepreneurship, make recommendations on how to address each challenge and showcase global case studies on successful newcomer entrepreneurship support initiatives.

2 Entrepreneurs can be classified into push, or necessity-driven, and pull, or opportunity-driven, based on their motivation to start a business. Push entrepreneurs are "those whose dissatisfaction with their current position, for various reasons unrelated to their entrepreneurial characteristics, pushes them to start a venture" (Amit and Muller 1995, 65), while pull entrepreneurs are those "who are lured by their new venture idea and initiate venture activity because of the attractiveness of the business idea and its personal implications" (ibid.).

3 The findings are based on an exploratory, quantitative, comparative analysis of Syrian entrepreneurs in Berlin and Damascus conducted by the author, and the full study is currently being finalized and prepared for future publication. Please contact the author directly for additional information on this research project.

A Review of the Research: Barriers to Newcomer Entrepreneurship

To briefly compare the state of research on entrepreneurship in general with newcomer entrepreneurship in particular, a quick search of the keyword "entrepreneurship" by title was conducted in the Web of Science (WoS) and EBSCO Business Complete databases.[4] Without using any filters or refining the search criteria, the search resulted in 9,300 resources in WoS and 8,057 in EBSCO.

In contrast, only seven resources in WoS and one resource in EBSCO were found when "refugee entrepreneurship" instead of "entrepreneurship" was used as the search phrase. Indeed, restricting search criteria to a subset of entrepreneurship literature would lead to fewer entries, but the state of research on newcomer entrepreneurship appears, perhaps not surprisingly, very limited. However, through performing a systematic review of literature, some studies were found that both enabled a better understanding of the nature and status of research in the area and identified some entrepreneurship challenges in the newcomer context.[5]

The review identified some clear gaps in the literature. However, the majority of the reviewed literature appeared to focus on newcomer host countries in North America and Northern Europe, even though 85 percent of global refugees are hosted by developing countries and one-third are hosted by least-developed countries alone (UNHCR 2018). Furthermore, available UNHCR data shows that about 53 percent of the global population of concern is under the age of 18 (ibid.). Enhancing innovative thinking and entrepreneurial skills among newcomer youth could therefore be a worthwhile long-term investment, but there appears to be very limited research on this subject. Also, only four of the reviewed studies involved an analysis or discussion of female entrepreneurship with respect to migrants, and none of these specifically addressed newcomers. With about half of the global newcomer population being female (ibid.) and with women generally having a higher tendency of being successful entrepreneurs compared to men (Fetsch, Jackson and Wiens 2015), newcomer female entrepreneurship is worth investigating.[6]

Recommendation 1: Expand research efforts on newcomer entrepreneurship to increase knowledge in the field, enabling improved decision making and strategy development, particularly in countries outside of Northern Europe and North America and on female and youth entrepreneurs.

Identifying Newcomer Entrepreneurship Challenges

Of the 142 studies analyzed, 27 were particularly relevant in identifying potential challenges pertaining to newcomer entrepreneurship.

Those challenges were classified under the five categories outlined by Bram Wauters and Johan Lambrecht (2008), as part of a model they developed to explain the lack of refugee entrepreneurship in Belgium, namely:

- market opportunities;
- access to entrepreneurship;
- human capital;
- social networks; and
- the societal environment.

Their model was developed as an adaptation of the three-dimensional ethnic entrepreneurship framework developed by Howard E. Aldrich and Roger Waldinger (1990) and the concept of mixed embeddedness, as defined by Robert Kloosterman,

4 WoS is considered one of the most comprehensive social sciences databases (Falagas et al. 2008), while EBSCO is considered one of the most complete scientific databases in economic and business studies (Zott, Amit and Massa 2011). Given the socio-economic nature of the topic, these two databases were chosen for this analysis.

5 In addition to searching the key phrase "refugee entrepreneurship" by title in WoS and EBSCO, the phrases "migrant entrepreneurship," "immigrant entrepreneurship," "ethnic entrepreneurship," "refugee innovation," "migrant innovation," "immigrant innovation" and "ethnic innovation" were searched as well. The resulting scientific literature was then filtered to retain only resources in the English language; those published in or after 2008, to ensure relevance of publications to current policy and economic implications; and peer-reviewed articles, as they are considered highly validated knowledge sources (Podsakoff et al. 2005). The resulting 142 articles were then analyzed, 27 of which were found particularly relevant in identifying potential challenges pertaining to newcomer entrepreneurship.

6 Female entrepreneurship support initiatives such as Womenpreneur (http://womenpreneur-initiative.com/about-us/) could be potentially involved in investigating female newcomer entrepreneurship and discussing the establishment of relevant support structures.

Joanne Van der Leun and Jan Rath (1999).[7] Although Walter and Lambrecht's model was developed based on field research in one country, representing a small, specific sample of refugees, newcomer entrepreneurship barriers identified across the global studies reviewed for this paper appeared to fit in this model, hence it was adopted for this paper. A detailed discussion on each category is provided in the following sections.

Market Opportunities

Newcomers, more than locals, seem to struggle to establish businesses in growing market sectors or to engage in innovative business activities. This section outlines those challenges in more detail.

Poor Choice of Market

The market conditions and prospects available to newcomer entrepreneurs could restrict their entrepreneurial choices and hinder their subsequent success. Several studies, such as the Belgian case (Wauters and Lambrecht 2008), show that many newcomers operate in market sectors that require lower financial investment and are easier to enter but with potentially low profits. This phenomenon is also seen in the experience of Ghanaians in the Netherlands, including those who are highly educated (Kloosterman, Rusinovic and Yeboah 2016). In case of migrants from one developing country to another, namely Cameroonians in South Africa, some migrants appear to be forced to compete with locals for labour market opportunities, which could contribute to exacerbating poverty in the host community (Tengeh and Nkem 2017).

These cases demonstrate that some newcomers do not operate in sectors where there is market need or opportunity but instead operate in those more easily accessible, despite the lower chances of business success and profitability. In the worst cases, those newcomers fuel competition with existing business owners, which could potentially prompt less welcoming attitudes toward them. Therefore, it is important to stimulate newcomer entrepreneurship in sectors of the economy where growth prospects are higher and business success more likely. An example is post-genocide Rwanda's stimulation of the coffee sector, where liberalization and deregulation of the industry boosted entrepreneurship and employment, thereby enhancing peace building, social cohesion and sustainable economic development (Tobias and Boudreaux 2011). Canada has also launched the Start-up Visa program, which aims to provide migrants with permanent residencies if they establish businesses with high-growth potential in the country.[8]

Recommendation 2: Provide newcomers with regulatory incentives to establish businesses in sectors with sustainable growth opportunities, reducing the barriers of entry to those markets.

Lack of Innovation

Another observation emerging from the literature is the tendency of newcomer entrepreneurs to pursue replicative, rather than innovative, entrepreneurship.[9] Although replicative entrepreneurs could enhance competition, increase product supply and contribute to poverty reduction, it is the innovative entrepreneurs who have the potential to disrupt current conditions and create sustainable change and socio-economic growth (Minniti and Lévesque 2010; Griffiths et al. 2012). This further shows the importance of focusing not merely on enhancing the quantity of newcomer businesses, but their quality. Therefore, support structures need to be put in place to enhance innovative thinking and start-up behaviour among newcomers. This includes enhancing creative thinking among newcomer children, for instance, through arts

7 Aldrich and Waldinger's model (1990) considers three dimensions in explaining ethnic entrepreneurship. The first is opportunity structures, which include market conditions that may favour certain products or services tailored for the ethnic community, as well as situations serving the larger market. The second is group characteristics, which include culture, aspirations and selective migration, as well as government policies, social networks and enablers of resource mobilization. The third is ethnic strategies arising from the interaction between the two aforementioned dimensions. Mixed embeddedness positions immigrant entrepreneurship "at the intersection of changes in socio-cultural frameworks on the one side and transformation processes in (urban) economies on the other," where "the interplay between these two different sets of changes takes place within a larger, dynamic framework of institutions on neighborhood, city, national or economic sector level" (Kloosterman, Van der Leun and Rath 1999, 257).

8 See www.canada.ca/en/immigration-refugees-citizenship/services/immigrate-canada/start-visa.html.

9 In this context, replicative entrepreneurship refers to starting a new business where many similar others might exist, while innovative entrepreneurship refers to that which introduces a new product or service to the market (Baumol 2010).

and crafts workshops, which could significantly correlate with their future adult innovative and entrepreneurial behaviour (LaMore et al. 2013).

Recommendation 3: Develop support structures aiming to enhance newcomer innovation and creativity, including among newcomer youth and children.

Access to Entrepreneurship

Identifying a market opportunity is one thing; being able to seize it is another. Regulatory hurdles and lack of access to financial capital are key hindrances facing newcomers attempting to initiate or sustain entrepreneurial activity.

Regulatory Hurdles

Bureaucratic hurdles can play a significant role in restricting entrepreneurship access for newcomers around the world. Complicated laws and regulations, lack of acknowledgement of foreign credentials, labour market restrictions due to legal status and the absence of entrepreneurship-friendly policies are examples of the hurdles that negatively impact newcomer entrepreneurs, whether they are in South Africa (Tengeh and Nkem 2017), the Netherlands (Kloosterman, Rusinovic and Yeboah 2016), the United Kingdom (Ojo, Nwankwo and Gbadamosi 2013) or the United States (Moon et al. 2014).

Bureaucratic Complexity

Navigating the thicket of business and entrepreneurship regulations can be further complicated when they are vague or lack clarity, particularly in terms of their applicability to newcomers or even migrants in general (Strömblad 2016; Yeasmin 2016). Moreover, newness in a host country is often accompanied by a lack of knowledge of the local laws and regulations (Moon et al. 2014), especially when a language barrier is present (Wauters and Lambrecht 2008; Ram and Jones 2015; Yeasmin 2016). Efforts to reduce bureaucratic complexity are necessary to enhance newcomer entrepreneurship.

Recommendation 4: Enable newcomers to complete legal forms and documents related to the business establishment process in their mother language or provide access to interpreters when necessary.

Recommendation 5: Establish accessible legal consulting services for newcomers to assist them in manoeuvring bureaucratic processes.

Recommendation 6: Employ secure web-based platforms to speed up and streamline bureaucratic procedures by reducing paperwork.

No Accreditation of Foreign Credentials

In addition, it seems that the credentials of migrants, particularly in developed countries, are not easily accredited (Wauters and Lambrecht 2008; Kloosterman, Rusinovic and Yeboah 2016; Strömblad 2016; Pécoud 2017). Therefore, deeming newcomers "unqualified" to do the job or to operate in a particular sector, even when they possess a wealth of relevant education or experience from their homelands, could hinder them starting a business or push them to operate in a sector requiring lower entry barriers and human capital levels. Changing the way foreign credentials are evaluated could be critical in mitigating this issue. For example, newcomer qualifications in Norway are evaluated through NOKUT (the Norwegian Agency for Quality Assurance in Education), a centralized agency for foreign credential assessment, where a combination of personal interviews and oral and written methods are employed to assess newcomers' credentials.[10]

Recommendation 7: Evaluate foreign credentials-based interviews, skill tests and practical assessments rather than rely solely on newcomers' foreign documents.

Difficulty in Policy Evaluation

Even though migrant entrepreneurs originating from stable countries seem to face the aforementioned bureaucratic difficulties as well, as seen in Spain (Dinu, Grosu and Saseanu 2015) and Israel (Heilbrunn and Kushnirovich 2008), it is noteworthy that newcomers face those difficulties to a larger extent than other migrants (Wauters and Lambrecht 2008). Leaving their homelands due to a sudden crisis or emergency can force individuals to

10 Please visit www.nokut.no/en/ for more information.

leave without their personal belongings, including educational certificates, and without knowing their exact final destination, which leaves less time and capacity to prepare for life in the final host country (ibid.). Furthermore, the psychological trauma of fleeing from war or prosecution places newcomers in a more challenging position than other migrants when attempting to achieve self-reliance and economic independence (ibid.).

Establishing group-specific policies has been recommended as a possible mitigation strategy to overcome these difficulties (Billore et al. 2010; Grosu 2015; Yeasmin 2016; Tengeh and Nkem 2017; Wang and Warn 2018). However, this idea raises a different challenge — how should "groups" be defined? Separation into migrants and newcomers is potentially not enough, given the different categories that can fall under the umbrella of "newcomer." This complexity makes it not only difficult to design such policies, but also to measure their effectiveness and impact, hence hampering the process of policy design (Strömblad 2016). Therefore, when and if group-specific policies get designed and implemented, effective engagement of and communication between governments, civil society organizations, employers, newcomers and other key stakeholders affected by these policies are necessary to monitor and enhance their efficacy and impact.

Recommendation 8: Engage newcomers and civil society actors in the policy-making process (as, for example, Canada's Newcomer Youth Civic Engagement Project[11] is doing).

Recommendation 9: Implement policy monitoring and evaluation efforts that include all stakeholders engaged in policy making and execution. Such efforts would include holding regular stakeholder meetings to discuss and exchange updates, issues and lessons learned, as well as conducting longitudinal analyses of policy impact over time through in-depth stakeholder interviews.

Legal Status Restrictions

Regulatory hurdles also arise because people can and do shift between and across legal categories, both in their countries of origin and as they travel through space and time (Crawley and Skleparis 2018, 59). For example, the European Union has constructed a "Safe Countries of Origin" list in which certain countries are considered to have safe-enough conditions to justify denying individuals from these countries protection under international refugee law (European Commission 2018). This list of "safe" countries includes Nigeria, Ethiopia and Kenya, which are ranked among the 25 percent least stable countries in the world (Fund for Peace 2018). In another example, the European Union signed an agreement with Afghanistan in 2016 allowing the deportation of Afghan asylum seekers from Europe and forcing the Afghan government to receive them at the risk of reducing EU aid to the government, hence rejecting their asylum requests (Crawley and Skleparis 2018; European External Action Service 2018). As well, Lebanon has taken measures to alter the legal status of Syrians without differentiating between those who have been living and working in the country for decades and ones who recently came as a result of the current Syrian crisis, resulting in ambiguous legal categories that do not clearly reflect the individuals' backgrounds or migration experiences (Harb, Kassem and Najdi 2018).

Besides not receiving certain protection rights when they get classified as migrants, newcomers with high entrepreneurial skills and potential could also be excluded by their legal classification from receiving needed support, if this support is not directed to their specific category. Further, this kind of classification might generate resentment between different newcomer groups. Therefore, provisions of support based on category alone need to be reconsidered.

Recommendation 10: Consider individual cases rather than generalized categories (such as country of origin or legal status) when providing solutions to economic integration issues of newcomers. In other words, all migrants who have left their place of origin due to threat of violence, conflict, persecution or inhumane treatment should be treated similarly.

11 Please visit http://ccrweb.ca/en/youth/nyce-project for more information.

The Case of Uganda's Refugee Act: A Progressive Role Model for Refugee Host Countries Worldwide

Although Uganda globally ranks in the bottom quartile in terms of fragility (Fund for Peace 2018), that has not stopped the country from designing and implementing effective refugee integration policies, making Uganda's refugee law one of the most progressive in the world (World Bank 2016). Uganda has an open-door policy, welcoming asylum seekers irrespective of their nationality, and not only offers the right of movement and employment for refugees but also provides each refugee family with a piece of land for their own exclusive agricultural use (ibid.).

As a result of the 2006 Uganda Refugee Act and its subsequent implementation in 2010, 78 percent of refugees in rural areas of Uganda are engaged in agricultural activities, thus contributing to enhancing their own livelihoods as well as developing Uganda's rural region, and 31 percent of refugees are business owners in a variety of industries (ibid.). With refugees coming from countries where conflict has no end in sight, including South Sudan (UNHCR 2017), Uganda realizes that viewing refugees as economic engines and social contributors rather than merely as aid recipients is crucial for their socio-economic integration.

Lack of Access to Financial Capital

Lack of financial capital is a challenge not restricted to newcomer entrepreneurs. Based on research in 54 different economies, where at least 36 experts in each were interviewed, lack of entrepreneurial finance was found as a barrier to entrepreneurship for aspiring business owners around the world (Global Entrepreneurship Monitor 2018).

Poor Access to Informal Channels

The fact that many newcomers had to flee their home countries without the ability to carry valuables and are unable to return due to fear of prosecution means it is difficult for them to acquire funds from their home countries (Wauters and Lambrecht 2008). Some newcomers also report not receiving money from family and friends in their home country due to their perceived fear of being tracked and located by terrorist groups or violent entities.[12] The difficulties faced by newcomers in accessing funds through informal channels, such as family and friends, illustrate the need for alternative sources of funding to support their entrepreneurial initiatives.

Recommendation 11: Establish and sustain informal microlending groups that support entrepreneurial projects, for example, rotating savings and credit associations and community social welfare schemes (Tengeh and Nkem 2017).

Recommendation 12: Utilize digital platforms to raise awareness and funds for newcomer entrepreneurs (such as crowdfunding campaigns).

Poor Access to Formal Channels

Formal channels of funding similarly present hurdles because newcomers could be perceived as a high-risk group by banks and funding providers in the host country due to a lack of credit history.[13] Interestingly, it is proven that banking on "unbankable" populations brings significant returns for financial institutions. It can enhance economic activity in lower-income, otherwise stagnant market sectors and reduce the newcomer's dependency on government financial assistance (Richardson 2009). In a case study on Grameen Bank,[14] the bank appeared to have a higher return on equity and a higher return on assets than leading American banks (Haque and Harbin 2009), with a profit of about US$16.5 million in 2016 alone (Grameen Bank 2017). Therefore, supporting newcomer entrepreneurship has potential benefits, not only for newcomers and the host country, but also for creditors of and investors in newcomer businesses.

12 This is based on preliminary findings from 34 in-depth interviews with Syrian, Iraqi and Afghan refugees in Germany conducted by Swati Mehta, who is a fellow at the German Chancellor's office, Division of Economic and Social Affairs. The research is funded by the Deutsche Gesellschaft für Internationale Zusammenarbeit.

13 Ibid.

14 Grameen Bank is a microcredit institute founded by Nobel laureate and Bangladeshi social entrepreneur Muhammad Yunus. It caters to low-income borrowers, mostly women, looking to start or sustain small businesses.

Recommendation 13: Incentivize banks to provide loans on favourable terms to newcomers with higher leniency with respect to credit history.[15]

Recommendation 14: Establish investment agencies, including angel groups and venture capital firms, that support newcomer-owned businesses (such as R Ventures Foundation in the Netherlands[16]).

Recommendation 15: Engage the private sector in financially sponsoring newcomer entrepreneurs (by, for example, incorporating newcomer support in corporate social responsibility programs).

Recommendation 16: Educate and raise awareness among investors and financial institutions about the benefits of investing in newcomer businesses.

Recommendation 17: Provide financial subsidies for physical business space rental to newcomer entrepreneurs (for example, the Migration Hub Network[17] provides free office space for newcomer entrepreneurs in Berlin and Heidelberg).

The Case of the Tent Foundation: A Presidential Call to Action Mobilizes Corporate America

In June 2016, Barack Obama's White House announced a call to action for the American private sector, urging US companies to join the government's efforts in mitigating the global refugee crisis by supporting newcomers in first-receiver as well as resettlement countries around the world (The White House 2016a). In response, the Tent Foundation was formed as a coalition of 51 US companies that made a commitment of US$650 million for newcomer support, including enhancing economic integration and financial inclusion of more than four million newcomers worldwide (The White House 2016b).

Today, "Impact Investment" is a key pillar of the Tent Foundation, through which corporations invest directly into newcomer-owned small and medium enterprises to enhance newcomer entrepreneurship.[18] For example, the Alight Fund, one of the companies supported by Tent, is a founding partner of the World Refugee Fund, the world's first global microfinance fund dedicated to newcomer entrepreneurs, which has so far supported more than 6,000 newcomer entrepreneurs with over US$5 million in loans.[19]

Human Capital

Starting life in a new place could pose difficulties even to the best-prepared voluntary migrants. However, being forcibly displaced leaves individuals even less time and capacity to prepare, particularly when they do not know where they will end up or how long they will remain displaced.

Lack of Knowledge and Skills

Lack of knowledge, whether it is of culture and social norms, laws and regulations, rights and responsibilities, market structure and need, often exacerbated by a language barrier, is a challenge for newcomers, not least the entrepreneurial ones. This is seen across multiple contexts — from refugees in the Finnish Arctic (Yeasmin 2016) to Latinos in busy American cities (Moon et al. 2014). What is more, aspiring newcomer entrepreneurs may also lack the technical know-how of the business start-up process, or their management skills may not be applicable in the new market (Wauters and Lambrecht 2008; Moon et al. 2014; Gbadamosi 2015). Training and counselling programs could be key in addressing this challenge.

Recommendation 18: Provide capacity building and information to entrepreneurial newcomers by establishing training programs and centres offering expert training, counselling and mentorship on entrepreneurship.

Lack of Success of Support Initiatives

The limited success of the few support initiatives that do exist is another factor contributing to newcomers' lack of human capital and the information they need to successfully start a business. Lack of proper communication appears to be a reason why many newcomers seem to be

15 Canada's Royal Bank, for example, already provides newcomers with loans to buy a home or a car without the need for credit history (see www.rbc.com/newcomers/refugee/index.html). Such programs could be extended to business start-up loans.

16 Please visit http://rventuresfoundation.org/ for more information.

17 See www.migrationhub.network/.

18 See www.tent.org/our-work/impact-investment/.

19 See www.alightfund.com/about.

unaware of available support, leaving support groups struggling to find newcomers that could benefit from their services (Rath and Swagerman 2016). This miscommunication could be due to ineffective marketing and outreach, done, perhaps, in a language the newcomer could not understand or through using ineffective marketing channels that do not reach newcomers. It is also possible that several programs are designed in ways that impose specific agendas, strategies and frameworks on the beneficiaries, with little regard to what they actually want and need (Easterly 2002). Therefore, it is important to design support programs that align with the needs of newcomers and deliver them via accessible channels.

In addition, several education and training programs follow traditional, theoretical approaches that do not concentrate on the practical knowledge needed for starting a business; hence, the method of information delivery is important to consider.[20] In particular, when seeking to encourage newcomers to start innovative businesses, traditional training approaches may not align with the desired change and creativity that the training aims to achieve. More progressive approaches that focus on experiential learning, critical thinking and reflection are needed (Dewey 1938; McGuigan 2016).

Recommendation 19: Conduct careful assessments of newcomer needs before and throughout the design and implementation of support programs via the engagement of newcomers from various age groups, skill levels, nationalities and legal statuses in program design and pilot stages.

Recommendation 20: Provide information to newcomers relevant to labour market participation (general laws and regulations and support organizations' contact information) upon their entering or obtaining work permits in the host country.

Recommendation 21: Market and implement the programs in languages spoken by target newcomers.

Recommendation 22: Establish innovative entrepreneurship education initiatives that allow newcomer entrepreneurs to develop skills and knowledge experientially with the guidance of experts, such as paid internships, fellowships or apprenticeships in entrepreneurial firms, and business idea or case competitions.

The Case of Five One Labs: Bringing Arab and Kurdish Youth Together through Entrepreneurship Education and Training

The autonomous region of Kurdistan in the north of Iraq has become a "safe haven" for more than two million refugees and internally displaced persons from Iraq and Syria, including many from minority groups fleeing the Islamic State militant group (ISIS), making their percentage about 28 percent of the total population (Mustafa and Hagglund 2017). Realizing the importance of innovative entrepreneurship for all groups involved, Five One Labs was founded to enhance start-up creation in the area.

The organization trains aspiring entrepreneurs, both locals and newcomers, in six-month-long programs concentrated on design thinking and lean start-up methodology, and also offers shorter-term evening programs, programs for women, online trainings and networking events with services in Arabic, Kurdish and English.[21] Aspiring entrepreneurs are trained in business skills and leadership and receive personalized mentorship throughout their business plan writing and company initiation processes.

In less than one year, the program reached more than 1,000 aspiring entrepreneurs, and 100 percent of training recipients said, when surveyed, that the incubator helped them take the steps necessary to launch their business, according to organization co-founder Patricia Letayf. Among the newly launched companies are Tech Teens, a coding school for children founded by Fatima Mohammad from Basra, and Software You Need, a company providing software solutions designed to increase business operational efficiency in Iraq, founded by Ali Alrawi, who fled Ramadi due to ISIS occupation.

20 John Dewey (1938) classifies education as "traditional" versus "progressive," where traditional education involves knowledge transmission from a teacher to students in a standardized manner. In this sense, traditional education positions students to be passive recipients of knowledge that is influenced by cultural heritage, while progressive education considers each learner's capacities and interests and focuses on individual learning-by-doing.

21 See https://fiveonelabs.org/.

Social Networks

Building social relationships is critical for entrepreneurial success, as these relationships enable individuals to obtain information on market opportunities and to access support and resources needed by entrepreneurs during the start-up process (Abou-Moghli and Al-Kasasbeh 2012). These connections can be particularly important for aspiring migrant entrepreneurs because they often lack knowledge about their new environment and have a higher need for start-up support. For instance, a study on Chinese entrepreneurs in Australia showed that skilled migrants relocating on the grounds of personal opportunity and unskilled migrants relocating on humanitarian grounds both tend to leverage the immigrant Chinese community to support their business start-up process (Wang and Warn 2018).

Lack of Connections

For newcomers, settling in a host country without a history of migration from their particular community, as well as having to travel without prior planning due to an emergency situation, could mean they have greater difficulty than other migrants in establishing these critical connections and social networks in the new country (Wauters and Lambrecht 2008). Business associations and networks formed by migrants and newcomers, such as the Syrian International Business Association and Honduras Global, as well as by host community members, such as The Entrepreneurial Refugee Network (TERN) in the United Kingdom and Start-Up Your Future in Germany, can help mitigate this issue through connecting newcomer entrepreneurs with each other and local entrepreneurs, hence facilitating network formation. In addition, newcomers often rely on social media and digital tools to establish, maintain and expand their social networks (UNHCR 2016; Alencar 2018). Initiatives such as Refugee Phones have been started, collecting smartphones and chargers for refugees in Europe as a response,[22] as well as the World Food Programme's effort to provide Wi-Fi in the Domiz Syrian refugee camp in Northern Iraq (World Food Programme 2016).

22 To learn more about these initiatives, please visit www.siba.world/, http://hondurasglobal.org, www.wearetern.org/, www.startupyourfuture.de/en/about-us/, and www.refugeephones.co.uk/.

Recommendation 23: Establish professional networks connecting newcomer business owners with each other and local business owners from similar industries.

Recommendation 24: Support the provision of smartphones and internet connectivity to newcomers in urban, rural and camp areas.

Societal Environment

Upon coming into office, US President Donald Trump proposed a permanent ban on Syrian refugees, except for Christian minorities, and a temporary suspension of the US refugee program (Trump 2017). In Lebanon, 45 towns imposed a curfew that makes it punishable by law for a Syrian or Palestinian to step in the streets in the evening (Human Rights Watch 2014). Meanwhile, the Alternative for Germany (AfD) far-right political party proposed complete bans on family reunification for refugees with "subsidiary protection" (Knight 2018). These are only a few examples of the discrimination newcomers face due to ethnicity, origin, religion or status.

Discrimination

Fleeing violence and conflict only to be faced with racism and discrimination during the refugee/displacement journey hardly makes it easier for newcomers to integrate into a new country and rebuild their lives in peace, and the entrepreneurial ones are no exception.

Not only is discrimination a factor that potentially deters newcomer entrepreneurs from establishing their customer base and expanding business operations, but it could also possibly further hinder a newcomer's access to finance. In Sweden, for instance, it appears that favourable financial conditions for newcomer entrepreneurs seem to be prevalent where a higher ethnic representation of their own minority is present in the banking sector in a specific area (Eliasson 2014). Discrimination could furthermore be a reason why some newcomers remain in their own community circles and do not engage with the host community (Gbadamosi 2015). In addition, it could be a key factor explaining why even some of the more educated and experienced newcomer entrepreneurs are hindered from

engaging in cognitive-cultural activities and resort to entrepreneurship that does not match their human capital level (Kloosterman, Rusinovic and Yeboah 2016), pushing them to operate in markets where earnings tend to be low and work hours long and difficult (Rath and Swagerman 2016). Moreover, discrimination could reduce the newcomer's trust in the host community and system, pushing the newcomer to be reluctant in asking for support when needed (Wauters and Lambrecht 2008; Eraydin, Tasan-Kok and Vranken 2010).

Unfortunately, change in racist or discriminatory mindsets does not happen overnight. However, implementation of institutionalized measures to overcome discrimination at the individual, group and country levels is one step toward this change.

Recommendation 25: Incentivize employers to hire qualified newcomers.

Recommendation 26: Incentivize employers to train and provide internships for less qualified newcomers or for those with no accredited qualifications to enhance their chances of entering the labour market (such as Germany's Deutsche Bank's Introductory Programme for Refugees).[23]

Recommendation 27: Provide cross-cultural training and orientation for employers to enhance their understanding and acceptance of newcomers/newcomer employees.

Recommendation 28: Mobilize local community leaders and educational institutes to educate and raise awareness among locals about newcomers, their stories and the benefits of integration.

Recommendation 29: Engage newcomers in community organizations and educational institutes to take part in processes and activities that aim to provide newcomer support.

Recommendation 30: Engage integrated newcomers to support more recently-arrived newcomers throughout their integration process, to enhance their trust in the new system and to empower them to ask for support.

Recommendation 31: Incentivize civil society organizations to organize social and professional events in which newcomers and locals exchange ideas, stories, knowledge and skills.

The Case of Nawaya Network's Generation of Innovation Leaders: Social Cohesion through Social Innovation

At least 13 Lebanese municipalities and the Lebanese army have, together, forcibly evicted a minimum of 11,000 Syrians from their homes, it is suspected due to their nationality or religion, with another 57,000 refugees at risk of eviction (Human Rights Watch 2018). As well, Palestinian refugees in Lebanon are deprived of many of their basic human rights, including the right to work in up to 20 different professions, as are Lebanon-born individuals from Palestinian parents; further, these individuals are refused the right to own immovable property or denied access to basic services such as education and health care.[24]

Realizing those challenges facing the country with the world's largest refugee-per-capita number, the Nawaya Network, a Lebanese non-profit, initiated the Nawaya Impact Lab.[25] This initiative trains Syrian and Palestinian, as well as Lebanese, youth from low-income backgrounds in business development and innovative thinking, while providing them with seed funding to start profitable companies that creatively tackle social problems (ibid.). The program not only supports aspiring entrepreneurs with funds and knowledge to start businesses, but also enhances social cohesion by fostering collaboration and conversation between locals and newcomers through cooperative problem solving.

Such companies include Zakhrafiyat, which upcycles waste materials, such as tires and wood, into calligraphic artwork; Karrousa, a theatre production company with a cast of newcomers and locals aiming to raise awareness on social issues through drama; Tanmya, an educational camp for children in refugee camps, with the goal of increasing their school retention rates; and Wasel, a web platform that connects restaurants with refugee delivery drivers on demand. As of 2017, the program trained 2,566 youth and incubated 353 small social enterprises, of which 65 percent successfully launched, while US$20,000 in revenues have been generated from the supported businesses (The Nawaya Network 2017).

23 Please visit www.db.com/careers/en/grad/role-search/banking-introductory-programme-for-refugees.html for more information.

24 See Chaaban et al. 2010; see also www.unrwa.org/where-we-work/lebanon.

25 See www.nawaya.org/impact-lab.

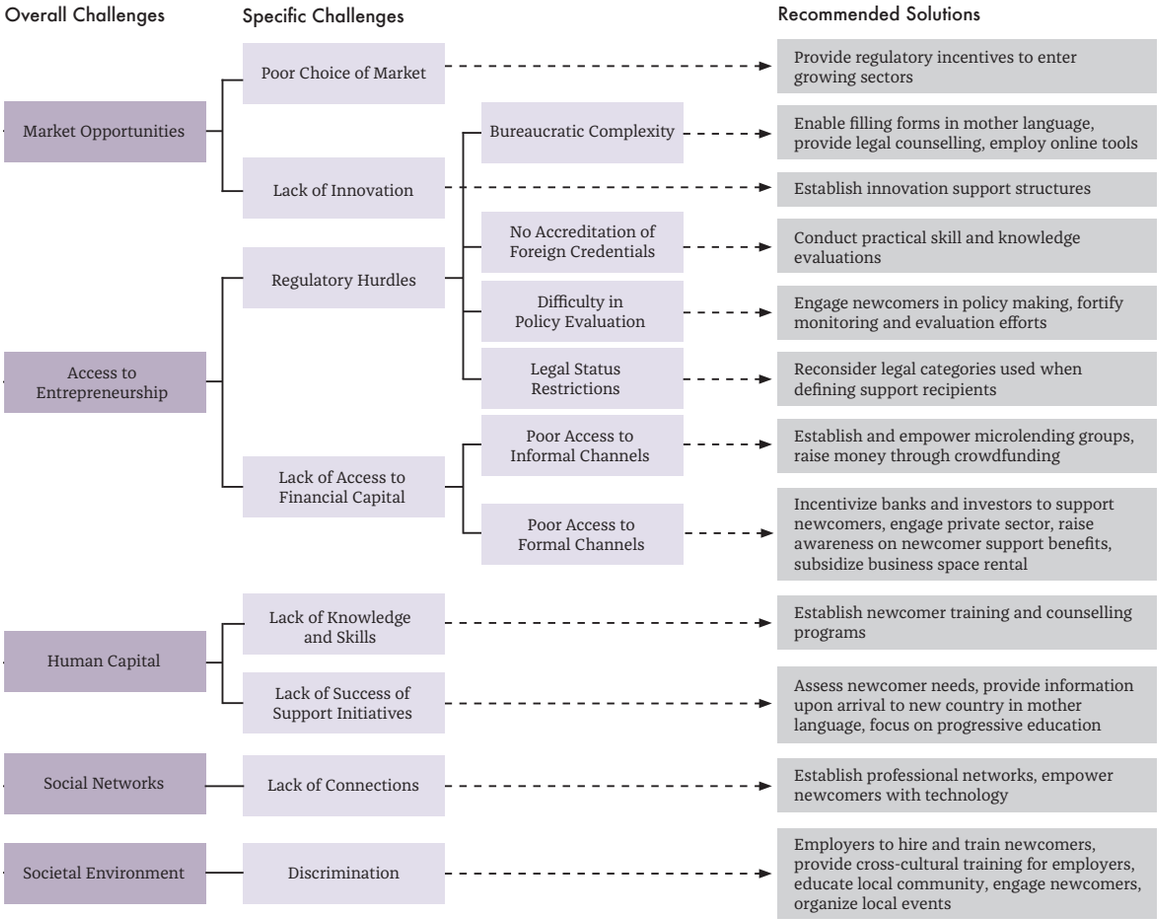
Conclusion

With rising rates of forced displacement globally and millions of displaced people remaining in receiving countries for several years with no expectation of return, labour market participation is vital in mitigating the resulting challenges to both displaced populations and their hosts. Beyond being a source of wage earning, the establishment of new businesses by newcomers is a key means of facilitating economic integration.

However, starting a business as a newcomer is not easy. Challenges pertaining to market opportunities, access to entrepreneurship, human capital, social networks and the social environment face newcomer entrepreneurs globally. Solutions to ease the obstacles facing aspiring newcomer entrepreneurs need to be effectively designed and implemented. Figure 1 summarizes the challenges and the 31 recommendations presented in this paper.

Nevertheless, implementing effective solutions is not possible without further research in the field, especially research that focuses on different scenarios and contexts of newcomer entrepreneurship. Newcomer entrepreneurs come from a variety of countries, cultures and educational backgrounds and speak many different languages. They can be any age or gender, come from developing or developed countries, and fall under many legal status categories. Therefore, no universal solutions exist; solutions need to be customized carefully, based on further research and analysis. Further analyses on newcomer entrepreneurship outside of North America and Northern Europe; on newcomer entrepreneurship by gender; on innovative versus replicative

Figure 1: Summary of Challenges of and Recommended Solutions for Newcomer Entrepreneurship



Source: Author.

newcomer entrepreneurship; and on newcomer business success and sustainability are needed.

Finally, those challenges cannot be mitigated without engaged and aware leaders who are able and willing to set examples for local communities. Championing support and empowerment programs and initiatives will enable transitioning away from framing newcomers as helpless refugees to integrated, contributing members of their communities. This shift in perspective is key in making positive change happen, and this paper hopes to bring leaders one more step closer toward this goal.

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Our research programs focus on governance of the global economy, global security and politics, and international law in collaboration with a range of strategic partners and support from the Government of Canada, the Government of Ontario, as well as founder Jim Balsillie.

À propos du CIGI

Au Centre pour l'innovation dans la gouvernance internationale (CIGI), nous formons un groupe de réflexion indépendant et non partisan doté d'un point de vue objectif et unique de portée mondiale. Nos recherches, nos avis et nos interventions publiques ont des effets réels sur le monde d'aujourd'hui car ils apportent de la clarté et une réflexion novatrice pour l'élaboration des politiques à l'échelle internationale. En raison des travaux accomplis en collaboration et en partenariat avec des pairs et des spécialistes interdisciplinaires des plus compétents, nous sommes devenus une référence grâce à l'influence de nos recherches et à la fiabilité de nos analyses.

Nos programmes de recherche ont trait à la gouvernance dans les domaines suivants : l'économie mondiale, la sécurité et les politiques mondiales, et le droit international, et nous les exécutons avec la collaboration de nombreux partenaires stratégiques et le soutien des gouvernements du Canada et de l'Ontario ainsi que du fondateur du CIGI, Jim Balsillie.

About the World Refugee Council

There are more than 21 million refugees worldwide. Over half are under the age of 18. As a growing number of these individuals are forced to flee their homelands in search of safety, they are faced with severe limitations on the availability and quality of asylum, leading them to spend longer in exile today than ever before.

The current refugee system is not equipped to respond to the refugee crisis in a predictable or comprehensive manner. When a crisis erupts, home countries, countries of first asylum, transit countries and destination countries unexpectedly find themselves coping with large numbers of refugees flowing within or over their borders. Support from the international community is typically ad hoc, sporadic and woefully inadequate.

Bold Thinking for a New Refugee System

The United Nations High Commissioner for Refugees (UNHCR) is leading a consensus-driven effort to produce a new Global Compact on Refugees in 2018. The World Refugee Council (WRC), established in May 2017 by the Centre for International Governance Innovation, is intended to complement its efforts.

The WRC seeks to offer bold strategic thinking about how the international community can comprehensively respond to refugees based on the principles of international cooperation and responsibility sharing. The Council is comprised of thought leaders, practitioners and innovators drawn from regions around the world and is supported by a research advisory network.

The WRC will explore advances in technology, innovative financing opportunities and prospects for strengthening existing international law to craft and advance a strategic vision for refugees and the associated countries.

The Council will produce a final report grounded by empirical research and informed by an extensive program of outreach to governments, intergovernmental organizations and civil society.

À propos du Conseil mondial pour les réfugiés

Il y a en ce moment dans le monde plus de 21 millions de réfugiés, et plus de la moitié d'entre eux ont moins de 18 ans. En outre, de plus en plus de personnes sont forcées de quitter leur pays natal et partent à la recherche d'une sécurité, et elles sont alors confrontées aux limites importantes qui existent quant aux possibilités d'accueil et à la qualité de ce dernier. À cause de cette situation, les réfugiés passent maintenant plus de temps que jamais auparavant en exil.

En ce moment, le système de protection des réfugiés ne permet pas de réagir adéquatement à la crise des réfugiés d'une façon planifiée et globale. Quand une crise éclate, les pays de premier asile, les pays de transit et les pays de destination finale se retrouvent sans l'avoir prévu à devoir composer avec un grand nombre de réfugiés qui arrivent sur leur territoire, le traversent ou en partent. Et le soutien fourni dans ce contexte par la communauté internationale est en règle générale ponctuel, irrégulier et nettement inadéquat.

Des idées audacieuses pour un nouveau système de protection des réfugiés

Le Haut Commissariat des Nations Unies pour les réfugiés (HCNUR) dirige des efforts découlant d'un consensus et visant à instaurer un nouveau « pacte mondial pour les réfugiés » en 2018. Mis sur pied en mai 2017 par le Centre pour l'innovation dans la gouvernance international (CIGI), le Conseil mondial pour les réfugiés (CMR) veut compléter ces efforts.

Le CMR vise à proposer une réflexion stratégique audacieuse sur la manière dont la communauté internationale peut réagir de façon globale aux déplacements de réfugiés, et ce, en se fondant sur les principes de la coopération international et du partage des responsabilités. Formé de leaders, de praticiens et d'innovateurs éclairés provenant de toutes les régions du globe, le CMR bénéficie du soutien d'un réseau consultatif de recherche.

Le CMR examinera les progrès techniques, les occasions de financement novatrices ainsi que les possibilités pour ce qui est de renforcer le droit international et d'y intégrer une vision stratégique pour les réfugiées et les pays concernés.

Par ailleurs, le CMR produira un rapport final fondé sur des recherches empiriques et sur les résultats d'un vaste programme de sensibilisation ciblant les gouvernements, les organisations intergouvernementales et la société civile.

Centre for International
Governance Innovation

67 Erb Street West
Waterloo, ON, Canada N2L 6C2
www.cigionline.org

@cigionline