



# POLICY GUIDE ON ENTREPRENEURSHIP FOR MIGRANTS AND REFUGEES







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## PREFACE

This policy guide focuses on the role of entrepreneurship in enhancing the positive effects of migration on economic growth and development. It is a practical tool aimed at strengthening the humanitarian-development nexus urged by the World Humanitarian Summit in May 2016 and the New York Declaration for Refugees and Migrants adopted at the 71<sup>st</sup> United Nations General Assembly in September 2016.

In order to inform policy decisions and programming, UNCTAD, IOM and UNHCR have put together their forces to provide a fact-based guide, highlighting the positive social, cultural and economic contribution that migrants and refugees can make to their home and host countries.

This guide argues that entrepreneurship can be an effective way to include migrants and refugees in local economies, by sharing their knowledge and entrepreneurial spirit, and creating new market opportunities and cross-border networks. Entrepreneurship can also be part of the long-term solutions needed to address the consequences of large movements of forcibly displaced persons, in addition to the important measures that are put in place to cope with the immediate effects of humanitarian crises. The creation of economic opportunities for all, with the purpose of leaving no one behind, is among the top priorities of the UN 2030 Agenda for Sustainable Development. One mechanism to achieve this is thus through the promotion of entrepreneurship.

Policies and programmes play an important role in supporting entrepreneurial activity by (and for) refugees and migrants and in addressing the barriers they face to engaging in economic activity. In a number of countries, a series of seemingly unsurmountable obstacles can be identified, posed by, e.g. the regulations preventing migrants from working or hindering their ability to access start-up financing and open formal bank accounts. Despite that, the empirical evidence provided by this guide shows that in several other countries solutions to these obstacles are being found. Governments, public institutions, non-governmental organizations and the private sector can effectively support entrepreneurial activity by (and for) refugees and migrants, with meaningful contributions to their well-being and with a positive social impact.

Through this guide, the partnering organizations wish to acknowledge the role of migrants and refugees as an integral part of a globalized world and aim to enhance their contribution to, and benefit from, inclusive and sustainable development.



**Mukhisa Kituyi**  
Secretary-General of UNCTAD



**Filippo Grandi**  
United Nations  
High Commissioner for Refugees



**António Vitorino**  
Director General of IOM

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UNCTAD's research team on entrepreneurship and migration, working under the overall guidance of James Zhan, was led by Richard Bolwijn and coordinated by Fulvia Farinelli. Additional support was provided by Tatiana Krylova. Interviews and case studies were prepared by Kumi Endo, Isya Kresnadi, Guoyong Liang, Philippe Rudaz and Jozef Willenborg. Jarrod Ormiston (Assistant Professor in Social Entrepreneurship, School of Business and Economics, Maastricht University) and Talitha Dubow (Maastricht University) collated the material and produced a draft integrated document.

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## EXECUTIVE SUMMARY

Since 2015, migration has risen high on the agendas of governments and development partners, following its historic inclusion in the UN 2030 Agenda for Sustainable Development and as a response to large flows of migrants and refugees that have occurred in different parts of the world. In September 2016, governments adopted the New York Declaration, which calls for strengthening international cooperation on migration and forced displacement and for the development and adoption of two collaborative instruments – a global compact for safe, orderly and regular migration, and a global compact on refugees. Both compacts emphasize the issue of socioeconomic integration of both migrants and refugees, including through support to self-employment and entrepreneurship. They are based on the premise that migrants and refugees can contribute positively to the development of communities back at home or in their new places of residence, provided that their skills, capabilities and entrepreneurial spirit – often acquired in migration – are given sufficient support and recognition.

Following these developments and to respond to a growing policy need for a common approach to promoting the socioeconomic inclusion of migrants and refugees that recognizes their contribution to development, UNCTAD, UNHCR and IOM have brought together their technical expertise and practical knowledge and collaboratively developed this *Policy Guide on Entrepreneurship for Migrants and Refugees*. The guide builds upon a thorough analysis and review of insights from 35 in-depth case studies and over 100 other initiatives, offering novel insights for the global discussion on how to support entrepreneurship among migrants and refugees in both developed and developing countries. The guide aims to provide high-level yet practice-oriented recommendations on policies and programmes to support entrepreneurial activity by, for and with migrants and refugees. The recommendations come in the form of policy options and possible measures and initiatives that governments or other relevant stakeholders can adopt outright or adapt to local needs and circumstances.

Promoting entrepreneurship is increasingly viewed as an effective approach to overcoming some of the challenges of economic and social inclusion for migrants and refugees. Efforts to support entrepreneurial activity by and for refugees and migrants are making meaningful contributions to the economic well-being of those populations, both directly to individuals and to the communities in which they reside or originate from, with broader positive social impacts. Such efforts have the potential to deliver shared benefits for countries of residence and countries of origin, for foreign-born and native-born populations alike. In host countries, migrant and refugee entrepreneurship can assist in promoting safe, regular and orderly migration by changing societal perceptions of migrants and refugees and promoting social cohesion. For countries of origin, migrant and refugee entrepreneurship can create opportunities through its potential to stimulate both investment and private sector development, in particular in families and communities back home.

The guide thus emphasizes the importance of evolving entrepreneurship ecosystems to be inclusive of migrants and refugees rather than creating separate or parallel programmes tailored to these groups. It does not advocate preferential support for migrant and refugee entrepreneurs but rather focuses on how policymakers can create a more level playing field through inclusive policies and equal opportunities. It therefore highlights the role of migrant and refugee entrepreneurs in working alongside locals, and the multiple arenas in which cross-sector partnerships can be developed and the private sector can be involved to engage with migrant and refugee entrepreneurs.

The successful initiatives and programmes highlighted throughout the guide suggest different ways to enhance the resources and opportunities generated by migrant and refugee entrepreneurs and ways to overcome the challenges they face when starting and scaling up an enterprise in a new host country. Obstacles such as limited rights to work and start a business, language and

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cultural barriers, limited access to finance and lack of support networks can hamper the success of migrants' and refugees' entrepreneurial activities. When addressing the barriers these groups face, it is imperative to understand the differences between various mobile population groups, in terms of their socioeconomic characteristics, levels of vulnerability and rights, as well as to appreciate the significant differences among members *within* these two groups. The guide thus distinguishes between and among these groups where relevant. In addition to highlighting obstacles and barriers, the guide also demonstrates through its many examples that migrants and refugees can effectively contribute to private sector development in both countries of residence and communities of origin.

The guide draws on the experience, knowledge and networks of UNCTAD, IOM and UNHCR on migration and refugee issues and entrepreneurship development in the field. It broadly follows the structure and logic of the UNCTAD Entrepreneurship Policy Framework, as well as the *Youth Entrepreneurship Policy Guide* developed by UNCTAD and the Commonwealth. It was also informed by IOM's Enterprise Development Model and its "Four Factors of Success".<sup>1</sup> Policy objectives are presented under the six distinct priority areas of the Entrepreneurship Policy Framework:

Policy Area 1 - Formulating a cohesive entrepreneurship strategy

Policy Area 2 - Optimizing the regulatory environment

Policy Area 3 - Enhancing entrepreneurial education and skill development

Policy Area 4 - Facilitating technology exchange and innovative start-ups

Policy Area 5 - Improving access to finance

Policy Area 6 - Promoting awareness and networking

The guide aims to support policymakers and practitioners by

- a) highlighting the benefits of promoting entrepreneurship for migrants and refugees;
- b) identifying the challenges faced by migrant and refugee entrepreneurs;
- c) proposing a menu of policy objectives and policy options;
- d) providing case studies and good practices from policies, programmes and initiatives in both developed and developing countries.

UNCTAD, UNHCR and IOM will use the guide to develop collaborative, cross-sector initiatives focused on promoting entrepreneurship by and for migrants and refugees. The aim is that policymakers and practitioners will also use the guide to promote migrant and refugee entrepreneurship at the local, national, regional and supranational levels. The following tables summarize the key policy options for each area and related recommendations. The guide discusses each policy pillar in detail and provides recommended actions and exemplar cases to support implementation.

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