

MIGRANT

■ Migrant ● — ● Entrepreneurship

- **MIGRANT (SOCIAL) ENTREPRENEURSHIP AS A TOOL OF SOCIO-ECONOMIC EMANCIPATION OF MIGRANTS**

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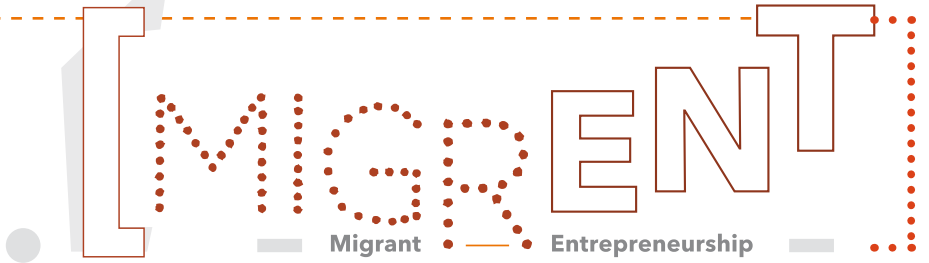
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[MIGRENT] - PROJECT ON
MIGRANT ENTREPRENEURSHIP
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INTRODUCTION





● ON [MIGRENT] ●

[Emina Bužinkić, Centre for Peace Studies]



[MIGRENT] is a coined abbreviation that stands for migrant entrepreneurship. It also stands as an umbrella title of all current and future activities conducted by the Centre for Peace Studies when it comes to promotion of, contribution to and development of migrant entrepreneurship, especially social entrepreneurship. [MIGRENT] relies on previous experiences of the Centre for Peace Studies in developing social cooperative for intercultural cooperation known as Taste of Home (Okus doma)¹. [MIGRENT] also embraces new knowledge and experience sharing among migrant and domestic social entrepreneurs.

Therefore in April of this year, the Centre for Peace Studies and Taste of Home hosted an international conference in Zagreb gathering more than 50 entrepreneurs, volunteers, activists, academics, researchers, journalists and workers of civil society organisations. The five-day conference was highly productive, being co-shaped by professionals in the field who were at the same time teachers and practitioners, workshop leaders and conference participants. As many great ideas were shared in this engaging and learning process, this publication reflects on many spoken words and shared experiences, bringing us to the real life of business ideas and entrepreneurial surroundings. These are especially important for migrants (many of whom are refugees) who have been experiencing difficulties in starting their own or collective businesses in politically changing and fragile

1 Establishment of the cooperative came after implementation of the project among 'Quality Integration Solutions for Refugees' of Fade In and CPS in cooperation with NESsT, CEDRA, Iskra and Izazov. Funded by the European Commission, the project included 18 months of training on social entrepreneurship.

environments, while at the same time, many do show enormous successes and high awareness of community involvement and contribution to local economic growth.

This publication provides an overview of a few current migrant (and) social entrepreneurial initiatives in Europe. It moves primarily toward the understanding that migrant entrepreneurship is an important tool of socio-economic emancipation, guaranteeing both successful integration of a newcomer while creating impact to local economic growth. Moreover, it encompasses importance of authenticity and solidarity in entrepreneurial endeavours creating a more just and socially-aware economy in opposition to rather capitalistic realities of our aiming at only profit making. Moreover, we noted an importance of community and civil society support to the empowerment of newcomers and their entrepreneurial steps. Apart from that, this publication integrates examples of migrant entrepreneurship projects or civil society organisations' initiatives promoting entrepreneurship through so-called Corners of Inspiration that could be found in each of the chapters. Here we bring portrayals of social businesses and entrepreneurial ideas from different fields: gastronomy and culinary culture as a way of intercultural learning, fashion and design as a tool of social inclusion, tourism and the hospitality connection. Finally, in the end, one can read workshop notes that reflect our conference work but serve as an inspiration to a reader.

The conference and this publication have created a great potential for further work on networking migrant entrepreneurs and different actors supporting integration and socio-economic emancipation through (social) entrepreneurship of newcomers. We strongly hope this effort will be recognised and build on new initiatives, exchanges, networking opportunities and further contribution to the quality of lives of migrants and the domestic population striving together for social justice and solidary economy.



Centre for Peace Studies (CMS; CPS) is a non-governmental and non-profit organisation promoting non-violence and social change through education, research and activism. CMS grew out of various forms of direct peace-building in western Slavonia (Volunteers' Project Pakrac, 1993-1997). It was founded in 1996 in Pakrac and formally registered in Zagreb the following year. This year, CPS marks 20 years of its' work.

For the past 15 years, CPS has been working together with refugees and migrants in finding ways of their socio-economic emancipation and cultural integration. At the same time, the CPS team has been advocating for just integration policies in state and local governments. Currently, it implements project DRIM together with ZRC Slovenia (lead partner) and partners from various European countries aiming at creating online information platform and learning tool for economic integration of migrants called Danube Compass.

ECONOMIC GROWTH

&

**MIGRANT
ENTREPRENEURSHIP**



● IMPACT OF MIGRANT ENTREPRENEURSHIP TO ECONOMIC GROWTH ●

[Sara Kekuš, Centre for Peace Studies]

INTRODUCTION

Currently there are more than 244 million international migrants² who are widely contributing to both origin and recipient societies. Even though the impact of migrant entrepreneurship is still receiving limited attention, and therefore remains to be explored further, there are numerous indications of migrants' contribution to economic growth and employment: by rejuvenating neglected crafts and trades, by creating demand for new goods and services, by connecting global markets and by creating employment for themselves, other migrants and the native population.³

This paper aims to clarify the role of migrant entrepreneurs in economies of both origin and recipient countries. Their impact on employment, innovation and trade is presented through findings of available research. Beyond facts, figures and examples of good practices, this paper also tackles the challenges that migrants face in their entrepreneurial activities.

MIGRANT ENTREPRENEURS

A migrant entrepreneur can be defined as a business owner born in a country different from the one where he exercises entrepreneurial activity, seeking to generate value through the creation or expansion of economic activity.⁴ The entrepreneur can

² <http://www.un.org/sustainabledevelopment/blog/2016/01/244-million-international-migrants-living-abroad-worldwide-new-un-statistics-reveal/>

³ Rath, J., Eurofound (2011), "Promoting ethnic entrepreneurship in European cities", Publications Office of the European Union, Luxembourg.

⁴ EESC (2012). SOC/449 The contribution of migrant entrepreneurs to the EU economy, Brussels, p.5.

be self-employed and/or employ others.⁵

Various surveys conducted in the USA and Europe show that migrants tend to be more entrepreneurial than natives.⁶ For example, in the UK migrants represent 8% of the population, but own around 12% of all UK SMEs (small and medium enterprises). In the USA, migrants represent 13% of the population and 16% of the labour force, but make up 18% of small business owners.⁷ Migrant entrepreneurs also increase social opportunities for other migrants, enhance social leadership, represent role models for the younger population, increase self-confidence and promote social cohesion.⁸

The general profile of both native and migrant entrepreneurs is a skilled man over the age of 35. Compared to native entrepreneurs and migrants in wage employment, migrant entrepreneurs have different individual backgrounds, tend to be more educated (30-40% having a tertiary education) and work in different occupations and sectors.⁹ Furthermore, almost 70% of migrant entrepreneurs have been in the receiving country for more than 10 years. Migrants from different regions have different inclinations to become entrepreneurs. Reasons can be found in differences in education and wealth. Also, some countries traditionally have a higher share of entrepreneurs, so persons migrating from such countries are more likely to start business in the recipient country.¹⁰

5 Rath, J., Eurofound (2011), "Promoting ethnic entrepreneurship in European cities", Publications Office of the European Union, Luxembourg.

6 EESC (2012). SOC/449 The contribution of migrant entrepreneurs to the EU economy, Brussels, p.5.

7 EESC (2012). SOC/449 The contribution of migrant entrepreneurs to the EU economy, Brussels, p.6.

8 EESC (2012). SOC/449 The contribution of migrant entrepreneurs to the EU economy, Brussels, p.1.

9 OECD (2010), Open for Business: Migrant Entrepreneurship in OECD Countries. OECD Publishing, p.23.

10 EESC (2012). SOC/449 The contribution of migrant entrepreneurs to the EU economy, Brussels, p.7.

Reasons why migrants become entrepreneurs are various. The literature makes a distinction between necessity and opportunity entrepreneurs. Necessity entrepreneurs are described as engaging in entrepreneurial activity because it is their best or only option, while opportunity entrepreneurs seize unique opportunities in the market and, thus, represent the potential for economic growth.¹¹

While many entrepreneurs steer clear of markets where demand is unstable or uncertain, migrant entrepreneurs seem to have a higher tolerance for risk. By seeking out labour-intensive business opportunities with low start-up costs and low barriers to entry, they help revive and stabilize struggling urban and rural communities.¹²

CONTRIBUTON TO ECONOMIC GROWTH IN ORIGIN COUNTRIES

The contribution of migration to development is strongly linked to the effects of the international flow of diaspora and migrant remittances¹³ on the well-being of families in countries of origin.¹⁴ In the past decades, remittances have represented an important source of income in developing countries and have become an important source of income for poverty alleviation. Remittances enable people to participate in the global labour market and create resources for development and growth. According to

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- 11** Reynolds, P.D. Camp, S.M. Bygrave, W.D. Autio, E. Hay, M. (2001). *Global Entrepreneurship Monitor - 2001 Executive Report*. London: Babson college/London Business School.
- 12** Tobocman, S. (2015). *Guide to immigrant economic development*, Welcoming America, p.17.
- 13** Remittances represent the sum of personal transfers (all transfers of cash or goods between resident and non-resident individuals) and compensation of employees (wages and salaries in cash, wages and salaries in kind, and employers' social contributions).
- 14** Mohamoud, A. Formson-Lorist, C. (2015). *Diaspora and Migrant Entrepreneurs as Social and Economic Investors in Homeland Development*. African Diaspora Policy Centre, The Hague.

the World Bank, in 2000 remittances amounted to 132 billion USD, and increased to 529 billion USD in 2012.¹⁵ However, most remittances still remain primarily for consumption purposes and are not channelled into investments to fuel sustainable economic growth.¹⁶

While official development assistance declines, remittances grow in importance for the GDP¹⁷ of developing countries and are now considered to be the “fourth development aid actors”, next to international organisations, governments and development agencies. The unique nature of diaspora and migrant entrepreneurship enables creation of business and jobs, stimulates innovation, creates cross border social capital and channels political and financial capital towards development.¹⁸ Given the amount of financial flows originating from migrants and diaspora, governments are becoming more and more interested in channelling such flows to foster entrepreneurship, support innovation and develop economies. As a contemporary global force, migrants have become strategic transnational actors shaping development relationships across continents.¹⁹

CONTRIBUTION TO ECONOMIC GROWTH IN RECIPIENT COUNTRIES

Entrepreneurs can play a crucial role in the economic development of a country and of a particular city, by contributing

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- 15** Marchand, K. Fransen, S. Siegel, M. (2013). *Migrant Entrepreneurship, Remittances and Development*. UNU-MERIT, MGSOG.
 - 16** Mohamoud, A. Formson-Lorist, C. (2015). *Diaspora and Migrant Entrepreneurs as Social and Economic Investors in Homeland Development*. African Diaspora Policy Centre, The Hague.
 - 17** Gross Domestic Product
 - 18** Mohamoud, A. Formson-Lorist, C. (2015). *Diaspora and Migrant Entrepreneurs as Social and Economic Investors in Homeland Development*. African Diaspora Policy Centre, The Hague.
 - 19** Mohamoud, A. Formson-Lorist, C. (2015). *Diaspora and Migrant Entrepreneurs as Social and Economic Investors in Homeland Development*. African Diaspora Policy Centre, The Hague.

to job growth, innovation and the shaping of communities. Migrants are most often attracted to urban areas because of work opportunities and existing communities of other migrants. Such areas are also characterized by a heterogeneous society, which further encourages creativity and innovation.²⁰

ENTREPRENEURSHIP AND JOB CREATION

Generally, migrants are considered to be slightly more entrepreneurial than natives. Some base this argument on the presumption that migration is a risky activity that reflects a risk attitude important for entrepreneurship.²¹ According to the index of entrepreneurial activity²², in most OECD countries, immigrants are more prone to engage in entrepreneurial activities than natives (12.7% compared to 12%). They also contribute to job creation. Even though approximately 50-75% of self-employed migrants employ only themselves, a self-employed migrant owning a small or medium firm generally creates between 1.4 and 2.1 additional jobs, while native entrepreneur creates 1.8 to 2.8 additional jobs.²³ The contribution of migrant entrepreneurs to overall employment has increased over time in Spain, Italy, Austria, Germany, and the Netherlands. This contribution amounts to 1.5-3% of the total employed labour force in most OECD countries. In some countries, the contribution of migrant entrepreneurship to employment is significantly higher: Switzerland (9.4%), Luxembourg (8.5%) and Ireland (4.9%). Simultaneously, eastern European countries and Greece have a lower share of employment by migrant entrepreneurs.²⁴

20 Marchand, K. Siegel, M. (2014). *Immigrant Entrepreneurship in Cities*. IOM, p.3

21 Marchand, K. Siegel, M. (2014). *Immigrant Entrepreneurship in Cities*. IOM, p.3.

22 The index of entrepreneurial activity is defined as the number of new entrepreneurs that created a business in a given year over the total active population.

23 OECD (2010), *Open for Business: Migrant Entrepreneurship in OECD Countries*. OECD Publishing, p.76.

24 OECD (2011), *International Migration Outlook: SOPEMI 2011 (Part II: Migrant Entrepreneurship in OECD Countries)*, OECD Publishing, p.157.

In 2010 in the United States, more than 40% of all Fortune 500 companies were founded by an immigrant or a child of an immigrant. At a rate of 620 immigrant-founded business relative to 280 native-founded businesses per 100 000 businesses, migrants outperform the natives in the number of started businesses on a monthly scale. In 2013, migrant entrepreneurs in the US comprised 900 billion USD in market capital, and employed around 600 000 people.²⁵ Immigrant-owned firms in the US generate more than 775 billion USD in revenue and 110 billion USD in income, and employ 1 out of 10 private-sector workers in the country.²⁶ Research performed in the last decade also indicates that migrants found 25% of all engineering and technological companies in the US, and tend to outperform natives in terms of patenting, licensing patents, publishing and starting successful businesses.²⁷

IMPACT ON INNOVATION AND FOREIGN TRADE

High-skilled migrants play a significant role to the host country economy by introducing new concepts and ideas. In the fields of science and engineering, through research, management and entrepreneurship, migrants contribute heavily to innovations that lead to economic development and technological progress.²⁸

For instance, among members of the US National Academy of Science and the National Academy of Engineering, migrants make a majority of highly cited science and engineering authors, as well as founders of biotech companies. Furthermore, migrants make

25 Gomez, C. Perera, B.Y. Weisinger, J.Y. Tobey, D.H. Zinsmeister-Teeters, T. (2015). *The Impact of Immigrant Entrepreneurs' Social Capital Related Motivations*. New England Journal of Entrepreneurship: Vol 18: No. 2, Article 3, p.1.

26 Brown, E. Ghosh, S. (2013). *The Economic Development Impacts of Immigration*. International Economic Development Council

27 OECD (2011), *International Migration Outlook: SOPEMI 2011 (Part II: Migrant Entrepreneurship in OECD Countries)*, OECD Publishing, p.159.

28 Brown, E. Ghosh, S. (2013). *The Economic Development Impacts of Immigration*. International Economic Development Council, p.41; OECD (2014), *Is Migration Good for the Economy?* OECD Publishing, Migration Policy Debates, No. 2, p.4.

24% of all international patent applications from the US.²⁹ Researchers highlight several factors as crucial when explaining migrants' impact on innovation. First is positive self-selection of migrants in terms of skills and entrepreneurial abilities. Second are social networks formed with individuals originating from the same country, as well as with individuals from the recipient country, which allow the exchange and creation of ideas. Third is diversity: heterogeneity in backgrounds, skills and culture leads to a larger pool of ideas.³⁰

Another crucial impact of migrant entrepreneurs is creation of trade opportunities for the recipient country by lowering trade-related transaction costs with their origin countries. Through their networks in origin and recipient country, migrants are more successful in establishing trade links across borders. They can facilitate trade between third parties, or increase recipient country exports by exporting their own products and services to the origin country.³¹ In Sweden, for example, 22% of migrant businesses (compared to 15% of native) target their goods and services towards the international market and, thus, increase overall export by 6%. Another example is the UK where migrant entrepreneurs provide direct access to a diaspora community and open business opportunities in significant global markets, such as India, China, African countries, Latin America and the Caribbean.³²

CHALLENGES

Even though migrant entrepreneurs tend to start more businesses than native entrepreneurs, the survival rate of their businesses is often lower than that of the native entrepreneurs. Reasons for this phenomenon can be found in specific barriers that migrants

29 Brown, E. Ghosh, S. (2013). *The Economic Development Impacts of Immigration*. International Economic Development Council, p.42

30 Marchand, K. Siegel, M. (2014). *Immigrant Entrepreneurship in Cities*. IOM, p.16.

31 Marchand, K. Siegel, M. (2014). *Immigrant Entrepreneurship in Cities*. IOM, p.17.

32 EESC (2012). SOC/449 The contribution of migrant entrepreneurs to the EU economy, Brussels, p.9-10.

face in recipient countries while starting and developing their businesses, as well as difficulties in obtaining the needed human, social and financial capital for their business ventures.³³ The most significant obstacles for successful migrant entrepreneurship remain the lack of financial resources, credit constraints, duration of residence in the recipient country, limited knowledge of the language, inadequate education or qualifications that are unrecognized in the recipient country and lack of relevant professional experience.³⁴ Policies aimed to reduce obstacles to entrepreneurship and business creation as well as policies promoting the economic growth prospects of the country are equally crucial as migration and integration policies in encouraging and supporting migrant entrepreneurship.³⁵

CONCLUSION

The figures and examples presented in this article demonstrate the importance of migrant entrepreneurship for both origin and recipient countries. In their origin countries, migrants are playing a significant role in the development process by contributing to GDP with remittances. Even though governments have begun to show interest for such types of economic stimulus, most remittances remain primarily for consumption purposes, and are not invested to fuel sustainable economies. In recipient countries, migrants tend to be more entrepreneurial than natives. They impact economic growth by creating additional jobs through entrepreneurship and investment, by contributing to innovations with new concepts and ideas, but also by creating trade opportunities that impact the export rates in recipient countries.

33 OECD (2011), *International Migration Outlook: SOPEMI 2011 (Part II: Migrant Entrepreneurship in OECD Countries)*, OECD Publishing, p.171-172.

34 Gomez, C. Perera, B.Y. Weisinger, J.Y. Tobey, D.H. Zinsmeister-Teeters, T. (2015). *The Impact of Immigrant Entrepreneurs' Social Capital Related Motivations*. New England Journal of Entrepreneurship: Vol 18: No. 2, Article 3, p.1; OECD (2010), *Open for Business: Migrant Entrepreneurship in OECD Countries*. OECD Publishing, p.23.

35 OECD (2010), *Open for Business: Migrant Entrepreneurship in OECD Countries*. OECD Publishing, p.19.

Migrant entrepreneurship is not only about the economy growth. It enhances social opportunities for migrant communities, encourages social leadership, improves self-confidence among migrants and promotes social cohesion through revival of struggling communities. However, in order for migrant entrepreneurs to reach the full potential, policies promoting entrepreneurship and economic growth must be followed by efficient migration and integration policies.

• DEVELOPING AN INCLUSIVE APPROACH TO ENTREPRENEURSHIP – BEST PRACTICES FROM THE USA •

[Prepared by Christina Pope, Welcoming America]

EXCERPTED FROM “SEEDS OF GROWTH”, PRODUCED BY WELCOMING AMERICA WITH GLOBAL DETROIT ³⁶

ABOUT WELCOMING AMERICA

Welcoming America, a non-profit in the United States, believes that when communities welcome newcomers, they reach full economic and social potential. We are leading a movement of inclusive communities across the nation, becoming more prosperous by making everyone who lives there feel like they belong. Welcoming America connects a broad network of non-profits and local governments supporting efforts in developing plans, programs, and policies that transform their communities into vibrant places where people respect each other and everyone’s talents are valued and cultivated. We provide communities the roadmap, education, tools, incentives, and support they need to develop policies and programs that reduce barriers for new Americans and allow them to fully contribute economically, civically, and socially, leading to more vibrant and prosperous places for all. Currently, we work in 500+ communities across the USA that are diverse in geography, population size, and political orientation. Now, one in eight Americans lives in a welcoming community, and in 2015 alone, local welcoming communities established 570 inclusive policies and programs. We are also piloting international welcoming efforts in Germany and Australia.

36 The full guide is available for download at www.welcomingamerica.org/learn/resources

IMMIGRANT ENTREPRENEURS ARE FUELING LOCAL ECONOMIC GROWTH



Throughout our history, immigrant entrepreneurs have helped power America's economic growth, technological innovation, and prosperity. Today, immigrants across the country are breathing new life into communities that suffer from disinvestment and population decline. They are providing energy and unique diversity to accelerate growth in emerging industries, retail, exports, and innovation, fueling the competitiveness of American companies and communities in the global economy.

Immigrant entrepreneurs



Immigrant-owned businesses



employ one out of every 10 private sector workers in the country.²

Critical to growth

Immigrants accounted for 48% of overall growth in business ownership and

almost all growth in Main Street businesses in the 50 largest metro areas (yrs 2000–2013).³

>60% more likely to export products than other entrepreneurs.⁴

New economy companies

24.3% of engineering and technology companies had at least one immigrant founder. These firms produced more than

\$63 billion

in sales and employed more than 560,000 workers (yrs 2000–2012).⁵

Immigrants have started **more than half** (44 of 87) of America's startup companies valued at **\$1 billion or more.**⁶



ABOUT THIS TOOL

Is your community harnessing the potential of immigrant entrepreneurs to spur economic growth and job creation? This tool will introduce you to practical ways to leverage the opportunities that exist when you include immigrant entrepreneurs in local economic development strategies and programs.

CONNECTING IMMIGRANTS TO TRADITIONAL ECONOMIC DEVELOPMENT PRIORITIES

When the needs and opportunities of immigrant entrepreneurs are incorporated into traditional economic development priorities and strategies, programs can fully deploy a complete team of talented entrepreneurs in our communities, rather than only a portion of the population, to spur economic growth.

Building collaboration between mainstream economic development actors and community-based organizations, diverse chambers of commerce, members of the local foreign consular corps, immigrant and refugee service agencies, leaders representing ethnic groups, and other champions can be an important step to setting an expanded economic development agenda inclusive of immigrant entrepreneurs. Corporate leaders, chambers of commerce, economic development agencies, elected officials, government agencies, nonprofit organizations, and other conventional actors can be powerful leaders in building these alliances. When the potential contribution of immigrant entrepreneurs is integrated with the economic development priorities of these mainstream leaders, new opportunities for action and impact are often created.

In order to attract the buy-in of mainstream economic actors, it is important to compile the data and evidence that indicates immigrant entrepreneurs are valuable to your local economy. Developing personal interest stories that showcase the significance of immigrant-owned businesses in the community can help leaders identify and understand the contributions and untapped potential of this significant source of talent.

LOCAL CASE STUDY



In **Cincinnati, Detroit, and St. Louis**, local chambers of commerce or economic development agencies have been the driving force behind the development of local immigrant economic development initiatives. In St. Louis, the Kemper Foundation funded the initial studies that paved the way for the St. Louis Mosaic Project, which is part of the St. Louis Economic Development Partnership. St. Louis Mosaic has pursued a variety of programs that include both the Regional Chamber and the Regional Business Council. It has worked to connect immigrant entrepreneurs with the entrepreneurial ecosystem plus microloan opportunities provided by the International Institute and others, greatly expanding the number of immigrant entrepreneurs using these programs.

KNOWING THE LOCAL CONTEXT

While some communities enjoy a robust and multi-faceted entrepreneurship support network, others have few resources available for business development, much less for immigrant-owned businesses. The solutions and strategies designed to support immigrant entrepreneurship should be as distinct as your community.

Four tips to better understand your local context:

1. Sharpen your grasp of local economic priorities and immigrant assets

Understanding both the mainstream economic priorities and distinctive assets within your local immigrant community can uncover business development priorities and growth opportunities that can be integrated into a plan to support immigrant entrepreneurs.

2. Look for data that tells the story of immigrants in your area

To explore the size, geography, and composition of local immigrant groups, the U.S. Census contains valuable information for your region. To understand demographic trends and the economic contributions of the nation's immigrants, New American Economy, the Migration Policy Institute, the Brookings Institution, and the American Immigration Council's Immigration Policy Center provide a melange of research and reports. Research specific to immigrant entrepreneurship, high-tech entrepreneurship, and workforce contributions can be found in reports from the Kauffman Foundation, Fiscal Policy Institute, and Vivek Wadhwa.

3. Inventory and engage existing programs and potential partners

Limited resources for immigrant entrepreneurship programs can be greatly leveraged by developing partnerships with local entrepreneurship training programs, microlenders, incubators, mentors, and more to help promote a strong referral system that connects immigrants to existing resources. Knowing the existing programs that can serve immigrants will help to identify the need, if any, for new programming.



4. Talk with immigrant entrepreneurs

To best understand the needs and opportunities of immigrant entrepreneurs it is important to directly engage with them. Visit them at their places of business, use trusted community partners to convene them, or simply host a discussion or dialogue with immigrant entrepreneurs and those serving them.

DEVELOPING AN INCLUSIVE AND WELCOMING APPROACH



Many immigrant entrepreneurs face major hurdles in their entrepreneurial endeavors. While immigrants are twice as likely to be self-employed, higher business failure rates suggest that immigrant entrepreneurs have unmet needs—business planning experience, access to capital, information about regulations, and the importance of networking and marketing—that deserve our attention.

In part, supporting immigrant entrepreneurs is about valuing the things they know and recognizing the things they do not. Many immigrants may have had businesses in their country of origin, but are now in a new environment, often isolated from information, and in need of more context about business culture, city hall, and financing than other entrepreneurs. Language and cultural barriers, lack of information, and limited personal and professional networks exacerbate the challenges of starting and growing a business.

Five ways to develop impactful programs with immigrant entrepreneurs and businesses:



1. Partner with trusted organizations

If you don't have relationships with immigrant entrepreneurs already, partner with community-based organizations, ethnic chambers, religious institutions, ethnic media, and schools (to access parents) that have experience with, and the trust of, immigrant families.



2. Go to your customer

Host classes, workshops, and office hours at locations frequented by immigrants within their communities, including trusted community-based locations like libraries, schools, religious institutions, or other familiar locations. Consider visiting immigrant entrepreneurs at their places of business.



3. Develop strong relationships

A meaningful relationship developed one-on-one through multiple contacts is often critical to establishing trust and understanding.



4. Be culturally competent and linguistically accessible

Gain a strong understanding of different cultural norms and act on this understanding at every stage of support—training, lending, technical assistance, finding a physical location for the business, etc. Offer support in native languages or be sure to provide interpretation and translation.



5. Be inclusive

Include all entrepreneurs who face obstacles similar to immigrants (particularly low-income people of color and minority entrepreneurs) to foster cross-cultural understanding and help to build growth across entire geographic communities.

FOUR EASY WAYS TO START

Across America, local leaders are restructuring government, nonprofit, and private sector programs to better integrate immigrant entrepreneurs and others with potential to start small businesses. This tool captures the most ambitious and impactful work around immigrant entrepreneurship and reveals some of the smaller, more manageable steps associated with building an ecosystem of inclusive entrepreneurship supports. There are several low-cost, intermediate steps for integrating immigrant entrepreneurs into any number of local programs to help businesses launch, grow, and succeed.

How can your community support immigrant entrepreneurs?

Unfold this poster for a more in depth description of tactics to support immigrant entrepreneurs.



1. Be a champion

Expose existing entrepreneurship, lending, and small business programs to the untapped potential of working with immigrant entrepreneurs.



2. Be a connector

Develop a referral system in which you work with immigrant entrepreneurs to connect them to existing local resources.



3. Fill program gaps

Recruit new service providers to fill unmet needs and challenges faced by immigrant entrepreneurs.



4. Make it your own

Your approach to supporting and linking immigrant entrepreneurs to the resources and services they need should be reflective of your community, its economy, existing resources, and your capacity to either introduce new programming or improve access to existing programming.

LOCAL CASE STUDY



The **City of Baltimore** Mayor's Office of Immigrant and Multicultural Affairs found that many immigrants could not access the existing micro-lending and small business programs. The City recruited the Latino Economic Development Center (LEDC), a D.C.-based Community Development Financial Institution (CDFI) with linguistically and culturally competent staff to help spur business growth in Latino, immigrant, and African American communities. While the City provided seed funding and in-kind space, and encouraged local foundations to support LEDC, it did not have to expand staff positions or budgets to fill this unmet need for immigrant entrepreneurs.



[MIGRENT]

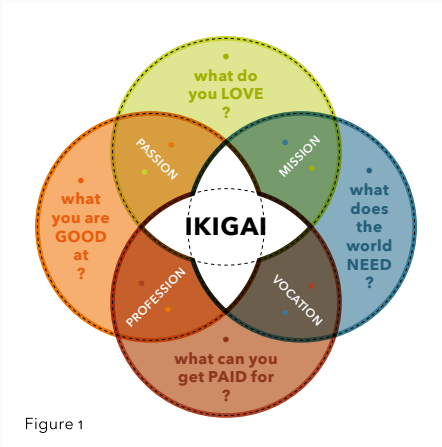
AUTHENTIC ENTREPRENEURSHIP



• AUTHENTIC ENTREPRENEURSHIP: INCLUDING YOURSELF IN A BUSINESS IDEA •

[Tina Lee Odinsky-Zec]

Once I attended a conference where some professors were complaining how boring their student's ideas were, and how these lacklustre ideas were the starts of some awful business plans. From that day forward, I was in search of ways to help students do the opposite and achieve ideas with meaning and purpose using not only a vivid imagination but also the most important ingredient, a dose of themselves. You see, I believe that the initial complaint of "boring" was really describing a void of authentic interest and intent on the part of the entrepreneurs in training. When one is imagining opening a business, one can see what is around them and evaluate the kind of business opportunity that might be needed. Sometimes these ideas come from something that already exists and just with some small improvements, or perhaps it's an idea that derives from something that is not available. To me, the first step of a new business story should begin with the founder taking a self-reflective audit. Whether you are working with a team to set up a business or creating a solo enterprise, think of yourself. This is not in a selfish and indulgent manner. Instead understand how to incorporate your true self into your ideas that seed the business. In the unfolding of the creative process which leads to transforming an idea into an authentic business opportunity is weaving in key questions along the way. The intention of this text is to not only present creative techniques towards getting your business idea but also make sure you bring your best self into the initiative. If you are starting from scratch and trying to evaluate what business is right to start for you, then you can first start with your passion, mission, profession and vocation. These four components, if aligned, form your reason for being or in Japanese



“Ikigai” (see Figure 1).
 The intersection of passion and mission is driven by “What do you love?”.
 The convergence of mission and vocation requires an examination of “What does the world need?”.
 A practical evaluation of the space between your vocation and your profession results in “What can you get paid for?”
 And arriving full circle at

the merging of your profession and your passion takes you to uncovering “What you are good at?”. Take the time to answer these questions with bulleted lists of key words that represent you at different stages of your life: the old you, the present you and the you of the future. The old you has dreams of what you could be; the present you has experiences of pleasure and pain that make you stronger and wiser; and the future you is yet to be written and has endless potential for reshaping yourself into the best version of you. Put your whole self into your entrepreneurial story, and it can drive your fulfilment and reason for being. You may leave people and places behind but you cannot deny that you take yourself forward.

The difference between a business idea and business opportunity is quite simple. A business opportunity is valued by a real customer. While a need you have or a friend has might lead you to finding a gap in the market that needs to be filled, you have to see how many others are willing to value that new product, service or experience you intend to offer. Here are 5 ways you can use to generate ideas drawing further on the answers to the earlier questions.

◉ WHAT ARE YOU GOOD AT?

I was recently in Milan and walking around a tourist attraction with large crowds. While there I was came in contact with would-be

migrant entrepreneurs. The first approached me with bracelets they did not create. The products were not authentic to them and not authentic to the place they were being offered. They were not good at selling to me. There were many vendors with curiosities and lots of unusual objects that were antique, some others with fashion items, souvenirs and also stands of imported mostly plastic or tech related inventions. As we passed these and turned a corner, there was a man set up with handmade leaf sculptures. He sold each of his creations and made more like the artisan he was. He had a true talent for his craft, and I invested in his business and made a purchase. He used the simplest of materials to show that what he was good at had value. He also got to interact with customers and learn from them. Not everyone is good with their hands, but try to rediscover what you are good at and how you can showcase those talents, it might just transform a hobby into a business.

◉ **WHAT CAN YOU GET PAID FOR?**

It's not what you do but how you do it. Whatever can get you paid and active can showcase your strengths or highlight your weaknesses. Either way if you can get paid for this learning process, you need to take the opportunity to set your path in motion of doing things others value which, in turn, tells you the answer to what you can be paid for. If you are in a new environment, you may have to let go of ego in order to see the opportunities to get you paid for what you are needed for and on your way to get paid for what you want to do. If these are the same thing, then you are lucky. If you feel lucky, then you feel thankful. If you feel thankful then you can truly be happy. Being happy can start the positive change you need to shift what you can get paid for.

◉ **WHAT DOES THE WORLD NEED NOW?**

Most great business ideas know exactly what kind of problem they are solving for a customer. The world is filled with problems waiting for solutions. If you do not know where to begin, there are many in the development sector who can direct you. One great source is the United Nations Strategic Development Goals

(see Figure 2.). They list 17 different sets of issues that need to inspire change. While no one person can address them all, it takes community changemakers taking action at the local level to start moving in the right direction. For example, many social entrepreneurs are active right now trying to make a difference in hunger by reducing food waste.

⦿ **WHAT DO YOU LOVE?**

Simple question, right? What do you Love? What people, places, things do you love? List them great and small. Then next to each one, show how you communicate this priority in your life in terms of time, thought and deed? Are you satisfied with how much you prioritize the things that you love the most in the world? How can this be a driving force or inspiration for a business venture? If you simply decide now to devote more time and energy to the things you love, what will it take your time away from? How will this shift affect the other areas of your reason for being?

⦿ **WHERE DO ALL THESE PATHS MEET?**

The path to Ikigai and authentic entrepreneurship are the same. Finding the way to harmonize different aspects of your life and work in synchronicity. No one can understand where your passion, mission, profession and vocation can lead you better than you. You can let others better help you on your journey, but you must start to take a look at these motivations for being the authentic person you are in creating a new business, a new life, and new opportunities.



Figure 2

UDRUŽENE, Bosnia and Herzegovina

<http://udruzene.org/bs/>

[Nadira Škaljić Mignasson]



photo credit [©] NICOLAS MINGASSON

The non-governmental organization “UDRUŽENE” is a voluntary association of women whose aim is protection, promotion and preservation of Bosnia Herzegovina handicrafts, preservation of dignity of women knitters, transmission of traditional skills to the younger generations, and creation of favourable conditions for the creative work of women knitters. Our goal is to gather women through knitting and creative work, advance their knitting skills to the professional level, and to introduce handmade knitting products to Western markets.



Our mission is to enable, through the design and handicrafts, Bosnian women victims of war and / or violence, women from marginalized social groups, as well as all women with no income or low income to re-engage in everyday life through creative work and personal engagement. Within our program, women from Bosnia and Herzegovina have the opportunity to, at least for a moment, forget their dramatic past and the difficult everyday life and through socialization and creative work socialize again and become active members of Bosnian society.

I started this project when I was a refugee in France and my main motivation was to try to rebuild the links with my country of origin, Bosnia and Herzegovina. In 2000, as a young mother, I was extremely touched by stories of displaced women from Bosnian villages who lost their sons and husbands and who could not go back to their home villages because of ethnic cleansing. I was a refugee in France, and they were refugees in their own country, and we both needed to restart our lives, the process which includes economic independence and empowerment.



I had some contacts and experience in fashion industry in France and they had an exceptional talent in handicrafts. Starting from this point we had to go through different phases and difficulties inherent to each phases, me in France and they in their own country where they were considered strangers.

But the biggest challenge for me was to turn these traditional skills into economic activity and after 5 years of intensive work, with lots of mistakes and successes, we can finally say that we managed it. Our biggest success is that we have managed to prove to the knitters that they are still capable to learn new things and to take their lives into their own hands, and to be back to our centre, this time not as victims but as protagonists. On the other side, we proved to customers from the international fashion industry that their creations and ideas can become reality thanks to hand-knitting and that each of these hand-knit fashion items has its own personal story.



We managed to unify creativity, humanity, business and psychotherapeutic practices in a highly balanced and outstandingly successful manner. Since then, all the members are working towards the creation of the business opportunities (including foreign markets) for women through the valorisation of traditional handcrafts and the introduction of innovation.

It is important to emphasize that the key aspect to assure a sustainable development for the Association was to set the capacities and the mechanisms for a complete value chain approach: from the product quality to market access.

We believe that our business idea seeks innovations that deliver more development impact per produced product than other ways of achieving the same development goals that other businesses possibly use.

The fact that the products that our knitters have produced with their hands are sold in luxury shops is a motivation for them to

keep improving their skills and at the same time, it is giving them a much-needed sense of empowerment that they are worthy and much more than just a statistical marginalized group. At the same time, being the ones who are the source of the knowledge on traditional crafts for the younger generation gives them the sense of self-worth. So our main challenge in daily work is to keep the knitters motivated, to maintain the quality and to satisfy our customers.



photo credit [©] IVANA OMAZIĆ



photo credit [©] MICHAELA BUERGER

WE EXIST, Belgium

<https://www.facebook.com/WeExistNGO/>

[Mohamed Obada Ota Bashi]



“We Exist” is an NGO created by a mixed team of volunteers, majority being refugees from Syria but also migrants from other countries. The aim of “We Exist” is to facilitate the integration of asylum seekers and refugees into the labour market. We aim to promote participation in socio-economic and cultural life. We also want to raise awareness of Syrian culture and traditions. The objective of We Exist is to set up a Centre for culinary and cultural exchange and to recruit asylum seekers and refugees. We started testing our project through the organisation of Syrian fundraising dinners/brunches, and through participation at the festivals.

When I arrived to Belgium, I started building a new life. I must say that it is not easy to start from a scratch, but I was determined to create new opportunities for me and for the others. Once I got my refugee status, I started looking for a job - without any success. I already had a long working experience in Syria and Egypt, and I just wanted to continue where I stopped. I learnt a lot about Belgian asylum procedures; therefore I could also assist other asylum seekers. I was a freelance volunteer since my



arrival to Belgium. I attended many conferences where everyone was discussing about the integration of refugees into the labour market - without refugees in the room. That was quite frustrating. In my view, whatever is discussed and planned, people who are concerned should take an active part of it. That was the trigger point for me. With a group of friends, we created We Exist in September 2016. The founding members are very familiar with the situation in Syria, the Syrian culture and tradition, the asylum procedures in Belgium and civil society organisations in Belgium. We obtained this knowledge in Syria and in Belgium through a range of activities. We have continuously accompanied asylum seekers/refugees in their administrative procedures. Thanks to our various experiences and exchanges with the people involved in our actions, we have excellent combined knowledge in the field of human rights, professionally, voluntarily and academically. I believe that we should all be treated equally and that everyone should get a chance to show their own skills. I am here to build a new life, and I strongly believe that my current activities will determine my future.

We started without expectations and we met amazing people on our journey. It all started at the Quaker house in Brussels and at the restaurants Le Damaoiselle and Entre Nous where we are organising Syrian fundraising dinners/brunches. A very symbolic moment for me was when we met them and their pure human approach.

My view is that we can start changing things from our little communities in order to make and see a difference. We started We Exist by testing our culinary project. The idea from the beginning was to show our competences and skills. We also want to share Syrian hospitality, tradition and culture. We started with our first Syrian fundraising dinners last autumn. Our objective is to offer jobs for people who fled war. We started without any funding, and we are slowly collecting funds for our future centre. Our NGO is growing and becoming more active and that is thanks to our supporters - we meet now every day. Every single person who came to our dinners wanted to encourage people who fled war and they gave very concrete support. We work hard to make every dinner exceptional and to dedicate time to our guests.





What is also important - the entire Syrian crew has improved language skills since we established the NGO. We are constantly in interaction with different stakeholders and new people. The biggest success is to be in a very committed team, to meet our new supporters and to be able to show the beauty of Syrian tradition to everyone.

Like in every work, there are, of course, challenges. Firstly, it is very challenging to attract people and to keep them interested - that's why we keep a very high quality of food and we regularly change the menu. And we work daily on our promotion. We started without any funds and everything we get, we invest in our future project. Secondly, it is important to cope with a competitive market, and I believe we are doing great as we are determined, committed and we all believe in our objective.

We will continue organising dinners/brunches and participating at the festivals, and it will be with even more passion and motivation as we are very determined to have our Centre where people will get a chance to work. We will also enlarge our activities and start organising cooking classes and cultural events.

MIGRANT WOMEN ASSOCIATION, MALTA

<http://migrantwomenmalta.org>

[Diana Tudorancea]



Migrant Women Association is a complex NGO, rooted in its members' core talents. We bank on the power of an ideal coming to life, we work for the betterment of our society around us and rely on our greatest quality to move forward: our compassion. Migrant Women Association Malta is currently embarked on a catering enterprise that provides world cuisine for cultural events & festivals. This enterprise started out from understanding that cuisine is an excellent bridge between cultures, a bridge which may overcome language barriers.

This NGO was started out by the leader of another very well known one, called SOS Malta. The head of SOS saw great potential in one migrant woman, which was sadly unfulfilled in Malta. That migrant woman would later become the co-founder, president,

and leader of our association. She started to draw around her a network of equally skilled people, and developed strong leadership prowess, which may now be used as an example.



Two years later, we launched ourselves into the world of event catering. We did so, because we saw it as a way to take something from our migrant communities, and pass it on to our hosts.

I began my own path in a similar way. My abilities were gravely underused by a society which uses language as a way to block out any migrants - for as long as it can. The day I was introduced to this association, I have to admit, was the day my life started turning around. It gave me the space and the support to grow out the best of my qualities, by providing a beautiful motivation: to find and ameliorate other's situations by using my skills. I was sharply aware how much value lays wasted in a country, by not allowing it into society. Migrants have always been at the fringe for various reasons, many of which unfair. By allowing me to push back on



the unfairness, I became the woman of today, who is fearless and fights for what she believes in. Opportunities rain down as a result - catering for festivals, presenting work in EU countries, opening up forums and allowing policy makers meet refugees.

I see our success to be the value-based compassion that we, at Migrant Women Association, share. It makes us cross boundaries of culture, habits and economic status, and see, beyond all else, the good and the abilities in people.

Our main source of success is our ability to go where our clients are, to cater for their necessities, and to respond to our volunteers' expectations. When it comes to volunteers, which carry out the bulk of the organization's work, we do our best to place them where they want to be, to channel them where their interests lie, and that has expanded the organization to a new level.

Our greatest challenge is working day by day without any funds, and all the difficulty that entails. We constantly have to find creative ways to cover for the lack of funds, or reduce our client pool to cover for those we have the capacity to help. Day by day, we have to think about the next week, about what will happen after, and what we can do to help out when we ourselves are in no position to help. We overcome it with a lot of heart, and a lot of resilience in the face of challenges and that is the lesson we pass on to our clients as well.



Another unique challenge in working in this field, is maintaining our boundaries. We become emotionally invested in every story, and we help people because of it, but we need to constantly remind ourselves that we need to stay objective.

Within the next 6 months, MWAM will develop in three directions: as a social entrepreneurship, by consolidating the already existing team of cooks, and by providing training and development for them. We are focused on building a sustainable, well-versed, well trained team of cooks and managers who are able to continuously provide world cuisine to important events, thus becoming Malta's first migrant social entrepreneurship. As a language hub for mothers - where they will be able to network, learn English and develop their communication skills; as a health service - where skilled psychologists will offer mental health treatment and support and as a business hub - where mentoring, consulting, and skills training would be conducted on a case-to-case basis. Simply put, we'll tackle women's issues one by one, by each of our professions.

SOLIDARY ENTREPRENEURSHIP



• COOPERATIVE ENTREPRENEURSHIP AS MODEL OF SOLIDARITY AMONG VULNERABLE GROUPS •

[Vera Gjokaj, Taste of Home]

We as a global society today are confronted with the most complex economic, social, cultural and environmental challenges, which are collectively creating results that nobody wants. Climate change, poverty, hunger, unemployment, violence, destructions of community life, nature and resources are leading, step by step, to the destruction of us as human beings. These times, obviously, are for creating new solutions that are able to meet the challenges of a modern social and economic life in a more human, meaningful, sustainable and strategic way.

The central principle of the modern capitalist market economy is: "The more people work out of self-interest, the more productive they will be and, consequently, the more prosperous society will be as a whole." We should ask ourselves is this principle managing to meet the needs of a society as a whole? What are we witnessing around us as a result of this principle? Do we need to look at it from the different angle?

According to C. Otto Scharmer³⁷ there are three root questions alive in the hearts and minds of people across various cultures and civilizations. They are the following:

1. How can we create a more equitable global economy that would serve the needs of all, including today's have-nots and future generations?
2. How can we deepen democracy and evolve our political institutions so that all people can increasingly directly participate in the decision-making processes that shape their context and future?

37 *Theory U: Leading from the Future as it Emerges 2nd Edition* by C. Otto Scharmer, 2016

3. How can we renew our culture so that every human being is considered a carrier of a sacred project-the journey of becoming one's authentic self?

There are more and more initiatives and associations across the globe that are trying to face these challenges and find solutions for "root questions" and their thrives are representing the fundamental human urge for changes in our social and economic life in order to create a healthy and prosperous society for all people.

COOPERATIVE ENTREPRENEURSHIP AS A MODEL OF A NEW ECONOMY

Can cooperative entrepreneurship be one of the solutions?

A cooperative is an autonomous association of persons united voluntarily to meet their common economic, social, and cultural needs and aspirations through a jointly-owned and democratically-controlled enterprise.

Like a company, a cooperative is a separate legal entity and shareholders, directors, managers and employees are not liable for any debts incurred unless those debts are the result of flagrant recklessness, negligence or fraud.

Cooperatives promote a democratic style of management and promote the concepts of sharing resources and delegation to increase competitiveness.

A cooperative usually only allows a limited distribution of profits to members/shareholders (some don't allow any). They are formed primarily to provide a service to members rather than any financial gain.

In short, cooperatives exist to serve their members, whether they are customers, employees or producers. What's more, these members are the owners, with an equal say in what the cooperative does. So, as well as getting the products and services they need, members help shape the decisions their cooperatives makes.³⁸

38 https://coopseurope.coop/sites/default/files/Flyer%20Cooperatives%20Europe_o.pdf

According to the soon to be released CICOPA study, 'Cooperatives and Employment: Second Global Report'³⁹, cooperatives should be recognised for the level of work they generate and the response they provide to the future of work. They represent 9% of the world's employed population, most of them being individual producers working as self-employed in the framework of producers' and freelancers' cooperatives, which are to be found in increasing numbers in industry and services. These cooperatives represent a way for self-employed workers to overcome isolation and precarity by pooling their resources, sharing benefits as well as risks and providing access to social protection schemes. The Cooperatives and Employment Global Report for 2015 estimated that cooperative employment, both full time and part time, involved at least 250 million people in the world according to data from 74 countries covering 79% of the world's population. More than 26 million of these people work in cooperatives, as employees (over 15 million) or worker members (almost 11 million), while close to 224 million producers organize their production together with the scope of cooperatives. The great majority of cooperatives employment is to be found in the G20, where it makes up almost 12% of the entire employed population.

By 2050, the global economy will need to provide a decent living for more than 9 billion people, 70 per cent of whom will live in urban areas. By the same date, one in three persons living in high-income countries and one in five living in developing countries will be over 60 years of age⁴⁰. Cooperatives are particularly well-adapted to meet new emerging needs expressed by people, because their identity and functioning rely on two key and inter-related concepts, namely the one of stakeholders and the concern for the surrounding community. Being key stakeholders in a given community (producers, consumers, users, workers etc.), cooperative members logically tend to opt for enterprise

39 <http://www.cecop.coop/1st-July-Cooperatives-ensure-that-vulnerable-and-precarious-workers-are-not-1837>

40 *The Future We Want: Outcome document adopted at Rio+20*, p. 14, available on: <http://www.un.org/en/sustainablefuture/>

strategies which respond to local community needs that the cooperative aims to satisfy (maintain and create jobs, develop production, find a house, obtain credit etc.).

Cooperatives in practice⁴¹:

- They represent a successful force for economic growth and social cohesion in Europe;
- They are businesses, not NGOs: they trade, but share equally and reinvest their profit;
- They work in all economic sectors: retail, agriculture, housing, banks, healthcare, insurance, consumers, renewable energy, intellectual property, water, industry, culture...;
- They come in all types and sizes: from small companies owned by employees, to large banks owned by clients

VALUES AND PRINCIPLES OF COOPERATIVES

Cooperatives are based on the values of self-help, self-responsibility, democracy, equality, equity and solidarity. In the tradition of their founders, cooperative members believe in the ethical values of honesty, openness, social responsibility and caring for others.

The cooperative principles are guidelines by which cooperatives put their values into practice.

1. VOLUNTARY AND OPEN MEMBERSHIP

Cooperatives are voluntary organisations, open to all persons able to use their services and willing to accept the responsibilities of membership, without gender, social, racial, political or religious discrimination.

2. DEMOCRATIC MEMBER CONTROL

Cooperatives are democratic organisations controlled by their members, who actively participate in setting their policies and making decisions. Men and women serving as elected representatives are accountable to the membership. In primary cooperative,s members have equal voting rights (one member,

⁴¹ <https://coopseurope.coop/about-co-operatives/what-cooperative>

one vote), and cooperatives at other levels are also organised in a democratic manner.

3. MEMBER ECONOMIC PARTICIPATION

Members contribute equitably to, and democratically control, the capital of their cooperative. At least part of that capital is usually the common property of the cooperative. Members usually receive limited compensation, if any, on capital subscribed as a condition of membership. Members allocate surpluses for any or all of the following purposes: developing their cooperative, possibly by setting up reserves part of which at least would be indivisible; benefiting members in proportion to their transactions with the cooperative and supporting other activities approved by the membership.

4. AUTONOMY AND INDEPENDENCE

Cooperatives are autonomous, self-help organisations by their members. If they enter into agreements with other organisations, including governments, or raise capital from external sources, they do so on terms that ensure democratic control by their members and maintain their cooperative autonomy.

5. EDUCATION, TRAINING AND INFORMATION

Cooperatives provide education and training for their members, elected representatives, managers, and employees, so they can contribute effectively to the development of their cooperatives. They inform the general public - particularly young people and opinion leaders - about the nature and benefits of cooperation.

6. CO-OPERATION AMONG COOPERATIVES

Cooperatives serve their members most effectively and strengthen the cooperative movement by working together through local, national, regional and international structures.

7. CONCERN FOR COMMUNITY

Cooperatives work for the sustainable development of their communities through policies approved by their members.

RESILIENT COOPERATIVES

The consequences of the various financial crises have highlighted the advantages of cooperatives as a form of social enterprises in the regard that they have demonstrated robustness in periods of negative economic developments and continuing stable positive social impact on the societies in which they are operating.

According to the annual report published by the International Organisation of Industrial, Artisanal and Service Producers' Cooperatives (CICOPA), cooperatives have proven that in the time of crisis, they are more resilient compared to conventional enterprises.

In 2015, the International Labour Organization (ILO) adopted a new international labour standard that is expected to help hundreds of millions of workers and economic units move out of informality and into the formal economy. Cooperatives are mentioned in these Recommendations as part itself of the transition, both in terms of enterprises & in terms of employment. Cooperatives are also mentioned in the legal and policy frameworks sections by stressing that an integrated policy framework for the transition to the formal economy should include the promotion of entrepreneurship and of different types of business models, including cooperatives and other social and solidarity economy units.⁴²

42 <http://www.cicopa.coop/Cooperatives-mentioned-in-the-ILO.html>

CONCLUSION

As we can see in previous chapters, the fundamental principles of cooperative organism are based on a business model that promotes altruism and caring for others and not only in maximising profits. These principles are becoming more and more accepted ways or even “manifest through collective or group decision-making processes by those actively involved in economic life.”⁴³

A solidary-based economy is one that takes steps to facilitate access to jobs and to a culture of entrepreneurship for those at risk of exclusion from the labour market. The solidary economy is the economy of the future, and cooperatives are the best-proven practical tool for spreading and implementing fair and sustainable initiatives.

Our economic life should be organized in the way that planning and decisions are made by freely-formed associations of people who are actually involved in economic life, ranging from local to the international level.

Are we ready to face the challenge and help each other to jointly and, in solidarity, implement solutions that could change the central principle of the modern economy to:

“The more a person works for the benefit of the community, and the more the community is structured to provide for the needs of each individual, the greater the well-being of the whole community will be.”

⁴³ *Associative Economics - Spiritual Activity for the Common Good*, by Gary Lamb, 2010

BREJA PREJA KNITTING COOPERATIVE, Slovenia

<https://brejapreja.wordpress.com>

[Nina Arnuš]



Breja Preja Knitting Cooperative is a sustainable business that connects enthusiastic women entrepreneurs, designers and knitters making cosy and multifunctional wool products. We are based in Slovenia and are following the idea of Made in Slovenia. It means that we use locally-produced yarn and that products are designed and knitted by women who live in Slovenia. We believe in fair trade and equality.

We are also developing and organising projects, processes, workshops and methods to work with women of diverse backgrounds and ages. We are using our knitting and crocheting skills as a therapeutic method, as a way to connect communities and be mindful.

We started our cooperative with four founders – friends and co-workers who are knitters and crocheters themselves, and we wanted to try out our business idea. We also wanted to connect business with social responsibility and, at the same time, to use local resources – materials and knowledge.

We connected with a designer who had an idea to knit pure wool warm hug. Description of the product in a poetic way goes like this: Placed where it suits best. 9 braids for 9 months in a belly. Hugging mother's body and keeping it warm. Embraces baby like an endless blanket. It keeps our back or shoulders warm, lowered to the hips it turns into a skirt. We can always find new forms and settings for it. It can be our companion year after year.



We started with hand-knitted and hand-crocheted products. We had quite some media attention but media appearance never showed in our sales. It became quite clear to us that we would need a marketing person. Plus we found out that we are great at community work. We were continuing to organise intergenerational workshops in our little town. We also did some engaged yarn bombing to show support towards family law that would be more inclusive for diverse families. We started to work with women refugees and asylum seekers, and we have found out how great tools crocheting and knitting is – for communication, for therapeutic purposes etc. It makes us very proud that we managed to reach out to the most vulnerable group, work with



photo credit [©] OLOOP



photo credit [©] JANA JOCIF

them and also to host them in our communities. By hosting the refugees in our homes, we believe that we also fight fear and stereotypes about refugees.

We consider our success that we have the courage to try new things and that we did try to swim in business waters, and that in this way, we found out what we really want to do. We are still developing some products in collaboration with Slovenian designers and crafters. We will also try to sell our products internationally through platforms and maybe expand to more than one shop locally. But most of our efforts will be put into workshops and trying to sell them as products. We believe that we will also build community of supporters. Our main goal is developing engaging knitting/crocheting. We don't create because of creating, but through creating we reach out to communities, to individuals, and we also outline the message of tolerance and solidarity by creating.





Challenges in our daily work are mostly tackling bureaucracy and funding issues. We know we are better at getting funds than being good at marketing, but the competition is hard, so we need to be very good not only at knitting and crocheting but also in writing applications and managing projects.





Our future plans are on one hand to continue with what we are very good at. On the other hand, we would also like to establish new ways of reaching out to communities and especially women. We would also be very happy to find funding which would be long term. We are also thinking to create and to sell some of our workshops to have more funding sustainability.

THE COOPERATIVE CADORE: where inclusion and innovative ideas allow asylum seekers and artichokes to establish roots, Italy

www.lemat.it, www.lemat.se

[Luca Valmassoi and Michele Pellegrini]



In the very North-East of Italy, at the Austrian border, there is a region called Cadore. It's an extraordinary Alpine environment, where nature and culture mix together in a unique way. That was the place where up to the year 2000s, traditional manufacturing activities flourished around the spectacles business but, due to the global delocalization, it also had to come to terms with unemployment, depopulation and a general "ageing" trend. It was in this context that in 2008, the Cooperative Cadore was born. From the very start, it meant to be a concrete attempt to relocate people who lost their jobs and prevent the "leakage towards the valley". The first vacancies it managed to offer had to do with the conservation of the green spaces, but it soon turned its attention to the tourism sector. Bearing in mind the importance to preserve the outstanding scenarios of the Dolomite mountains, the Cooperative wanted to concentrate on a specific kind of touristic management and that is why very soon it became part of Le Mat social entrepreneurs' circuit. Le Mat social entrepreneurs work in the general interest of local people and places.



They invest their abilities, ideas and resources to build more inclusive, socially responsible communities. So, when in 2011 the Cooperative Cadore decided to give hospitality to less than a dozen of African asylum seekers, it came quite natural to translate the same values to the management of this kind of travellers. Contrary to the Italian mainstream approach, where asylum seekers are hosted in big numbers in large buildings, in Cadore small groups of ethnically compatible people are hosted in flats or small detached houses with gardens. Now, in 2017 the total number of hosts is 54, split into 5 structures, placed in 5 different municipalities. This is a model known as “ospitalità diffusa” (namely “spread hospitality”) which has been recognised by several institutions and scholars as the best answer to the massive migrant flow Europe has been witnessing. Here in Cadore, the young men coming from African and Asian countries spend their days learning the Italian languages, doing some voluntary jobs for the communities, and when it is possible, attending vocational courses. Finding a job for all of them is impossible but in the attempt to give them a real opportunity to settle in this area, the Cooperative Cadore since last summer



has also involved some of them in a new project. The name of the project is "Simbiorti", that is the synthesis of the words "symbionti" (organisms able to live together and take benefit from their co-existence) and "orti" (vegetable gardens). Sinbiorti is an agricultural experiment where different groups of people such as asylum seekers, disabled people, local youngsters, etc. work together. The last challenge is the plantation of artichokes, a typical vegetable grown the Centre-South Italian regions. The novelty is during the harvesting time: while the traditional artichokes are ready during the spring time, here in the very North they grow at the end of July, August. This means that the Alpine artichokes are a real delicacy for the most demanding tastes (and generous pockets!).

The artichokes' plantation is still in a pilot phase of the project, but it looks like it has all the odds to succeed. That would be a big opportunity for new jobs where local and new-comers could find their source of income. That would represent another example of how social inclusion and innovation are key factors in the making of a sustainable and sound future even in among the most threatened and fragile lands and communities of the Alps.

magdas HOTEL, Austria

<https://www.magdas-hotel.at>

[Andrea Amman]



magdas HOTEL is a colourful coming together - of globetrotters, visitors, revellers, explorers and discoverers. Run by twenty former refugees and hotel professionals, in cooperation with artists, architects and students, magdas HOTEL is something different: a place for meetings and connections, going far beyond regular hotel experience. A stylish lounge, cafe, library and garden bring together tourists, neighbours, park visitors, the local creative scene, students from the art academy next door. Readings, exhibitions, concerts, film nights, discussions and Social Dinners mean the hotel is always alive with the exchange of ideas.

Business-focused, socially-run magdas HOTEL is part of Caritas Vienna's Social Business group. Their aim is to address social matters through a market approach, wherever possible. The concept of a social business is based on Nobel Prize-winner Muhammed Yunus: all income is reinvested, to create more social change. The hotel does not receive any public funding that is not also available to other companies. magdas HOTEL must be self-financing, without losing sight of its ultimate goal: improving the lives of otherwise marginalised people.



photo credit [©] PETER BÁRCI

Migrants with a refugee background face problems in finding work in Austria. Challenges include a lack of German, a reluctance on the part of some employers, and a long wait (of months or sometimes years) before the approval of asylum status, which is a requirement for legal employment. We are convinced that staff who come from around the world bring real advantages to the hotel business - skills, talents, languages and cultural insights - that give magdas HOTEL a significant advantage over its competitors. The experience of the past few months, since the opening of the hotel, proves us right.

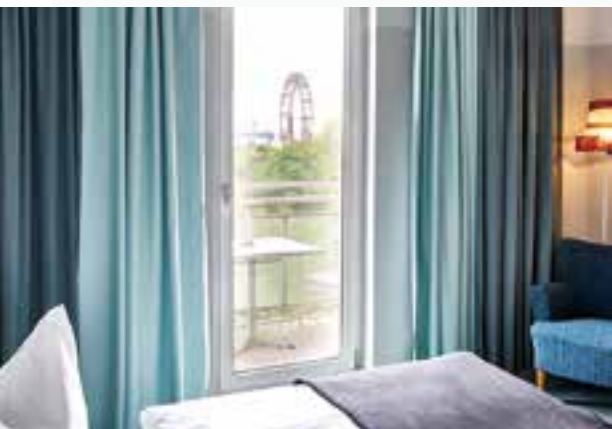


photo credit [©] PETER BÁRCI

FACTS & FIGURES

- Opened in February 2015
- 20 former refugees and 10 experienced hotel staff
- 16 nationalities
- More than 20 languages spoken
- 88 rooms in five categories, 60% with balconies and three with wheelchair access
- Suites and penthouse have TV and satellite
- Salon with lounge and bar, terrace and library
- Rooms from € 62
- Free wifi and tablets for rent
- Bike rental
- Seminar rooms
- Potential for hosting large events

The hotel had an occupancy of around 90 % this April and May, June around 85% so we are on a good path. We are in competition with lots of other hotels, not all the guests coming know about the social business, so they just compare the rates and book, but our costs for labour work are much higher as most of the refugees have no hotel experience.



For the future, the very best would be if other hotels and restaurants see that the concept works, that refugees are great for the tourism industry and therefore employ them easier. For support we have a lot of individual trainings for the refugees financed thru the magdas academy (where guests can donate).

The locals around were a bit scared in the beginning what we do here in their neighbourhood but also curious so we invited them to help while renovating, with painting, putting furniture together and we made a nice party to say thank you to involve them in the business.

Recommendations for others who want to open a business like ours are that you employ trained and experienced people as well, as here in magdas we started with one trained staff member to 5 refugees, which didn't work. I would probably start the business with one to one, so everyone has his buddy to learn from.

TASTE OF HOME, social cooperative for intercultural cooperation,
Croatia

www.okus-doma.hr

[Emina Bužinkić]



Taste of Home started as a culinary-cultural-research project of the Centre for Peace Studies introducing the culture, customs and countries of origin of refugees and migrants in Croatia by recording their memories of home, smells and tastes of their cuisine. This was an experiment in sharing life stories and culinary skills of refugees and people from Croatia. Tastes of home have been investigated and recorded over several years and finally were published in the end of 2014 as a book of personal stories and recipes.

By preparing the food they grew up with, refugees evoke memories and create new friendships and experiences in their new home. Those connections were built mainly through culinary workshops and food festivals organised in local neighbourhoods and Croatian towns. In the same time refugees were building on skills that would eventually help them find employment and integrate in new society. With years, Taste of Home has come



to the establishment of social cooperative. Taste of Home as a social enterprise was officially kicked off through a crowdfunding campaign which helped to raise funds for establishing a social cooperative. After almost \$20,000 of raised funds, Taste of Home started a catering business that specialised in African, Arabic, Asian and Middle Eastern cuisine and culinary exchange projects (cookbooks, cooking courses and workshops, public dinners and showkitchens). Catering employs three chefs from Senegal, Pakistan and Nepal. One person is employed as a technical



coordinator. Manager of the cooperative is also employed full time. One of the aims of the Taste of Home was the emancipation of refugees and persons of a migrant background in the labour market, through self employment of skilled and unrecognized workers.

Taste of Home is the first social enterprise of its kind in Croatia. It is a social business primarily based on support, solidarity and knowledge exchange. It gathers people of different origin who also organise cooking workshops, public show-kitchen activities and language courses. Public recognition and quality of offering resulted in initiating social cooperative to be specialized in catering with further ideas of opening a restaurant, food production, publishing cookbooks as well as language courses



and interpreting services. No less important, this whole project aims at sensitizing Croatian public to refugees' needs and combating prejudice followed with opening to social hospitality process through culinary and cultural exchange.

The vision of Taste of Home is a colourful world embraced in hospitality. It's mission underlines economic emancipation of refugees and persons with migrant background through culinary and cultural exchange. The collective is led by values of appreciating human beings and their needs - Human beings in search of happiness and safety ready to offer the best of them - tastes of their childhood and youthhood as well as tastes of their adulthood in new society. Our resources are tastes of Middle-Eastern, Arabic, African and Asian cuisine (rather unrepresented in Zagreb).

The collective 'Taste of Home' now gathers 30 refugees and volunteers/activists. While it gathers a broad range of asylum seekers and refugees and collects personal memories and refuge experience, it is mainly focused on development of a cooperative that emancipates refugees and migrants both as a reality for some and a sustainable model for others. This group functions on non hierarchy and collective decision-making, shows equal sex/gender representation and its' members have diverse roles in management, communication and representation, event management, sales and relationship with clients, logistics, cooking and catering, language teaching, etc.





The goal of Taste of Home is to push the economic emancipation of the refugees and other migrants by using their knowledge, skills and earlier experience while sensitizing the environment/ society on the potentials of their integration. Taste of Home is about understanding organic development of organising and



MSU 1, 2, 3, 4



peoples gathering around common idea. The whole idea sounds innovative to many people, but this is really an in-depth, organic and multilayered work in the long run. While many would say a restaurant or catering as an idea sound 'sexy' because people like to taste food, and while it is taken as a truth, Taste of Home bears in mind that those plates of food or languages taught, are part of those individuals, memories and experiences, which make this project much bigger than a plain project. So maybe the innovation is in connecting bits and pieces into a story that does not hide the emotional side and does not strive to become a model of a capitalistic business type but rather a space of non-hierarchical life values that enables the emancipation and decent life for those who are part of it. The strategy of Taste of Home encompasses personal growth and emancipation in line with social business growth that contributes to the local community we are all part of.

photo credits [©] DAG ORŠIĆ, NEVEN PETROVIĆ (MSU 1, 2, 3, 4)

[MICRENT]

SUPPORTED ENTREPRENEURSHIP

100%



MIGRATION HUB NETWORK, Germany

<http://migrationhub.network>

[Jascha Galaski]



In 2014/2015, an unprecedented number of refugees entered Germany after fleeing conflict in the Middle East, in particular in Syria, Iraq and Afghanistan. Due to the relative unpreparedness of the German public sector, including political and humanitarian entities, civil society stepped up by developing small-scale projects and initiatives to cover refugees' most basic needs that weren't sufficiently being met by traditional actors. Due to the high



demand, many of those initiatives soon turned into fully-fledged organisations with an acute need to professionalise in order to survive in the German bureaucratic jungle and continue to finance their operations, and grassroots activists saw themselves becoming entrepreneurs.

However, given the lack of a connecting entity, all those initiatives worked isolated from each other. Without one body to maintain an overview over all the on-the-ground grassroots activity, chaos ensued, human and financial resources were being wasted. Further, it was indispensable for those initiatives to receive training in such basic matters as business modelling, strategizing, budgeting, etc., if they were due to remain functional as professional organisations. The absence of such a support system caused many otherwise great initiatives to crumble.



The Migration Hub opened its doors in September 2015 initially as a co-working space for social entrepreneurs in the field of migration. This idea was then developed by today's CEO Ana Maria Álvarez Monge, who quickly realized that there was more potential than just a co-working space. When she was handed the keys in April 2016, she turned the project Migration Hub into the company Migration Hub Network gGmbH. Since then, the goal has been to tackle the aforementioned challenges and build a connecting support system for all actors engaged in the field of migration and refugee support. Migration Hub Network now offers not only a room for initiatives to connect face-to-face and pursue their daily activities, but also a Europe-wide network of stakeholders, including migrant entrepreneurs, private sector actors, and regional governments. A mentorship program targeting the needs of new entrepreneurs is currently being developed. For Migration Hub Network, the key to a functioning system lies in diversity, and in allowing individuals to reach their full potential in a stimulating, inclusive environment.



Socio-economic emancipation starts with being financially sustainable and not to depend on allowances. However, upon arrival, many refugees and migrants don't know the language of the host country, making it difficult to find jobs. This leads to an over proportional representation of migrants in the entrepreneurship and start-ups sector. Setting up a business is difficult, even for locals who are fluent in the dominant language of the country they live in. For refugees who have fled war and persecution, who do not speak the language and don't know the bureaucracy of their host country, it is even harder. Migrant entrepreneurs need tailor-made peer consulting, a physical space where they can mingle with other social entrepreneurs who work in the field of migration and share knowledge and best practices, regular events gathering people from different sectors, and finally a community they can be part of, that can help them for their projects' growth.



At Migration Hub Network, we try to provide migrant entrepreneurs with an environment in which they can thrive. We aim to be the connecting entity that has been missing for all those initiatives that should be working together instead of against each other. We want our headquarters in Berlin to become a place where events and discussions around the topic of migration happen. We hope that in the future there will be a Migration Hub in every major city, empowering migrant entrepreneurs all over the world and transforming the challenges that arise with migration into opportunities for all.

YALLA FOUNDATION, Netherlands

<http://yallafoundation.nl> / <http://welcometonijmegen.nl/nl/>

<https://www.facebook.com/groups/refugeesNL/>

<https://www.facebook.com/WelcomeToNijmegen/>

[Hendrik-Jan Derksen]



The Yalla foundation started in the dawn of a large Refugee camp about to start in Nijmegen, Netherlands. We started as an online Facebook page to build a positive welcoming atmosphere in the region for the 3000 refugees. We soon found out there was much more necessary and that the system sustained in the Netherland for newcomers was outdated, non-connecting and oppositional towards an inclusive approach for newcomers. Therefore we started building on-offline receiving communities to connect newcomers 1 on 1 throughout the Netherlands.

Yalla Foundation now supports an inclusive society, decreases social (in)stability and stimulates 'gekanteld werken / bottom-up working' with refugees and encourages on- and offline an inclusive society with refugees / newcomers. Refugees are often isolated from the society during their stay within a COA refugee locations or when they obtain the temporary permit to stay, get a house and settle down. A big positive and divers network is essential to integrate well into society. For that reason, the Yalla Foundation exists!

On the Refugees in The Netherlands Facebook groups and in the other Yalla communities, refugees can take responsibility and directly get in touch with local Dutch citizens. In this way we encourage an inclusive society with refugees / newcomers.



photo credit [e] ALGEMEEN DAGBLAD

On these platforms and on the website, Yalla encourages integration and chases by:

- Supporting newcomers by help building a relevant social and professional diverse and local network,
- Increase the power and motivation of newcomers to build a significant life in The Netherlands and take part actively in society,
- Reducing the gap between newcomers and the receiving society (civilians, volunteers, activity organisers, municipalities) by providing information based on that which is needed to support mutual understanding,
- Stimulate an open and hospitable society and social cohesion, especially around reception centres.



Yalla Foundation therefore:

- Actively builds and moderates her online communities, such as the facebook groups 'Refugees in Netherlands Nijmegen #feelconnected" where thousands of group members can connect;
- Supports intercultural connection offline and cooperates with many organisations for that;
- Supplies the website www.yallafoundation.nl and www.welcometonijmegen.nl with relevant information, if possible in different languages;
- Lobbies for opportunities to take away integration obstacles for newcomers and supporters;
- Advises organisations which are working or going to work with the new generation of newcomers and on how to work towards an inclusive society and support connections.

The recent activities of the Yalla Foundation encompass: management and moderating all the Facebook groups of the Yalla Foundation, initiating and preparing content production of the website "Welcome to Nijmegen" and arranging translations in Arabic and Tigrinya in cooperation with the regional work organisation WBRN, Gemeente Nijmegen, STIP/Interlokaal, VrijwilligersCentrale, GGD; advise GGD on how to communicate



photo credit [©] VALERIE KUYPERS

better and connect with newcomers to increase health; cooperate with LUX and the movie makers of the movie "In Procedure" – initiate a meet and greet event after the movie; prepare a cooperation with the foundation My Syria which will produce an international tv-series with and about Syrian refugees; advise and connect local initiatives with each other and with newcomers; initiate a cooperation with Open Embassy to together advise municipalities; advise on municipal integration policy by attending meetings and by arranging focus group gatherings where newcomers directly provide feedback on municipal issues concerning integration; the Heumensoord emergency shelter reunion party in concert hall Doornroosje, Nijmegen.



1ST

MIGRENT

Conference on Migrant Entrepreneurship

24TH – 28TH April 2017

[MIGRENT] BEST MOMENTS











ASSETS AND GAPS IN MIGRANT (SOCIAL) ENTREPRENEURSHIP ⁴⁴

⁴⁴ During the [MIGRENT] conference, participants were divided into four groups. Each of the groups was asked to talk and note assets and gaps of migrant entrepreneurship and migrant social entrepreneurship. These notes were copied as workshop notes that were furtherly discussed among conference participants.

ASSETS

- ▣ migrants bring ideas
- ▣ strong network of willing volunteers and entrepreneurs
- ▣ migrant and refugee communities are more flexible
- ▣ creating opportunities (jobs) for all
- ▣ breaking down stereotypes and creating intercultural space

- wide social space and economic area for development of different ideas
- political will and positive rhetoric
- local authorities empowerment
- open-minded workers in institutions
- media positive coverage of entrepreneurial activities of migrants
- 'crisis' brought to community - community building opportunities

- | open minded and innovative ideas respond to intergenerational cohabitation
- | refugees have opportunity to enrich the market (they do not 'take' jobs)
- | supporting public mobility
- | 'over'qualified individual eager to work / contribute

- └ free or affordable language classes
- └ free legal help
- └ training programs for migrants combined with mentorship
- └ municipal support and funds for skills development in business
- └ accessible funding
- └ tax break
- └ vacant spaces
- └ entrepreneurship hubs

- › interconnectivity
- › networking opportunities
- › domestic support groups and entrepreneurial networks
- › integration facilitated through encounters of locals and newcomers
- › rise of initiatives that support each other

GAPS

- lack of resources
 - lack of communication and information access
 - ad hoc and non systemised help to migrant entrepreneurs (often dependant on personal connections)
 - social entrepreneurship is not widely recognised and supported
 - legal and financial environment too restrictive for entrepreneurship of newcomers
-
- | distrust in refugees to take their lives and businesses in their own hands
 - | lack of community – alienated individuals with no cooperation ties
 - | lack of engagement and voices of new comers
 - | 'we' versus 'them'
 - | hostility, xenophobia, racism
 - | discrimination
-
- lack of political will hampers organic process
 - lack of vision exploration combined with top-down arbitrary decisions
 - bureaucracy on all steps
 - lack of opportunities for foreigners
-
- » small percentage of newcomers in most European societies
 - » difficulties in obtaining legal status
 - » gaps between law and practice
-
- \ lack of incentives to learn language
 - \ lack of volunteering options and traineeship
 - \ lack of structural support to employment and entrepreneurship of migrants
 - \ lack of governmental incentives for entrepreneurship development by newcomers
 - \ weak integration system
 - \ high taxes and complicated procedure
 - \ result: many failed projects
-
- › lack of knowledge to sustain ideas
 - › culture of 'paper' - no jobs without diploma

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