

Beating the odds: Supporting youth on the move to become successful entrepreneurs

Full Report



YBI's Commitment to Youth Entrepreneurship

When youth become entrepreneurs, they unlock income generation, job creation and economic growth. Yet for too many today, developing their own business feels out of reach.

At YBI, we help youth around the world to start, grow and sustain businesses. We operate at the crossroads of business and social development, so we see firsthand the way that entrepreneurship can create decent work and drive inclusive economic growth, whilst transforming prospects and livelihoods of individuals, and strengthening communities. Our efforts are particularly focused on disadvantaged youth, equipping them to build the skills, confidence and connections they need to beat the odds and become successful business owners.

Our global network of expert organisations brings together innovative local engines of youth entrepreneurship to share expertise and work to both catalyse and multiply their impact. This gives us a unique perspective on the state of the world for young entrepreneurs.

Around the world, entrepreneurs are celebrated for their agility, their experimentation and above all, their spirit. We aim to set the global standard for quality programmes and entrepreneurial support services, designed specifically for youth. We recognise the difference this makes to their success and we won't give up until every young entrepreneur has the chance to succeed.

With the Covid-19 pandemic shrinking the already narrow avenues for youth to find decent work, youth entrepreneurship offers a more critical lever for employment, economic growth and resilience than ever before. As governments worldwide plan for economic recovery, equipping more youth to start, grow and sustain the SMEs that are vital to our economies should be a higher priority.

After all, these youth are the entrepreneurs that are shaping the future and working to solve some of the greatest challenges of our time. By reimagining business, bringing new ideas to market, and strengthening communities and economies, they are creating opportunities – not just for themselves but for us all.



37,000

youth on the move supported by YBI members in 2019*



1 in 3

youth supported by YBI members are refugees or other migrants*



79%

of YBI members expect to do more work with youth on the move in the next 3 years*

Contents

Introduction	4
Entrepreneurship among youth on the move	6
Global factors influencing entrepreneurship among youth on the move	13
Opportunities and approaches for entrepreneurship support organisations to support youth on the move	25
Designing entrepreneurial programmes for youth on the move	54
Calls to action	60
Acknowledgements	67

01

Introduction

Introduction

Entrepreneurship offers important opportunities to help young people pursue resilient, successful, and meaningful livelihoods. It enables them to live their lives with dignity and contribute to local economies.

Through force or by choice, there are record numbers of *youth on the move*.ⁱ Among them are refugeesⁱⁱ and other migrantsⁱⁱⁱ, including the internally displaced and stateless. They may be vulnerable or marginalised in their host country.

This study sets out to understand how we can help these youth succeed through entrepreneurship. It sheds light on some of the key challenges facing youth on the move when starting or growing a business and identifies models and approaches which can help them. We share good practice and learning, while recognising the complexities of supporting such a wide range of youth.

The study draws on global literature, a survey and interviews with Youth Business International (YBI) members, and interviews and informal conversations with entrepreneurship experts outside of YBI.^{iv}

This report is aimed at entrepreneurship support organisations and other interested stakeholders. We hope it can contribute to useful and positive dialogue and inspire action.





02

Entrepreneurship among youth on the move

Entrepreneurship among youth on the move

Youth on the move are tenacious and resilient. Research suggests they may be particularly entrepreneurial because of their migration experiences.^{4,5,6,7} The challenges of migrating to a new country or region can foster a growth mindset and surface characteristics like resilience and creativity – traits commonly associated with entrepreneurs.^{8,9,10}

This means youth on the move may be particularly adaptable and confident and may possess a greater tolerance for risk.^{11,12} These characteristics present a rich and exciting opportunity for both youth on the move and their host countries to tap into the benefits of entrepreneurship. However, youth can also encounter a lot of uncertainty along their migration journeys, becoming exposed to stressors and even trauma. This can affect their wellbeing and ability to integrate into new countries, and may cause subsets of youth to become more risk-averse towards entrepreneurship.

Data comparing the entrepreneurial intentions of foreign-born youth to their native counterparts is scarce. However, foreign-born individuals overall are more likely to engage in entrepreneurship and start a business.^{13,14,15} In the EU and other OECD countries, 12-13% of all foreign-born migrants start a business – a significantly higher proportion than in the average native population.¹⁶ In addition, new business formation among foreign-born individuals has been increasing while declining among their native peers.¹⁷



What drives youth on the move into entrepreneurship?

The tendency of youth on the move towards entrepreneurship is shaped by a mix of pull and push factors.

Pull factors

Lifestyle and flexibility

Many youth on the move are pulled towards the opportunities of an entrepreneurial career.¹⁸ Youth are attracted to the chance to become their own boss and create social and economic impacts in both their host and home communities. More so than a formal job, entrepreneurship offers the flexibility they need to manage the multiple commitments that are common among young refugees and other migrants, such as additional study or family obligations.

Social and cultural background

The pull towards entrepreneurship is also influenced by a young person's social and cultural background. Youth from countries with high levels of self-employment, or with a family background of entrepreneurship, are more likely to start a business.^{19,20,21} Conversely, youth with no entrepreneurial role models to support them are less likely to engage in entrepreneurship. To encourage youth on the move to start a business, it is therefore essential to create an environment that exposes them to the potential of an entrepreneurial career.

Integration

Entrepreneurship can provide opportunities for youth to build networks and facilitate their integration. Setting up or running a business helps refugees and other migrants improve their social status in their host communities.^{22,23} Refugees typically take longer to integrate than other migrants,²⁴ so entrepreneurship can be a particularly powerful mechanism for promoting their integration, especially for women.²⁵

Upon arrival and through the resettlement process, refugees are rarely consulted about their hopes and aspirations^{26,27} but this is often the starting point for entrepreneurship programmes when figuring out the desired business goals of their clients. Helping youth on the move identify their hopes and aspirations through entrepreneurship can improve their self-confidence, their desire to start or re-start a business, and speed up their integration into host communities.²⁸

Similarly, entrepreneurship training programmes can be an important mechanism for improving youth's social networks.²⁹ YBI member **Youth Business Spain** highlighted the lack of networks among youth on the move as one of the main barriers to starting and running a business. Youth Business Spain's entrepreneurship activities for youth on the move focus on building strong relationships with other entrepreneurs and in local neighbourhoods to help facilitate integration.

Giving back

Youth on the move are strongly drawn to entrepreneurship for the chance to give back to their communities, both in their home and host countries. The motivation to pursue entrepreneurship among refugees and other migrants has been linked to their aspirations for supporting their host communities.^{30,31} Our research shows they see entrepreneurship not just as a route to generating an income, but also to creating wider social and economic impacts.

YBI Member **Inner City Enterprise (ICE)**, Ireland support a growing number of youth on the move to establish social enterprises in Dublin. In their experience, youth have a growing awareness of global and local challenges and want to have a social impact. This is linked to their desire to start a business. These findings support research published by the Global Entrepreneurship Monitor (GEM).³² GEM found that youth (aged 18-35) around the world are more likely to start a business with a social purpose than adults. There are more new young social entrepreneurs in Africa, the Middle East, and Western Europe than there are commercial entrepreneurs. These regions represent many of the largest sending (Africa and the Middle East) and host (Europe) regions of youth on the move.^{33,34}

Social entrepreneurship is taking root across large parts of the world, and youth on the move are part of this movement. Education, and an awareness of the challenges facing the world, are an important part of what motivates youth to pursue social entrepreneurship. This is perhaps heightened by a migration journey.³⁵



Social entrepreneurship is taking root across large parts of the world, and youth on the move are part of this movement.

Push factors

Lack of access to formal employment

Many youth on the move are pushed towards entrepreneurship by their restricted access to formal employment opportunities. Barriers they face include discrimination from potential employers and a lack of qualifications recognised in their host country. This can prevent youth from pursuing meaningful employment aligned to their skills and interests.^{36,37} By comparison, entrepreneurship can have fewer barriers to entry.

Income insecurity

For many youth, migration is also an expensive undertaking, and they can often arrive in a host country with few resources. They may therefore lack the financial buffer to seek out gainful work opportunities. As a result, they are pushed towards entrepreneurship out of a need to quickly secure an income.



What are the barriers to entrepreneurship for youth on the move?

Lack of confidence

Youth on the move can arrive in their host country with a damaged sense of self-determination. This can affect their social capital and engagement in entrepreneurship. As a consequence of their migration experiences, youth on the move may experience significant cognitive and emotional stress, including trauma.³⁸ This can include challenges like depression, loss or grief. This, in turn, can surface characteristics like low self-confidence, a lack of trust towards support services, and a fear of failure. These factors can deter or prevent them from starting or growing a business.

YBI members identified a lack of confidence and fear of failure among youth on the move as a key barrier to both starting and growing a business. Traumatic experiences can weigh against more entrepreneurial traits, like resilience and creativity, and prevent them from tapping into their full potential. Repairing self-determination among youth while still on the move, as well as after they've arrived in their host country, is vital. Providing the right support frameworks to build confidence, and nurturing soft skills to (re)build networks, are critical to unlocking their potential to lead their lives with dignity, and to start and sustain a business.

Gender and socio-cultural factors

Both young men and women on the move face gendered and socio-cultural barriers which uniquely affect their entrepreneurial intentions and opportunities, though young women are disproportionately affected.

Generally young men on the move have greater agency than women to migrate, as well as better access to resources to start or run a business. However, they can also face significant mental health issues linked to the failure to integrate into a new society.^{39,40} For example, recent media and societal narratives in Europe portraying young refugee and migrant men as violent or threatening can directly affect their integration and inhibit their access to economic opportunities.⁴¹ Young men across developing countries face similar challenges.⁴² Supporting young men's integration into a host country, as well as challenging the societal narratives that alienate them, are vital to helping them integrate and succeed in business.

Young women are generally less engaged in entrepreneurship activities than men,⁴³ but this is not a result of them being any less entrepreneurial. Research shows that, once their business is up and running, women tend to feel just as confident as men about their business and its future.⁴⁴ Instead, gendered and socio-cultural practices often shape women's access to opportunities and support. In developing countries – or upon arrival from a developing country – a young married woman's mobility can be governed by a set of complex hierarchies.

This can include 'permission' or 'consent' for them to travel a distance from their homes, or to start or own a business.⁴⁵

A lack of access to resources, including childcare or finance, can create additional barriers to entrepreneurship for women.⁴⁶ These challenges can be amplified by migration. Young migrant women's social and human capital can often become depleted, leaving them with weaker networks or agency to seek out and leverage opportunities. Moreover, the social-cultural hierarchies that affect women can often make young women unreachable by traditional entrepreneurship support services. For these reasons, supporting young women on the move in entrepreneurship often takes longer than supporting men,⁴⁷ but investing in effective services can unlock rich economic and social opportunities.



03

Global factors influencing entrepreneurship among youth on the move

Global factors influencing entrepreneurship among youth on the move

Youth on the move may share similar experiences and backgrounds but they are not a homogenous group. The factors influencing their interests, or their ability to set up and grow a business, can be exclusive to their own set of circumstances. Economic factors, legal regulations, and geography shape the types of economic opportunities that are available to youth on the move. Demographics, human capital, and social capital are also important.

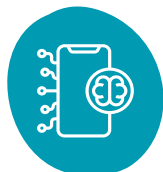
Below we outline three key trends influencing entrepreneurship among youth on the move:



The rise of displacement



Insufficient legal and policy support frameworks



Technological empowerment



The rise of displacement

More youth than ever before are becoming displaced from their homes.⁴⁸ The boundaries between forced and voluntary migration are not clear cut, and many youth's experiences fall somewhere on a blurry spectrum between the two. High levels of youth unemployment and underemployment around the world, stressors such as climate change, and worsening economic conditions are placing additional strain on youth's decisions to migrate, contributing to global increases in both forced and voluntary youth migration.

Demographic trends in displacement

Youth on the move are not a homogenous group and global trends in youth migration continue to shift. Roughly half of youth on the move are women.^{49,50}

Since 2000, Asia has become the region hosting the biggest share of young migrants (34%) followed by Europe (27%) and North America (18%).⁵¹ The vast majority of the forcibly displaced are located in developing countries,⁵² and around 80% of these people are hosted by a neighbouring country.⁵³

Of the refugees under the UN High Commission on Refugees' (UNHCR) mandate, the top ten countries of all refugee-sending nations are (in order):



Syria



Afghanistan



South Sudan



Myanmar



Somalia



Sudan



Democratic Republic of the Congo



Central African Republic



Eritrea



Burundi⁵⁴

These countries account for



82%

of the total refugee population.

Many of them have been among the top sources of refugees for at least seven years.⁵⁵

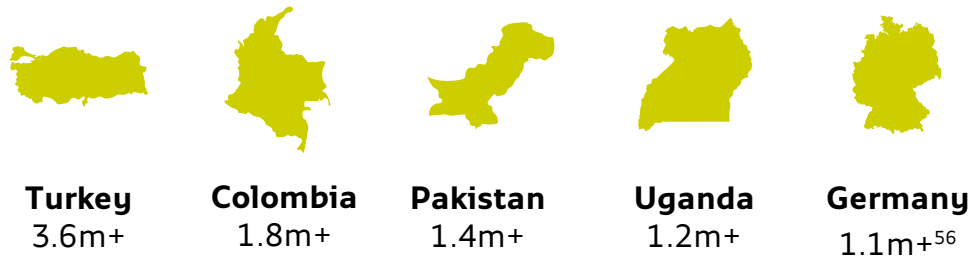


This does not include those fleeing Venezuela, which is estimated at

4.5million

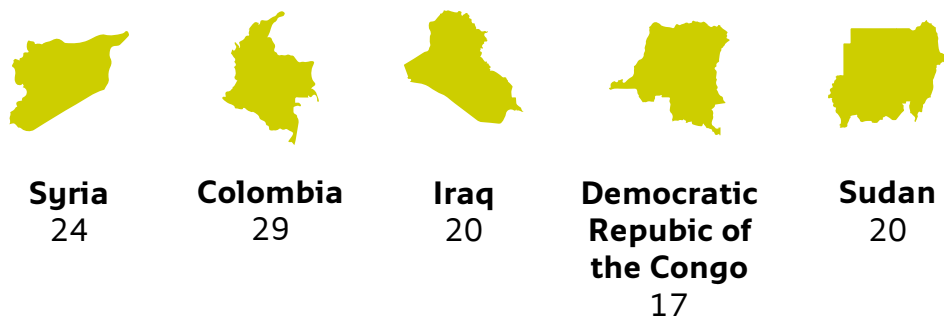
refugees and migrants worldwide.

The countries hosting the most refugees (including Venezuelans) are:



As of 2019, there are approximately 87 million young migrants (aged 15-34).⁵⁷ There are 79.5 million people of all ages currently forcibly displaced from their homes (including internally displaced persons (IDPs) and stateless persons), including 26 million refugees.⁵⁸ A significant portion of these people are below the age of 35.⁵⁹

The countries with largest internally displaced populations all have very youthful populations, with an average age under 30:



Lengths of displacement

Increases in armed conflict and protracted crises are causing more people to flee their homes, and to remain in exile longer than ever before. The average time someone now spends in a refugee camp is 17 years, and protracted displacement situations are estimated to last up to 26 years on average.⁶⁰

Youth make up the majority of the forcibly displaced and tend to stay in host countries longer than adults. With most displaced people now coming from (or moving within) regions with very youthful populations, the future of displaced populations is likely to be increasingly made up of youth with protracted stays in host countries. The pressures on host countries to support their needs are mounting, and it is essential to find sustainable ways to support them over the long term.

Opportunities and challenges related to displacement

Economic dividends

Youth on the move bring new ideas, skills, and opportunities to their host countries and, given the right support, they can create significant economic benefits. They can rejuvenate stagnating sectors with new skills and energy and develop new markets between host countries and their home countries.⁶¹

Meanwhile, they contribute to their home countries through investment, starting new businesses via circular and return migration, and remittances. As global migration continues to rise, remittances to low and middle income countries are on track to reach \$597 billion by 2021, with young remitters expected to play an increasingly prominent role.

Entrepreneurship among youth on the move has the potential to unlock significant economic dividends. Both refugees and other migrants' contributions to host economies are well documented, particularly in terms of innovation, development, and foreign direct investment.^{62,63,64,65}

Young refugee women alone have the potential to contribute up to \$1.4 trillion to global GDP annually if they can be productively integrated into the workforce.⁶⁶

In Germany, the lasting economic benefits of the recent intake of refugees are expected to materialise in as little as five to ten years, if not sooner.⁶⁷ Refugees are already helping to offset the Germany's growing labour shortage.⁶⁸ They are also increasing entrepreneurial spirit in the country, which has experienced a slowing start-up rate over the past decade as the entrepreneurial activity of native youth has declined.⁶⁹

Lebanon, Jordan, and Turkey have experienced GDP growth directly linked to the presence of Syrian newcomers.⁷⁰ Turkey allows refugees to formally establish and own businesses. Between 2011 and 2017, Syrian refugees started 6,033 companies, employing around 56,710 people – most of whom were natives.⁷¹

Between 2011 and 2017



6,033

companies started by Syrian refugees in Turkey



56,710

people employed, most of whom were Turkish

Mounting pressures

Despite these economic opportunities, youth on the move face several key challenges. These include high levels of youth unemployment and underemployment around the world, mounting pressures on already strained governments supporting refugee and other migrant populations, and an impending economic recession caused by the coronavirus pandemic. Increasing numbers of youth on the move add additional pressures to these already challenging circumstances. Youth and policy makers need to be adaptable and innovative to seize and create opportunities. Entrepreneurship support practitioners need to be agile and responsive to help create and realise these opportunities.



Insufficient legal and policy support frameworks

In 2016, the United Nations General assembly unanimously adopted the New York Declaration on Refugees and Migrants, committing member states to strengthening and enhancing protection mechanisms for people on the move. As part of the Declaration, member states agreed to work towards adopting the Global Compact for Refugees and the Global Compact for Safe, Orderly and Regular Migration. The Compacts include a focus on eliminating unfair restrictions on employment and making host-country labour markets more inclusive.⁷² They also unambiguously call for enhancing refugee self-reliance. This, by extension, includes supporting youth on the move into entrepreneurship. Despite this declaration and these compacts, however, youth on the move still face a series of legal and regulatory barriers to entrepreneurship.

Opportunities and challenges related to legal and policy support

Right to work

Refugee host countries, particularly those in low and middle income countries, typically do not grant refugees the right to work. Fears around competition for jobs, particularly in countries with high unemployment rates, are often a barrier to support for refugee populations.

When refugees or other migrants are given the right to start and grow businesses, the benefits can spill over into the local economy. The Jordan Compact, where the Jordanian Government granted work permits to Syrian refugees, created (self-)employment for many Syrians and Jordanians. It also contributed to a more secure legal status for refugees, and reduced fear of arrest and deportation.⁷³

Regulatory frameworks

In the economic fallout from the coronavirus pandemic, enabling entrepreneurship will be critical. The ability to start a business from home without having to pay for work premises, and with light regulatory frameworks that reduce start-up costs, is particularly valuable for young women.⁷⁴

Calls to improve regulatory environments and support for refugees and other migrants, to make it easier for them to start and establish businesses, are not new.⁷⁵ But the legal and policy instruments many host countries use to administer support restrict their ability to do so. Legal and policy challenges facing youth looking to start or sustain a business include:

- lack of rights to work, including self-employment
- lack of proper paperwork or recognised qualifications
- lack of knowledge of how to navigate local administrative and legal processes
- blocked access to finance
- uncertain and extensive asylum or visa processes.

Even after protracted periods of inactivity in refugee camps, the asylum process in the European Union takes 3-12 months on average.⁷⁶ This process often places restrictions on the economic opportunities a person can pursue. The challenges youth on the move face as a result can directly affect their entrepreneurial intentions, as well as their ability to start or grow a business.⁷⁷

The consequences of legal restrictions affecting refugees' and other migrants' rights to work can be more pronounced for youth. Youth on the move, particularly internally displaced persons and refugees, often have less social capital than adults,^{78,79} and fewer financial resources at their disposal. This makes it difficult for them to respond to economic opportunities, and they may also have to compete with older refugees and other migrants.

Youth can therefore be driven into more necessity-based activities, often engaging in lower-quality employment, setting up low-potential microbusinesses,⁸⁰ or being pushed into the informal or even illegal economy. Making it easier and quicker for refugees and other migrants to legally engage with work opportunities can benefit youth by offsetting the risks of engaging in precarious work activities. This could be achieved by expediting asylum claims processes for refugees or expanding work options, for example.

Access to welfare


In some countries, registering a new business can also mean giving up certain social security allowances, such as the right to unemployment or welfare benefits.⁸¹ Providing youth with a reliable safety net, and helping them to navigate resettlement, can increase their wellbeing, as well as their willingness (and ability) to pursue entrepreneurship.

As global youth migration increases, particularly among the forcibly displaced, both new and traditional host countries will experience influxes from new sources of refugees and other migrants. Host countries will need to ensure national and regional policies are in place. Policies will need to be adaptable and flexible enough to support youth, and to leverage the economic opportunities of entrepreneurship.

Formal policy support

Formal policy support and programming for youth on the move is similarly under-developed. There is little in the way of dedicated international policy agendas concerning the interests and needs of young entrepreneurs who are specifically on the move.

Within host governments, the responsibilities for youth, entrepreneurship, refugees, and other migrants may sit across different national ministries with competing priorities and agendas.

A circular inset image showing two men standing in what appears to be a mobile phone or electronics store. The man on the left is older with grey hair, wearing a dark blue polo shirt. The man on the right is younger with dark hair and a beard, wearing a black button-down shirt. They are both looking towards the camera. In the background, shelves are visible with various mobile phone accessories and packaging.

Entrepreneurship policy and programming is often targeted according to either age (youth) or another personal status (such as refugee or other migrant), and rarely both. This approach risks overlooking the unique contexts and experiences that can determine entrepreneurial intentions and success for a young person on the move.

Technological empowerment

Youth are often considered tech natives — they are the most digitally connected generation. Several trends that define youth on the move today, including their mobility, their relatively long displacement, and their use of mobile technology, underline the value digital technology can have for them.

Access to technology

Most youth on the move have access to a mobile phone.^{82,83} A study by UNHCR and Accenture found that 71% of refugee households have a mobile phone, and 93% of all refugees (depending on location) are covered by 2G or 3G mobile networks.⁸⁴ Youth on the move use digital technology to keep in touch with their family and friends, to learn, to seek out new economic opportunities, and to access social protection. In the context of the coronavirus pandemic, where technology has become even more central to connectivity, this technology is more vital now than ever.

Opportunities and challenges related to technology

Technology allows youth on the move to access resources and information in real time and connects them to international networks. This comes with both opportunities and challenges for supporting entrepreneurship.

Connecting to new opportunities

Digital technology helps young refugees and other migrants run their business and connect to new opportunities. In a survey of refugees in Uganda, almost all refugees used mobile phones to connect with suppliers and customers. For rural refugee farmers, mobiles are a vital lifeline to access market information and sustain trade links with national markets.⁸⁵ Mobile technology can also help link young refugees or other migrants in remote or weak market systems to other national and international opportunities. Youth on the move can access online funding and business development opportunities, as well as e-commerce platforms to enhance their sales and service offerings. Mikono – The Refugee Craft Shop in Kenya,^v for example, is a platform linking refugee artisans to a global market of fair-trade buyers.

Access to training, information and support

Digital technology offers access to an abundance of training, information, and support, though its potential remains underexploited. Many youth on the move already tap into online resources, such as language apps and social media platforms, to help them navigate migration and integration. Hilal Gerçek, Entrepreneurship Director for **Habitat Turkey**, a YBI Member, says many youth on the move in Turkey already use technology and social media to solve problems, including in entrepreneurship.

But many online technologies which are specifically designed to support entrepreneurship opportunities, such as mentoring apps or sales platforms, may be inaccessible to some youth. Women and the less educated are least likely to have access to technology, information, and devices.⁸⁶ Similarly, connectivity is not universal, and levels of access vary significantly. The cost of data for apps or online browsing can be a significant financial barrier for many youth on the move.

Digital skills

Ensuring youth on the move are taught the right skills is key to unlocking their economic opportunities. Coding and IT skills are in demand in the international labour market,⁸⁷ and are increasingly the focus of digital skills training offered to refugees and internally displaced persons. But we should not assume that the same approach to tech will work in all young refugee and migrant settings, even if it has worked well in another location.⁸⁸

Equipping youth on the move with digital skills for the future is vital. Following the onset of the coronavirus pandemic, many jobs have pivoted online. Entrepreneurs are also having to pivot their businesses through digital capabilities. Neither entrepreneurship opportunities nor existing jobs are likely to fully return to offline activities. Even before the pandemic, global trends were challenging youth to develop more advanced digital skills, calling for a move from digital literacy to digital fluency.⁸⁹ This means moving from teaching youth how to use digital tools, to equipping them with the knowhow to create something new with them.

Young refugees and other migrants already use technology, but they will need to develop digital fluency to take advantage of new and emerging opportunities.

Access to fintech solutions

The ability to make international and national transfers on mobile phones opens up significant economic opportunities for youth on the move and improves their bankability. International transfers are the fastest growing mobile money service. Ensuring youth on the move are supported in the drive for financial inclusion is critical to helping them keep up with new and emerging economic opportunities.⁹⁰

Among displaced populations in Uganda, women are the most common users of mobile money.⁹¹ In part, this is for receiving remittances from family members, but it illustrates the potential for mobile technology to support underserved groups of young women on the move to start or grow their own businesses.

Trends among youth on the move

Key trends affecting youth on the move today.

Trend	Challenges	Opportunities
<p>The rise of displacement</p> <p>More people than ever before, and especially youth, are becoming forcibly displaced from their homes, or using migration as a key livelihood strategy to search out economic opportunities.¹ Forced displacement has increased over the past decade, meaning youth on the move experience longer periods of displacement, including lengthier stays in host countries.</p>	<p>High levels of youth unemployment and underemployment around the world, amplified by the impacts of coronavirus pandemic, limit opportunities for youth on the move. This will require policy makers and practitioners to find new and innovative ways to adapt to coming challenges.</p>	<p>Migrant populations are known for their entrepreneurialism within host countries. The rising number of youth on the move presents important economic and societal opportunities for host countries.</p>
<p>Youth on the move remain underserved by legal and policy support frameworks</p> <p>Despite important advances in global policy to support refugees and other migrants to participate in host economies, host countries continue to experience difficulties supporting the increasing numbers of displaced populations. This is intensifying the need to find more and sustainable ways to support their self-reliance.</p>	<p>Policy and legal frameworks can deny refugees and other migrants the right to work. The administrative and legal difficulties refugees and other migrants face as a result can be felt more strongly by youth.</p>	<p>Effective policy and legal frameworks can speed up the integration of youth and unlock the economic and social opportunities they bring to society.</p>
<p>Technology is empowering youth on the move</p> <p>Youth on the move are increasingly tech enabled, and large numbers already use mobile devices^{2,3} for seeking out economic opportunities and accessing social protection.</p>	<p>The future of work will require youth to have digital skills, but connectivity and access to digital technologies remain unequal. Those in rural regions, young women, and those with less education are at risk of being left behind.</p>	<p>Technology can cross spatial divides, and fill key information and support gaps in entrepreneurship. Digital opens the possibility for creativity and innovation, and creates new market opportunities for youth and those supporting them.</p>

04

Opportunities and approaches for entrepreneurship support organisations to support youth on the move

Opportunities and approaches for entrepreneurship support organisations to support youth on the move

Many youth on the move experience similar support needs when it comes to setting up and growing a business, but contextual differences can present unique challenges in delivering and designing services for them.

Lessons and good practice in entrepreneurship support have tended to be drawn from studies and evaluations of programming in developed markets, where resources and assets are usually more abundant. Some of these learnings can be transferable for supporting broad groups of youth on the move, but the experiences and contexts of the recently displaced and other marginalised youth are diverse. Understanding the range of practices and lessons available for supporting them can help improve their entrepreneurial opportunities.

In this section, we outline high-level learnings, and explore examples of models and approaches which work particularly well for overcoming the barriers youth face in starting or growing a business. Our research with YBI members and others identified four key areas of opportunity to improve support for youth on the move:

- Improving self-determination, confidence and connections
- Improving business and digital skills
- Improving access to finance
- Improving the policy environment and easing legal restrictions

Beating the odds: Supporting youth on the move to become successful entrepreneurs



Improving self-determination, confidence and connections

Soft skills development for youth on the move

To meet the demands of different cultures, experiences, and situations in their host countries, youth on the move need to continually develop and grow their skills. It is increasingly recognised that this includes not just 'hard' business and digital skills, but also 'soft' skills. There is still no consensus on a precise definition of soft skills. However, various practitioners and experts describe these skills as a set of competencies, behaviours, attitudes, personal qualities, motives and thought processes, that enable youth to perform well and achieve their goals, work well with others, and effectively navigate their environment.⁹²

Youth on the move are tenacious and creative, but their resilience and ability to adapt to their new context varies. In setting up a business, some overcome barriers like fear of failure quicker than others. Others may experience stress or trauma during their migration. This can affect their personal goals and require a longer support runway to develop the skills and confidence they need.

These youth can have a high tolerance for risk to pursue their goals, but low resilience and commitment to their goals. Helping youth on the move to (re)build their self-determination and foster soft-skill characteristics, such as trust, self-confidence, resilience, and innovation thinking, are vital for both entrepreneurship and integration.^{vi}

“In our work in the Middle East, we run education programmes for 10,000 youth who are either enrolled or graduating. One thing we notice among the very youth who leave their homes between the ages of 18-22, is that they are not afraid to try new things and fail at them. However, this can be both a strength and a weakness because they can also give up easily sometimes”

Meri de Campos
Manager, SPARK Netherlands

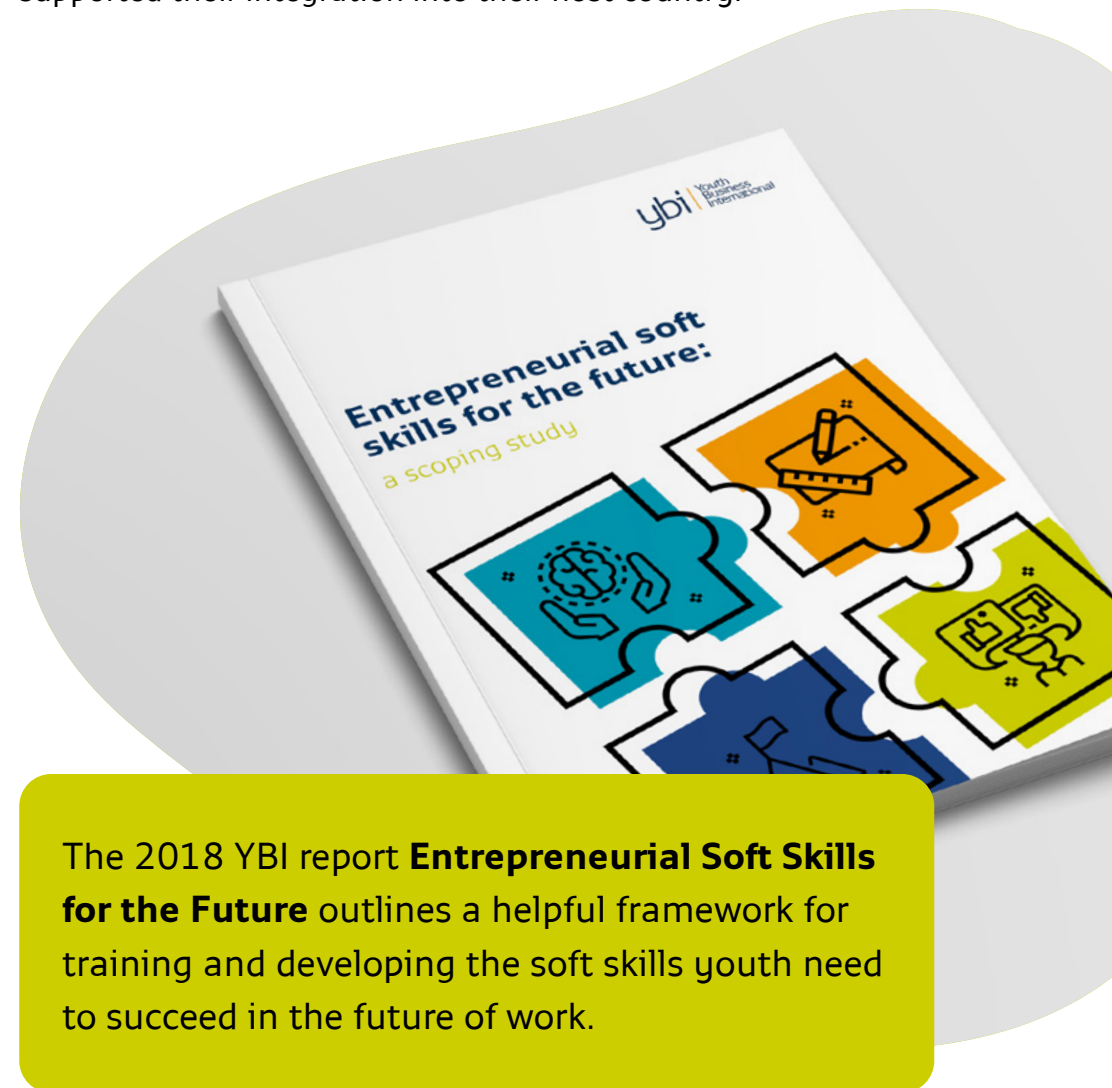
Innovation and growth mindset

Developing an innovation and growth mindset can help youth on the move navigate their new and changing circumstances. Youth on the move can be highly motivated to start a business, and often leverage the available resources in whatever circumstances they find themselves in. This leads them to develop new and creative ventures. These skills are important across all stages of a migration journey. They are especially important for business growth, particularly for understanding and adapting to new contexts and cultures, and navigating new administrative and legal systems and processes.

Even before the coronavirus pandemic, global trends demanded that youth build and develop new soft skills for the future of work.⁹³ Supporting youth to develop soft skills like innovation thinking and a growth mindset before they arrive in a new country, while they wait in refugee camps, for example, can help them navigate new cultures and integrate faster once asylum (or a visa) is granted.

Manq'a Bolivia, a YBI member based in Bolivia and Colombia, run a cookery training programme, training youth on the move as chefs and culinary entrepreneurs. They have dedicated one day a week to soft-skills training. Through this course, Manq'a have partnered with organisations like UNHCR in refugee camps in La Guajira, Colombia, where they can reach young refugees and get information about their entrepreneurial intentions and profiles.

In 2019 alone, Manq'a supported 400 youth on the move to develop their soft skills and become more confident, innovative and entrepreneurial. This helped them set up culinary businesses and supported their integration into their host country.



The 2018 YBI report **Entrepreneurial Soft Skills for the Future** outlines a helpful framework for training and developing the soft skills youth need to succeed in the future of work.

Psycho-social support

A key message from our research is that youth should have the opportunity to receive psycho-social support alongside soft skills training. This can help build their resilience, foster self-determination, and manage trauma.

“Integrating psycho-social support with entrepreneurial support is key. It humanises the process of entrepreneurship and leads to greater commitment by the young entrepreneur”

Patricia Yopasa

Director for entrepreneurship for Corporación Minuto de Dios, a YBI Member in Colombia supporting Venezuelan migrants.

YBI members and others provide various forms of psycho-social support. This is delivered by trained mentors or counsellors or facilitated within peer-support groups (see **case study one**).





Case study one:
ILO and UNHCR Young Refugee Ready for Business Programme, Indonesia

Background: Both ILO (International Labour Organization) and UNHCR in Indonesia support refugee populations to become self-reliant and lead their lives with dignity. Over six months in 2018, the ILO and UNHCR ran a youth refugee entrepreneurship pilot programme in Indonesia, targeting both refugees and local youth. It used the ILO's Ready for Business training programme, developed together with the International Training Centre (ITC) and the William Davidson Institute of University of Michigan.⁹⁴

Approach: The programme followed the ILO's Community-Based Enterprise Development training approach. This is activity-based and delivered through peer-to-peer learning. No teachers are required. Over the six-month programme, participants met twice a week to work through a series of entrepreneurship modules. This included four modules on soft skills development.

The modules were delivered in peer-led discussion groups focusing on self-care techniques, including:

- understanding and identifying emotions
- managing stress
- understanding the impact of culture on emotional well-being
- identifying motivations and how to stay motivated.

Key learning and insight: The pilot successfully helped youth on the move start businesses. Participants reported that the soft skills training improved their confidence, motivation and self-awareness. One participant said it helped them “find the entrepreneur inside of them.” Importantly for youth on the move - especially refugees and internally displaced persons, who may be harder to reach - this programme showed youth's wellbeing and entrepreneurial intentions can be improved in low-resource settings, using guided peer-led group discussions without the need for highly trained professionals.

Building trust and strong support networks

The process of engaging in entrepreneurship support activities can help rebuild a young person's self-determination and foster soft skills. For some youth, this can be as simple as introducing them to a peer network. For others, it might include building up their abilities through longer structured activities, such as counselling or ideation and incubation programming. All of these interactions should help to build up a sense of trust and belonging.

Entrepreneurship support organisations should not underestimate the impact or value of simply listening to a young person.

“Fostering a strong sense of belonging from the outset among young refugees and service providers is a key prerequisite to programme success.”

Fred Kastner
TERN (The Entrepreneurial Refugee Network)

Youth can arrive in a country with little or no social network, and an entrepreneurship support organisation might be a young person's first contact with someone who listens to their dreams and ambitions. This can have a significant impact in building their self-confidence and willingness to engage with service providers and to pursue entrepreneurship. This is a critical point for entrepreneurship support organisations to influence and build trust with groups of youth on the move, as refugees and other migrants can often be hard to reach. This is partly because they have often had previous negative experiences with support services.⁹⁵



Social cohesion is vital to the entrepreneurial success of youth on the move.⁹⁶ Entrepreneurship support organisations can build relationships with local community leaders, focused on the mutual objective of bringing youth on the move and the wider community closer together.

“You can never underestimate the value of connecting with the refugee communities and investing in that connection with the community. Too often, we see business support organisations that may not necessarily deal with refugees as their primary audience, developing relatively standardised tactics and putting in low effort into building relationships with referral partners that are the gate keepers to these refugee communities (less than 2% of our refugee entrepreneurs to date have accessed business support organisations). Refugee communities are not communities that are easy to reach, it’s very diverse and very disparate, and refugee communities have got a lot of distinct needs. Building that reputation in the community requires not just building reputations with individual entrepreneurs but building reputations with the gate keepers to that community. Trust comes from the sense you are specifically speaking to them.”

Charlie Fraser
Co-Founder, TERN

TERN (The Entrepreneurial Refugee Network) offers entrepreneurial practices for entrepreneurship support organisations, supporting youth on the move to foster self-determination and nurture their skills. They support refugees that are in the United Kingdom to start and establish businesses. Their model emphasises flexibility in both sensitising refugees to entrepreneurship and building their confidence to become fully established entrepreneurs.⁹⁷

TERN’s experience offers lessons and good practice for fostering self-determination. These include:⁹⁸

- building strong, meaningful, and trusting relationships, including with programme staff and others
- setting incremental steps to achieving self-motivated goals (e.g. ambitions and visions for their business)
- taking field trips to other businesses, which help refugees understand the competence levels and skills they need to compete in business in the UK
- creating a supportive and non-threatening environment where programme participants can safely practice new skills among peers, programme staff, and colleagues.

Networking and connections

Networking is a critical component for building any business and, crucially, helps youth on the move to socially integrate into their host communities.

Introducing youth to entrepreneurs at the same business stage can facilitate strong horizontal support networks and encourage peer-to-peer support. Peer-to-peer support can also help deal with experiences of trauma through sharing experiences. Role models (including older youth) who have experienced similar migration journeys and gone on to establish enterprises can inspire confidence to pursue entrepreneurship and strengthen professional networks. This is particularly helpful for youth on the move who do not have a background in entrepreneurship.

Business fairs or pitching events which include members from the local community and other entrepreneurs (particularly migrants) can also help overcome community stigma towards refugees and other migrants, as well as widen relevant professional networks. This can be especially valuable for strengthening diaspora entrepreneurship.

Holding networking events with trusted corporate brands can encourage more youth into entrepreneurship. In Istanbul, YBI member **Habitat Turkey** have established a partnership with Facebook's new incubator, **Facebook Station**. Their Entrepreneurship Director, Hilal Gerçek, says partnering with well-recognised brands can help engage youth who might otherwise be hard to reach.

Attaching a trusted corporate's name to a programme can attract youth who might otherwise lack trust in service providers and draw in those who might otherwise dismiss the idea of pursuing entrepreneurship. These arrangements can also build a corporate partner's appetite and capacity to work with youth on the move and, in return, bring lessons for service providers to apply in their own context. Habitat Turkey provide a suite of social integration activities (see case study two).

Hilal Gerçek of Habitat Turkey underlined the importance of start-up support incubators, which provide benefits beyond business support. Incubator activities such as training and advisory services, and resources such as shared office space, are good socialising mechanisms for youth on the move. They develop self-confidence and build connections, both with other youth and the wider community. Providing access to physical working and networking spaces helps youth to develop their business ideas and overcome initial start-up costs.

Online resources connect youth across borders and allow them to access support wherever they are, while digital platforms and events can foster interaction and strengthen networks. Most youth on the move already use digital technology to find opportunities. Leveraging their online habits and existing online communities can help further connect them to key business support and resources.

Online hackathons can promote self-confidence and awareness of youth's entrepreneurial potential. **Habitat Turkey** run online hackathons jointly with UNHCR as part of their iMECE programme, focused on addressing key social challenges among refugees and host communities in Turkey (see **case study two**). The hackathon aims to demonstrate that innovation can happen in low-tech areas. Project ideas are collected in an online platform and then turned into well-organised, feasible and highly effective projects at the end of an eight-week process.

Habitat Turkey uses Twitter to curate some of their activities, and social media can also be used to recruit youth to entrepreneurship programmes.





Case study two: **Habitat Turkey**

Background: Habitat has been working with young entrepreneurs for 25 years. It has empowered hundreds of thousands of youth in pursuit of its mission to drive youth entrepreneurship and support sustainable development, including among young refugees and other migrants. In 2019, Habitat supported 22,067 youth on the move with entrepreneurship services.

Approach: Habitat has delivered a host of entrepreneurship activities to develop social capital and entrepreneurship among youth on the move. These include promoting conversation clubs, Turkish talking clubs, and events where Turkish and Syrian people can come together and go to museums. Through the social cohesion component of their iMECE programme, they run several social integration and entrepreneurship activities, including The iMECE Band and online hackathons.

The iMECE Band: iMECE means that you do something positive for the community together. It involves a three-day music camp for refugees and the host community. Musicians, who don't know each other, come together, create a group, and compose a song with the support of experts. At the end of the camp, they perform the song at one of the biggest hubs in Istanbul.

Key learning and insight: Doing something creative and out of their comfort zone helps youth build self-confidence and get to know one another. It gets them engaged in the culture and helps eliminate prejudices.

Online hackathons: Hackathon events look for solutions to common problems for host community members and refugees, including:

- access to economic opportunities
- access to education
- waste management
- overcoming the language barrier and language training
- strengthening the harmony between communities.

Key learning and insight: The events are run online to help foster innovation in low-tech areas. Youth on the move in Turkey already have digital habits. They use these habits to identify problems and find solutions. Making use of digital technology to find solutions is natural to many youth on the move and can be a valuable approach for supporting others.

Mentorship

Mentoring can provide crucial benefits for youth on the move. An effective mentoring programme is often one of the most valuable support mechanisms for helping them to build self-confidence, facilitate integration and develop and grow their businesses. Quality mentoring can both accelerate small businesses and improve their survival and resilience.^{99,100} Mentoring relationships are also robust in the face of adversity, which offers a vital lifeline for youth on the move as they navigate new cultures and challenging circumstances.

An effective one-on-one mentoring relationship is often the most valuable model for mentoring youth. A strong mentor-mentee relationship can help youth on the move integrate into new societies and provide important psycho-social support. A mix of individual and group mentoring can also bring benefits.¹⁰¹ Group and peer-mentoring can help refugees and migrants overcome important language barriers and process unique migration experiences. Refugees and other migrants tend to be highly motivated to help others in similar circumstances.

Mentoring can open up important social and business networks. Youth on the move often arrive in a host country with few connections and might have few trusted relationships they can rely on. When trust and a connection are built between a mentor and mentee, mentors may open up their networks, benefitting the mentee both socially and professionally.

A strong and meaningful relationship with a mentor can also build trust and self-confidence in a young person to go out and build more relationships. Helping a young person who recently arrived in a host county develop their social networks can be an important first function for a mentor.

YBI's principles for effective mentoring programmes for youth^{vii} include:¹⁰²

- clear programme management structure
- well-designed mentor-mentee matching processes, including clearly defined goals and expectations for the relationship
- initial training and preparation to engage in mentoring – for both mentors and mentees
- ongoing support for both mentors and mentees
- regular review to continually evolve the programme.

When developing mentoring programmes for youth on the move, there are several additional things to consider, including common experiences and backgrounds, flexibility, blended and online approaches, and particular needs of mentoring young women on the move. Each of these is described below.

Common experiences and backgrounds

Recruit mentors with similar experiences and backgrounds, especially refugee or other migrant entrepreneurs. Evidence suggests that, the more life and work experiences a mentor and mentee have in common, the more likely mentoring is to be effective.¹⁰³ Shared cultural backgrounds and experiences between youth on the move and their mentors can help build trust and connect them to relevant networks.

YBI's experience, though, shows that, while migrant pairs can find it easier to empathise with one another, youth on the move may benefit more where the mentor is from the host country. This is because the mentor can help the mentee properly integrate into the society. Where possible, it is recommended to recruit migrant entrepreneurs who have been settled in the country for a long time. Where mentors from similar refugee or migrant backgrounds are not available, providing sufficient training to staff and mentors around refugee and other migrant experiences can help build sensitivity into the relationship.

Flexibility and adaptability

Youth on the move go through numerous transitions when arriving in a new country. Mentors need to be able to support these. This can include both personal and professional support.

Youth face multiple challenges upon arrival in a new country, including:

- navigating and familiarising themselves with a new culture
- building self-confidence
- overcoming trauma
- developing strong connections with people and networks
- learning a new language
- navigating new legal and administrative processes to start a business.

A mentor may support any of these needs and can act as a mediator or advocate between the different support needs a young person might face. For example, they may encourage a mentee to seek counselling. Allowing flexibility in the relationship to support these transitions is important for the young person. Relationships should also be adaptable. Youth on the move can be highly mobile and have changeable routines. Communication mediums, such as WhatsApp, Facetime, or other familiar online platforms can help provide the flexibility to get the most out of mentoring.

Blended and online approaches

Blended and online approaches to mentoring can help fill key support gaps. Local mentors can often give an edge to the mentoring experience by helping youth navigate local markets and resettlement. When these relationships are not available, as is common in emerging markets or remote locations, non-local mentoring (such as remote mentoring) has proven successful.¹⁰⁴ Blended local and non-local mentoring relationships can be particularly effective. Online mentoring for youth on the move can:

- broaden professional networks, including internationally
- allow youth to take their networks with them if they migrate again
- adapt to a young person's migration journey
- help increase their social capital along their journey, and upon arriving in a new location.

YBI member [Skysthelimit.org](https://www.skysthelimit.org), USA, offers a bespoke online advisory, coaching and mentoring platform. This helps youth, including youth on the move, access support when local help is not an option (**see case study three**). Micro Mentor,^{viii} and Mowgli Mentoring^{ix} provide online platforms that may also be useful to youth on the move.

Online and remote mentoring is particularly valuable for helping youth on the move navigate their business challenges during the coronavirus crisis. In the face of new restrictions on mobility, YBI adapted its mentoring program so that training and meetings between mentors and mentees could take place using readily available video conferencing tools. These adaptations could be applied beyond the pandemic to provide remote mentoring to youth on the move.





Case study three: **SkystheLimit.org USA - online mentoring and advisory**

Background: Skysthelimit.org is a US-based online business support platform. It empowers underrepresented young entrepreneurs (aged 18-29), including youth on the move, to fulfil their business needs and ambitions. This is done by providing pathways to business coaching, mentorship, and advisory support, as well as training and funding opportunities. In 2019, they supported 950 youth on the move to access entrepreneurship support.

Approach: SkystheLimit.org provide youth with one-to-one digital mentoring and advisory support from volunteer business professionals, experienced entrepreneurs, and peer supporters. They give youth access to a global network of business experts from companies like Accenture, Goldman Sachs, eBay, and Google. Youth can create online profiles. This gives them access to the global online community where they can message, meet, and collaborate with other members to work on projects and complete important business milestones. Youth can connect with other entrepreneurs and tap into specific expertise to help build their businesses.

Key learning and insight: Youth on the move can take advantage of online support to create custom matches with senior business experts and grow their business. They are supported to identify their own business needs and reach out to people who can help solve their challenges. Online support can help youth adapt and remain resilient, and can be an important lifeline amid the movement restrictions of the coronavirus pandemic. For youth on the move, online support can also play an important role in their growth strategy. Bo Ghirardelli, Co-founder and CEO of Skysthelimit.org, points out that some young migrants in the US have used migration as a tool to grow their business despite having already settled in a city. By “up-rooting” their businesses and relocating to another city, they can find better market opportunities for their venture.

Mentoring for young women on the move

Mentoring is a particularly important approach to supporting young women on the move to start and grow their businesses. Developing informal and flexible mentoring relationships with women can help them overcome some of the initial access barriers they face. For example, mentoring allows young women to meet in their homes, or in another location where they feel secure.

A good mentor-mentee relationship can build trust with women and their families. Building trust with male family members in particular can help sensitise them to the benefits of entrepreneurship, especially those who may not view entrepreneurship as a suitable career choice for a woman.

Exposing men and women to the opportunities of entrepreneurship can help families overcome the difficulties of integrating into countries where women are culturally seen to contribute to household incomes. Women are increasingly contributors to household incomes, and mentoring is an important route to enabling their economic freedom.

Developing strong, trusting mentoring relationships with young women can also help bridge them into wider entrepreneurship support services. Mentorship helps build specific knowledge about the target group and their needs and can be helpful for tailoring services.

Peer-group mentoring can help young women on the move deal with issues such as trauma, as well as expand their social capital. Group mentoring helps develop women's confidence to set up individual or group businesses. The Ester Programme, run by the Ester Foundation in Sweden, supports female migrants into entrepreneurship. An initial 9-week "pre-Ester" training programme provides essential pre-start up support like language skills, and entrepreneurial and soft skills development. Women then go through the 18-month entrepreneurship programme, which is broken down into three six-month phases – education, start and driving.

Throughout the course, each woman has both an individual mentor and a mentor group, made up of 5-10 other female migrants. The women meet weekly for common training and attend field trips and other activities. The women learn and grow together, strengthening their social network and integration. Around 100 women have learned about starting up a business through the programme.

During the Skåne Pilot Project, 21 women participated in five training courses. All of them have previously been unemployed for 6-8 years. Six of these women started up new businesses, 10 have secured jobs, and five are still looking for employment.¹⁰⁵ In total, nearly 80% of these previously unemployed women are no longer living on support from the Swedish government.

Improving business and digital skills

Business skills and knowledge for start-ups

YBI members and other practitioners understand the technical support young entrepreneurs need to start a business. However, lack of access to this support is often a key barrier to entrepreneurship for youth on the move. Entrepreneurship service providers may need to adapt their approaches to accommodate the different needs of these groups. Language barriers, finances, levels of schooling, and learning styles can all affect how well youth are supported in setting up a business. Outreach strategies, and the pace and duration of programming, are also important.

The experience of YBI member **Corporación Minuto de Dios** in Colombia highlights the need to shorten timeframes for services so that young migrants and internally displaced persons can generate income more quickly (**see case study four**):

“We could see the pressing needs derived from the conditions in which (young) migrants arrive to Colombia, many having walked from Venezuela to different parts of the country, often with families and limited resources. Because of the value of Venezuelan currency, even Venezuelan migrants who'd sold their cars, homes, etc. discovered they had very little money upon arrival when exchanging it to Colombian pesos. These migrants couldn't wait six months to resolve their financial situation and generate money through a conventional entrepreneurship programme, so we ran a three-week intensive training programme called Integrated Stabilisation”

Patricia Yopasa

Director for Entrepreneurship, Corporación Minuto de Dios

In this research, we came across several examples of adaptations to training designed to support youth with different needs. These include:

- segmenting skills training and support according to entrepreneurs' experience levels
- producing content in the native language of the entrepreneur
- producing content for different educational abilities.

A mixture of both theoretical and practical training enables youth on the move to practice and acquire experience of their new skills.¹⁰⁶ Similarly, where youth lack business experiences, providing supportive work placements can improve their chances of becoming an entrepreneur.

TERN (The Entrepreneurial Refugee Network) delivers the Ice Academy programme in partnership with Ben and Jerry's. The programme aims to provide gradual, progressive training and experience to help young refugees become entrepreneurs in the UK. It gives young refugees short-term employment with Ben and Jerry's alongside entrepreneurship training from TERN to help develop their business. The refugees are often already talented and entrepreneurial. The short-term employment importantly adds customer service experience and exposure to working in a UK business.





Case study four: **Corporación Minuto de Dios**

Background: Corporación Organización el Minuto de Dios (CMD) was established in 1954. It is one of eight entities that make up the Organización Minuto de Dios, which supports deprived communities across Colombia. CMD has worked in enterprise development since 1994, supporting over 15,700 entrepreneurs and businesses across different programmes and projects. In late 2018, they launched the Integrated Stabilisation programme, an intensive entrepreneurship support programme responding directly to the surge of migrants from Venezuela entering Colombia to escape violence, insecurity, threats, and a lack of food, medicine, and essential services. The programme has supported 1,125 migrants to date, of which 450 were youth.

Approach: Responding to the urgent needs of Venezuelan migrants to create and secure an income, CMD adapted their existing six-month entrepreneurship programme to run over three-weeks. This consisted of two components – psycho-social support and entrepreneurship support. The entrepreneurship support comprised of training, seed capital grants, and support in promoting products through entrepreneur fairs.

The programme offers the same number of training sessions for these two components as the six-month programme, but delivers them in a compressed schedule with daily sessions. CMD also makes connections to therapists and other services, such as housing and health care.

Key learning and insight: Understanding the context of youth on the move is critical. Many youth need to secure an income quickly, so may not have the capacity to participate in traditional entrepreneurship support initiatives.

CMD demonstrated that programmes designed over six-months can be adapted for those who need to start a business urgently. The integration of psycho-social support is critical. So too is working in alliance with other organisations to address migrants' basic needs, like shelter, food, and health.

In the context of the challenges migrants face, CMD learned that the programme is most effective when directed to migrants who already have a skillset for business. By targeting those who can convert a business idea and start generating income quickly, the programme aims to reduce the risk of failure. CMD reported that seeing other migrants starting businesses was a key factor motivating those who saw entrepreneurship as a viable response to their circumstances.

Business skills and knowledge for growth and scale

At the point of being ready to grow their company, youth should have developed business experience and entrepreneurial skills like problem solving. This can help them understand and meet generic business challenges, but not necessarily those which come with growing or scaling a company.

The challenges youth on the move face in growing or scaling their business are broadly similar to challenges faced by other young entrepreneurs, but contextual differences like language or location can matter for access to support. Our survey of YBI members and wider research shows that youth on the move can be highly entrepreneurial but lack the knowledge and networks they need to set up or grow a business. Common challenges youth on the move face when growing a business include developing management skills, connecting to the right networks, and accessing legal advice.

Where youth on the move are ready to step up to the next level of business growth, they often need training in dedicated topics. In Rwanda, Indego Africa Leadership Academy run training in basic business skills and textiles for female refugee artisans to produce designer clothing commissioned and sold in the United States. Building on the success of their existing artisans, Indego Africa Leadership Academy has offered follow-on leadership programmes since 2017. These deliver training in topics such as advanced accounting, marketing, supply chain management, and product innovation.

It supports artisan women to apply their knowledge in the contexts of their own enterprises and, in turn, to practically grow and expand their services.

Tapping into the right networks and resources is also important for growth. Good professional networks provide resources for helping address specific business knowledge gaps and can be a source of coaching and mentorship focused on specific business objectives which can help youth scale their ventures. Critically, much of the business development support currently on offer to help youth on the move focuses on the early-stage and start-up phase. **Where business development support services are available to help people expand their enterprises, these services tend not to be targeted at youth or refugees and other migrants.**^{107,108} Youth can normally access these services through mainstream service providers, often funded by local government, but those on the move may find it disproportionately difficult to do so. Reasons for this include language difficulties and competition for access with native entrepreneurs.^{109,110}

Our survey of YBI members showed that nearly all of them provide some form of pre-start up or start-up support to youth on the move — 85% offer growth and establishment support, and 50% offer business expansion services. Access to business growth and expansion services among youth (as well as refugees and other migrants) are generally poor. This is common among entrepreneurship programmes globally and represents an important support gap for youth on the move who are ready to grow or scale their enterprises.^{111,112,113}

This may be due to a general lack of demand for expansion services among youth on the move — many of their enterprises can remain small and are set up in low-growth potential sectors.

Entrepreneurship support organisations should invest in strengthening the professional networks of youth on the move. This can be facilitated directly through recruiting specialist business coaches and mentors, developing strategic relationships with organisations in sectors relevant to youth entrepreneurship opportunities, and hosting or connecting youth on the move to networking events where they can connect with entrepreneurs and business experts.

With the right support, evidence shows refugees and other migrants can successfully transition into mainstream business development support providers.¹¹⁴ But youth face important barriers to accessing these services. Stronger relationships are needed between organisations that support youth on the move and wider business support ecosystems. Entrepreneurship support organisations should proactively engage with other mainstream support services on behalf of youth to help promote better inclusion.

Digital skills for youth on the move

Many youth on the move already use digital technology to find opportunities and solve problems, but much of what they know about digital technology is learnt informally. As a result of long periods of displacement, as well as interruptions due to their migration, youth can miss out on programmes to develop their digital skillsets. There are a number of good examples and practices that can help organisations extend support to youth to get the most out of digital.

Flexible training

Flexible online training models can help youth on the move participate in digital skills programmes. Through mobile devices, it is possible to offer affordable and high-quality skills training and support to large numbers of youth on the move. Massive Open Online Courses (MOOCs) can be an important component of this. Coursera For Refugees^x has supported 26,000 refugees since 2016. It offers basic courses like digital marketing and excel skills for business, as well as more specialised courses like financial management, Python or Google Cloud.

MOOCs, however, are not a panacea. A report drafted by the Joint Research Centre of the European Commission¹¹⁵ assessed existing digital learning opportunities for migrants and refugees. It emphasised that, where possible, refugee online education should be complemented with face-to-face formal and informal training.

Specific training topics that can help youth on the move better leverage digital opportunities for entrepreneurship include:

- mobile banking
- training in e-commerce and digital marketing
- upskilling on industry topics and relevant market trends.

Soft digital skills

Soft digital skills, like problem-solving and system thinking, are often needed to leverage hard skills like coding and programming, but they tend to be overlooked in training programmes for displaced populations.^{116,117} Aligning digital skills programmes with soft skills training can help youth on the move better compete in the global economy.

Soft digital skills can also improve youth's capacity to evaluate risks and navigate the opportunities of digital technology. They can improve digital participation, ensure digital safety, reduce information inequities, and increase understanding of how digital technology, algorithms and big data shape society. These soft digital skills can be developed remotely through apps, which may particularly benefit youth based in camps or remote regions.¹¹⁸

Offering support digitally

Entrepreneurship support organisations should strengthen their use of digital solutions to support youth on the move. Many youth on the move are in remote regions or based in weak or fragile market systems. Digital technology offers an important lifeline for businesses in these settings. Access to digital skills is particularly important for groups in these circumstances.

The **YBI Digital Accelerator Programme** is one example of how YBI and its members are increasing their digital support for young entrepreneurs. The Digital Accelerator, implemented by a team from Accenture Development Partnerships, has guided 13 YBI members to adopt digital solutions. This has improved the reach and relevance of their services, particularly in rural and semi-rural areas, and helped them adapt their training to address digital skills gaps in young entrepreneurs.

Youth on the move experience unique challenges, but many of the barriers they face to starting and growing a business, such as improving sales and accessing finance, are similar to other marginalised and underserved groups. Initiatives like the Digital Accelerator Programme therefore have potential to offer significant benefits for them.

Improving access to finance

Access to finance remains a key impediment to both starting and growing a business for youth on the move. Improving their bankability remains an important challenge. There is a need to de-risk youth on the move, and to develop innovative financing mechanisms to help bridge finance gaps. There are opportunities to support different groups of youth to connect to finance. This research identified a handful of helpful practices that can support them. This list is not exhaustive, but it can be useful for thinking through innovative approaches at different stages of business growth.

Access to finance for start-ups

Improving financial literacy

Improving the financial literacy of youth can help them diversify their credit and finance options and build up credit histories with formal services. Youth on the move may need to develop their financial literacy to understand and navigate the different loan products available to them in host countries. There may be mainstream finance products available to them for both start-up and growth phase, but they may not know about them, and can encounter issues when trying to access them.¹¹⁹

Entrepreneurship support organisations have an important role in helping youth on the move access finance. **Futurepreneur**, Canada, a YBI member, has developed a line of credit for newcomers to Canada who do not have an established credit history.

They offer tailored support, advice, and mentoring for up to two years to help newcomers develop their business plans and start companies.

Early-stage grants

Increasing provision of early-stage grants can help youth on the move de-risk their entry to entrepreneurship and improve start up rates. It can also help them build evidence of their bankability for financial service providers.

Grants help youth develop their business plans, test concepts and pilot initiatives. This can then be used as evidence by formal lenders when applying for loans. However, in regions like the UK and Europe, youth on the move can face difficulties accessing grants. In 2019, the Centre for Entrepreneurs performed a survey of global refugee entrepreneurship organisations. It suggested that only around half of organisations provide grants to entrepreneurs — either directly or through a third-party.¹²⁰ This is, in part, due to a shortage of institutions, such as corporates and charitable trusts and foundations, which support youth on the move in this way.

Grants are important social support mechanisms for youth on the move, providing vital safety nets to cover essential costs. This is particularly important for youth whose migration journeys have cost them significant resources. As well as helping them with a financial buffer, improving provision and access to grants can also boost business start-up rates.¹²¹

Corporate partnerships

Corporate social responsibility and technologies such as mobile money are shifting the role businesses play in international development. Engaging new corporate partnerships can help disrupt key finance gaps faced by youth on the move and stimulate lasting economic change. Developing partnerships that can overcome immediate liquidity gaps can help support early-stage start-ups. It can also open up opportunities for further private sector investment.

There is a strong business case for sponsoring refugee entrepreneurs. A study of Kakuma refugee camp in Kenya identified investment opportunities of up to \$56million.¹²² In the UK,¹²³ found that sponsoring Syrian refugees through an entrepreneurship training programme for £2,000 each (a total cost of £4.8million) could save the government £170million over five years.

Scaling and formalising informal routes to capital

Developing structures which make it easier to borrow from friends, family and sensitised supporter networks can help youth on the move overcome key finance gaps. Crowd funding platforms such as Kickstarter or GoFundMe^{xi} are good examples of this. YBI member SkystheLimit.org developed a Friends and Family Fund, where volunteer mentors can nominate entrepreneurs for funding. This is then put to a vote by their community of entrepreneurs and volunteers to decide who should win the grant.

Though none of these platforms are specifically designed for youth on the move, it would be valuable to explore how these platforms can best be leveraged to support them.

Access to finance for growing existing businesses

De-risking youth on the move

Most of the financial options available to youth on the move are limited to small amounts. Finding investment to bridge these finance gaps to scale and grow is difficult. Banks often perceive youth or refugees and other migrants as too risky to lend to. Bringing financial service providers (FSPs) on board to support these groups can be challenging. Some FSPs are starting to realise the potential of this underserved market, but much of this work remains at an early stage.¹²⁴ Where FSPs have supported refugees or other migrants, there are important success stories, including up to 100% loan repayment rates. This sends an important message about the potential for FSPs to support youth on the move (**see case study five**).

Access to saving and banking services

Developing savings group models for youth on the move can strengthen opportunities for FSPs to lend in low- and middle-income countries. Entrepreneurship support organisations can play a role in developing savings groups. MyBucks in Malawi successfully used group lending methodologies to provide loans to people in refugee camps.

In more economically developed regions, like Europe, it can be particularly hard to secure a savings account for youth on the move. Lacking documentation or a fixed address, refugees and other migrants can remain unbankable in the UK. There are, however, examples of innovations which are helping bridge finance gaps for these groups.



In 2019, Monese Bank in the UK allowed refugees to register their address at the Post Office^{xiii} on a trial basis. This, in turn, allowed them to secure a current account with Monese. Following a successful pilot, Monese rolled out a scheme allowing refugees to access their premium plan for free. This uses alternative forms of ID, like a Biometric Residence Permit (BRP). Banks are legally obliged to accept BRPs, though many bank branch staff are not trained to recognise them. This causes issues for many refugees and new migrants throughout the country. To meet customers where they are in their time of need, Monese partner with UK-based refugee and migrant support organisations to help refugees apply for their accounts.

Brokering support

Entrepreneurship support organisations can act as brokers between youth and local FSPs. They can also gather information to help bridge relevant data gaps. FSPs need to understand the different socio-economic characteristics of youth on the move to make an informed decision about serving them. Beyond basic demographic information, data should include information on:

- access to start-up financing
- any vocational or business training
- membership of any existing saving groups
- bank accounts
- enterprise profiles.

Support organisations can also offer value to FSPs by helping with feasibility and due diligence assessments in regions where they do not have a presence.¹²⁵

Alternative financing mechanisms

Often seen as high risk, access to investment remains a key challenge for refugees and other migrant businesses, including those owned by youth. There is a need for innovative financial products to deliver supportive and patient capital. Impact investment is one option, though such funds remain an emerging area of development finance.

The Global Development Fund (GDF), led by Developing World Markets (DWM) in partnership with Innovest Advisory, is an example of an emerging markets impact investor. The GDF plans to make equity investments in migrant and refugee inclusive businesses.

Crowd funding offers another mechanism to fill finance gaps. Microcredit lending models like Kiva^{xiii} can help bridge the gap between start-up grants and other microfinance lenders. Similarly, mobile money is particularly helpful to unbanked youth on the move, and those in remote regions.





Case study five: **MyBucks Malawi Microfinance**

Background: MyBucks is a leading fintech company providing financial products to customers across Africa, Australia, and Europe. Through New Finance Bank (NFB) in Malawi (a subsidiary of MyBucks), it is the first Financial Service Provider to provide a full range of financial products and services to clients at a refugee camp, in the Dzaleka refugee camp in Malawi. Dzaleka refugee camp was established in 1994 and is home to approximately 40,000 refugees. Due to legal regulations in Malawi, the refugees are not permitted to assimilate into the surrounding communities and must remain in the camp. The camp has a thriving local economy with up to 5,000 micro enterprises, as well as barbers, teachers, builders, doctors, nurses and more.

Approach: MyBucks saw the opportunity to provide products to refugees and adapt its products to the refugee client base. To do this, MyBucks sought a waiver from the central bank to use alternative forms of ID (using UNHCR forms provided to refugees) to allow refugees to open bank accounts. Through technology, and an adapted lending methodology, MyBucks can de-risk lending to refugees.

NFB partnered with a local entrepreneurship training provider to offer a comprehensive financial literacy training programme to its clients. A total of 1,500 refugees have been reached so far.

Before refugees go on to access group loans, clients undergo a three-week training programme, teaching them financial management skills and how to understand the bank's products, services, and features.

Key learning and insight: Few FSPs serve refugee communities. The MyBucks example demonstrates the financial viability of doing so. It sends an important message to others on the need to find innovative partnerships to serve these communities. To date, loan repayment rates have been 100%. Entrepreneurship support organisations working in refugee camps can act as backstops to FSPs and build trust with the local community.

Find out more about [MyBucks](#)

Improving the policy environment and legal frameworks

Identifying policy priorities and opportunities, for both policy makers and practitioners, is critical to unleashing the talents and abilities of youth on the move. This is particularly the case where policies deny them legal rights or access to opportunities that would allow them to pursue meaningful and dignified work.

Building the evidence base

There remains a lack of quality data for monitoring displaced populations of youth. This can make it difficult for government organisations to effectively plan policies to support them. Only 56% of refugee-related data, and 20% of data on internal displaced persons, includes age-disaggregated information.^{126,127} Similar limitations apply to data on stateless youth.

Youth on the move have only recently been perceived as a standalone policy issue. Research and collaboration are still needed to support good practice in this area. The Better Futures Initiative, an EU-funded collaboration between six European refugee and entrepreneurship support organisations, launched in 2020 as a direct response to this agenda. It is dedicated to identifying good policy and practice towards better economic outcomes for young refugees across Europe.

Building the evidence base on the specific policy needs of youth on the move remains a critical frontier. We need a deeper understanding of the needs of different groups of youth, especially young women, who remain particularly underserved in refugee and other support programmes.^{128,129} Evidence-building should go beyond the national level. Sector-based initiatives can offer key learnings for supporting youth working across different markets around the world.



Example initiatives

YBI member **Aliança Empreendedora's** has delivered the Tecendo Sonhos Programme in Brazil. This is an institutional programme seeking to promote inclusion of immigrant workers in the textile sector. Over the past six years, the programme has developed and promoted good practice to support Bolivian immigrants working in the textile industry. It has become one of the key voices in Brazil promoting inclusion for migrant workers in the sector. They have developed policy guidance for the textile industry for formalising sewing workshops, brokered dialogues between brands and migrant workers, worked with government and advocacy organisations to promote better working rights and conditions, and improved workers' incomes. Tapping into lessons from programmes like this can offer rich insights for working with youth on the move across different countries and sectors.

The European [M-UP initiative](#) is a network bringing together expert organisations from across the continent to help migrants navigate the challenges of turning their existing microbusiness into successful SMEs. Both YBI and several of its members are founding partners of M-UP. In May 2020, they came together with 40 expert organisations to release the [Barcelona Declaration to Support Migrant Entrepreneurship](#).

The Declaration outlines a number of calls to action, targeted at making it easier for migrants to grow their businesses. These include:



Public bodies, political parties, and business organisations to step up clear statements and measures against racism and xenophobic behaviour, and to enhance the participation of migrant entrepreneurs and their representative institutions in defining, implementing, and assessing entrepreneurship and migration policies and support actions.



Entrepreneurship support organisations to increase their focus on migrants, promoting their participation in entrepreneurship programs, tailoring service offers to their specific needs and involving people with migrant background as consultants, trainers, and mentors.



Media across Europe to give visibility to migrant entrepreneurs' success stories, promoting entrepreneurship among their communities, improving the perception native people may have and enabling their integration.



Migrant entrepreneurs who have launched their business successfully to actively participate in institutions connected to entrepreneurship and migration, sharing their experience, becoming role models for others, and promoting networks that will ease newcomers' social inclusion.

05

Designing entrepreneurial programmes for youth on the move

Designing entrepreneurial programmes for youth on the move

Designing entrepreneurship support for youth on the move requires an understanding of both their individual capabilities and needs, and the market and resource opportunities available to them. A flexible and tailored approach is recommended.¹³⁰

Needs assessment

Where a young person has not already been screened by another service provider, a needs assessment may be necessary. This helps identify their training needs, assess their skills, capabilities, and experience, and gauges their potential for entrepreneurship. Critically, it also provides information to develop a comprehensive roadmap of support and can help identify the need for new collaborations where one service provider may not offer all the help they need.

Entrepreneurship support organisations need to strengthen collaborations with new and existing stakeholders to improve the support for youth on the move. Needs assessments can play a key role in shaping these partnerships. Stronger collaborations can bring a number of benefits — they can help identify and address key needs and information asymmetries between sectors, create new development opportunities, and help more youth on the move access entrepreneurship support services.



YBI members' tips

YBI members' top three tips for designing and delivering entrepreneurship support services are:

- listen to youth's needs and availability – each history is unique, and each nationality has its differences
- be flexible with services – youth have different commitments and routines
- provide additional or adapted services to meet the needs of youth (e.g. help them overcome language barriers, or provide additional or longer support).

Individual- and market-led models

Models supporting youth on the move include individual- and market-led approaches. Though these approaches can be different, effective design should be market-led but sensitive to individual's differences – particularly their interests, strengths, knowledge, background, skills, and passions. Both models offer important lessons for entrepreneurship support organisations looking to adapt existing services and design new interventions for youth on the move.

Individual-led models

At the core of the individual-led model is understanding that the entrepreneurial journey is led by the pace, passion, and aspirations of the young person. This approach to business development support is not exclusive to youth on the move and may be part of an organisation's mainstream support.

Relationships with support organisations are often flexible enough that the entrepreneurship support needs of youth on the move can be designed and met. This, together with the individuality of the relationship, helps build youth's trust with service providers, and means support can be delivered at a pace they are comfortable with. Several organisations supporting youth on the move follow some form of this model, including YBI members **Aliança Empreendedora**, **Inner-City Enterprise**, and **NyföretagarCentrum** (see **case study six**).

Ensuring key workers (staff, supervisors, mentors etc.) have a background understanding of migration and the challenges faced by youth on the move is important for facilitating these relationships. This capacity can be developed by recruiting staff and volunteers with similar backgrounds (such as migration and nationality), or by providing sensitivity training to new and existing staff around migration and the challenges of resettlement for youth on the move.





Case study six: **NyföretagarCentrum**

Background: NyföretagarCentrum, based in Sweden, is a not-for-profit organisation and YBI member that helps new entrepreneurs start viable businesses. NyföretagarCentrum was started in 1985 and is the leading organisation in Sweden supporting entrepreneurship. They provide individual start-up information, counselling, training, mentoring and networking opportunities to approximately 16,500 people annually, helping 6,500 of these to actually get started. In 2019, NyföretagarCentrum supported people coming from over 90 countries with entrepreneurship services. Of these, 1,914 were youth on the move, including Syrians, Iranians and Iraqis.

Approach: NyföretagarCentrum provides a package of services on an individualised and as-needed basis. It starts with individual advising where strengths, needs, and support are identified. Mentoring is offered to targeted entrepreneurs meeting specific criteria. With an expansive network of local and national contacts and supports, NyföretagarCentrum also connects new entrepreneurs to individuals, services, and support they need.

A significant strength of the NyföretagarCentrum approach is the concept of 'those who can, do'. This means that the advisor takes minimal action for the entrepreneur, but instead guides, supports, tools, and trains the entrepreneur to carry out specific and necessary tasks on their own.

The advisor then offers follow-up support - reviewing the experience and learnings and offering guidance and additional tools if necessary. This enables the young entrepreneur to be independent, self-sufficient, and apply practical learning skills. NyföretagarCentrum is financed by private industry, authorities, and organisations, with more than half of the financing of each local NyföretagarCentrum agency coming from the private business sector.

Key learning and insight: Helpful adaptations for working with youth on the move can include:

- additional advisory hours
- physically visiting a bank or the tax office with the young person
- helping to fill out forms
- support through language difficulties
- acting as a bridge to new networks.

Making sure advisors have a background understanding of migration and youth on the move is also important to respond to, and support, their needs. One-to-one relationships are incredibly valuable to a young person on the move. They are important socialising mechanisms which build trust, promote integration, and provide youth with the space to practice new skills.

Market-led models

The general state of an economy and local markets, and physical distances to markets, shape the opportunities available to youth on the move. Where youth (or entrepreneurship support organisations) lack a deep knowledge of local market opportunities, this can encourage ventures that are unsuitable for youth and limit their potential. For instance, refugees and other migrants who find themselves in fragile or weak host economies risk competing in already-saturated markets. In Turkey, Lebanon, and Jordan, for example, who host over 5 million refugees collectively, market access can be diminished through saturated similar micro-business initiatives.¹³¹

Market-led models consider where in the market system youth on the move might best find opportunities, and design interventions to steer them towards these opportunity pathways. Youth on the move are directed, through tailored training and resources, to specific opportunities based on a thorough market assessment as well as their own interests.

This is a principal method used for supporting youth on the move in fragile or challenging market systems (see **case study seven**). An assessment of the local market helps identify and judge the viability of business opportunities and avoid poor business outcomes. This approach can help organisations reduce market competition among both youth on the move and the local community, by identifying opportunities where those from different ethnic backgrounds might have particular market niches or interests.

The Approach to Inclusive Market Systems (AIMS) tool, used by both UNHCR and ILO, is a good resource for helping design interventions to support displaced groups. It is a combination of the Making Markets Work for the Poor approach and the Value Chain Development for Decent Work Approach to forced displacement settings. This tool can help develop both holistic and market-based livelihood strategies through entrepreneurship for refugees and their host communities.

Host community involvement

Promoting social cohesion should be an overarching principle for the design and delivery of all support services. During the design phase of programmes, organisations can build in activities that help foster social cohesion and leverage the opportunities youth bring to their host communities. Programmes can include social entrepreneurship training and activities that help address key community barriers and other challenges.¹³² Allowing local youth and those on the move to participate in programmes together has been shown to have powerful results for social integration.¹³³

Involving the local community in the design and delivery of programmes can include setting up programme consultation groups or management committees made up of local community leaders. YBI members, such as **Manq'a** and **Aliança Empreendedora**, recommend involving local businesses and corporate partners (who can help drive agendas forward) as well partners who are immigrants (to help bridge cultural barriers). This can encourage dialogue between the community and youth, identify key social needs, and nurture a sense of community ownership and involvement within an intervention.¹³⁴



Case study seven: **The IOM Livelihoods Assistance Programme Ethiopia**

Background: As of 2019, Ethiopia hosted one of the largest refugee populations in Africa, with over 733,000 refugees. Most of these originate from neighbouring South Sudan and Somalia. The International Organisation for Migration (IOM) has been involved in supporting and managing migration across Ethiopia since 1995. Through a range of projects and programmes, IOM works with partners and stakeholders to support the resettlement of refugees and the movement of various migrant groups. IOM Ethiopia has a focus on several relevant activities for youth on the move, including assisted voluntary return and reintegration (AVRR), migration and development, and labour migration.

Approach: The IOM Livelihoods Assistance Programme, in partnership with UNHCR and the Administration of Refugees and Returnees Affairs, aims to support the social cohesion and economic self-reliance of refugees and their host communities in Ethiopia. The programme particularly focuses on supporting young refugees from Sudan and Somalia. Sudanese and Somali refugees face similar but different challenges in Ethiopia. Somali youth are at risk of secondary migration and trafficking. People from Sudan face competition for resources with other refugees and the host community, which causes tensions.

The programme undertook local market and socio-economic assessments to help shape its design.

Organisers originally envisaged both vocational training and agriculture-based activities. However, following the assessment, they decided to focus on vocational training. The training covered skills for different types of enterprise, complemented by standard start-up kits (e.g. basic tools and equipment) for some of the businesses. The initiative tailored training to different businesses and different groups of young refugees.

Key learning and insight: The assessments of the local market and service needs helped identify viable intervention approaches to support the different needs and challenges faced by young refugee groups. They also helped identify market niches in which refugees from different ethnic backgrounds could succeed. This reduced market saturation and avoided competition between groups. It also diversified market services available for host communities. The vocational training fostered community dialogue, as well as peer education among refugees and the host community. This helped young refugees make informed and educated decisions to resist radicalism and human trafficking.

For more information, see: Policy Guide on Entrepreneurship for Migrants and Refugees, United Nations Conference on Trade and Development (2018)

06

Calls to action

Calls to action

Based on our research, we have identified a series of recommendations under four calls to action for entrepreneurship support organisations and others to pursue and move the agenda forward.

1. Expand and adapt entrepreneurial support services to youth on the move

ESOs should adapt their services to meet the specific needs of youth on the move. They should identify ways to incorporate youth on the move into existing initiatives and make it easier for them to participate.

Adaptations to existing services might include:

- making training content accessible by adapting programme materials to different educational abilities
- delivering a mix of theoretical and practical training
- producing content relevant to different levels of entrepreneurial experience
- producing content in the native language of a young person
- linking youth on the move to other support services, such as diaspora networks, or wellbeing counselors.



The following programme elements can be particularly beneficial for youth on the move:

Provide one-to-one mentoring and coaching to youth on the move. This is one of the most effective models for supporting youth on the move. A good mentoring relationship can help (re)build self-confidence and trust, and expedite a young person's integration into their new community. Upon arriving in a new country, youth may lack self-confidence and have weak social networks. Mentors can act as mediators and coaches. Roles might include attending government meetings with a young person, and leveraging social networks to help youth connect to others in the community. Mentors need to be familiar with the challenges and experiences of young refugee and migrant contexts. Organisations can consider recruiting refugee and other migrant entrepreneurs as mentors and role models to help support a young person's integration and entrepreneurial journey.

Provide psycho-social wellbeing support alongside entrepreneurship training to all youth on the move. Providing access to psycho-social support can be beneficial for any young person navigating migration or settling into a host country, especially as they traverse complex new social and political contexts. Support can be offered in different ways. These include providing access to trained therapists, or group mentoring where youth are given the opportunity to share their experiences with others who have faced similar situations.

Provide soft skill training to youth on the move as a stand-alone offer, or as part of a wider set of entrepreneurship support activities. This can help youth develop the skills they need to navigate their migration and integrate into a new country, such as a growth-mindset, innovation thinking, and critical thinking. These soft skills can further help youth develop a sense self-determination and learn how to identify the opportunities and risks of migration, such as the risks posed by human trafficking.

Equip youth on the move to maximise the opportunities presented by digital technology. This can be done through skills training and improving access to relevant technologies. Youth should be given both 'hard' and 'soft' digital skills training. Digital 'hard' skills like coding can help youth remain competitive in the labour market, but this should be complemented with digital 'soft' skills training like problem-solving and systems-thinking. This can help them to create and identify opportunities through digital technology and evaluate digital risks. Similarly, connecting youth on the move to online resources and digital services can help them access important business development support services. As the world navigates the coronavirus pandemic, digital technology can create important routes to support for youth on the move. Connecting youth to digital and online technologies, such as crowdfunding, language apps, and online mentoring and advisory services, will help them set up and grow businesses, especially in remote or under-resourced settings.

2. Support integration and connections within host communities

Integration within a host community, with strong social and professional networks, is important for youth on the move to personally thrive and grow their businesses. Engaging host communities in entrepreneurship services and activities can help tackle social stigmas towards refugees and other migrants and strengthen social cohesion. Strategies include:

- **involving members of the host community** in entrepreneurship support activities, such as training programmes, networking events, or hackathons
- promoting and **nurturing social entrepreneurship** ambitions with youth on the move, many of whom see entrepreneurship as a way of creating positive impact in their host and native countries
- investing in strengthening the **professional networks** of youth on the move by connecting them with events and opportunities for collaboration, such as shared work spaces
- helping youth on the move **connect with migrants already established** and successful in the host country
- creating social and cultural **events that bring communities together**.

Youth on the move are socially conscious of challenges facing the world and the communities around them. Many of them see entrepreneurship as a way of creating social impact. Giving youth resources and opportunities to help address social and economic challenges can therefore motivate them to start a business.



3. Develop strong and effective stakeholder relationships

ESOs and others should build collaborations and partnerships with local, regional, and national stakeholders that promote inclusion and help youth on the move overcome barriers to starting and growing a business.

Strengthening existing stakeholder relationships can help identify where support might be leveraged within existing resource to benefit youth on the move. Similarly, proactively developing a range of new relationships with other local and regional stakeholders can widen the support base available for youth on the move. For instance, corporate sector stakeholders should invest in exploring innovative partnerships with ESOs that help close key gaps in support, such as the finance gaps faced by youth when starting a business.

Taking stock of existing partnerships and proactively pursuing new ones can identify important information asymmetries and elevate the needs of youth on the move. It can also help promote inclusion within the existing support infrastructure by connecting youth on the move to relevant services, such as counsellors.

Stakeholder groups that can be engaged to support youth on the move include, but are not limited to:

- therapy and counselling professionals
- local community groups
- other entrepreneurs, including diaspora entrepreneurs
- refugee and migrant network organisations
- language training institutes
- corporate partners and funders
- chambers of commerce
- financial service providers
- local business development support (BDS) services
- local government.



4. Improve the policy environment and ease legal restrictions

Broad-based coalitions are needed to advance public policies in line with the Global Compact for Refugees, which unambiguously calls for enhancing refugee self-reliance. Entrepreneurship policy and programming is often targeted according to either age (youth) or another personal status (such as refugee or other migrant), and rarely both. This approach risks overlooking the unique contexts and experiences that can determine entrepreneurial intentions and success for youth on the move.

Youth on the move should have a voice in policy discussions.

Stopping to listen and learn about their particular support needs can allow policy makers and practitioners to better leverage their talents and opportunities. Raising the positive profile of youth on the move is intrinsically connected to fostering the right policy environment. Showcasing their businesses and contributions to communities can help directly tackle negative community experiences of refugees and other migrants. Organisations need to continue to work to address social stigma and discrimination attached to being young and on the move.

Specific areas of policy work should include:

- recognising youth on the move as a **standalone policy issue**
- **expediting asylum** claims processes
- removing restrictions to the **right to work**
- providing a reliable **safety net**
- implementing measures **tackling racism and xenophobia**
- promoting positive support and backing for **fair and equitable treatment** of youth on the move
- **expanding data collection** to build a reliable evidence base to inform policy.

As organisations work to develop relevant programming and policy, it is important that they apply a lens of inclusion to youth on the move. Youth on the move often have different experiences and backgrounds to native adults and other youth. This can strongly affect their experiences of entrepreneurship and inclusion, and can go overlooked in programming and policy. In fact, data describing youth on the move remains a key policy gap. Stopping to learn how the experiences and backgrounds of youth on the move differ can help build evidence of what works. This, in turn, can enable sensitive policy makers and practitioners to provide support that better meets their needs, and better leverages their talents and opportunities. More research is needed to inform national agendas, and to identify key learnings for individual sectors.

Organisations should also work to raise the voice and visibility of youth on the move. Telling their stories – of their dreams, hopes, and aspirations, and their unique challenges and journeys – can help build stronger narratives which represent their needs and interests. Similarly, organisations need to continue to work to address social stigma and discrimination attached to being young and on the move. Refugees and other migrants can face negative media coverage and unhelpful stereotypes which affect their participation in society. These challenges can be amplified by age (young migrant men may be seen as dangerous, for example) and nuanced by gender (young women may not be perceived as entrepreneurial, or may be expected not to work). Promoting positive support and backing for fair and equitable treatment of youth on the move will help support their integration and participation in the economy. Showcasing their talents and businesses, and their contributions to communities through social action and enterprise, can help directly tackle negative community experiences of refugees and other migrants.



YBI is committed to continuing to share our key learnings, successes and failures as we continue to support youth on the move. We welcome the opportunity to connect and collaborate with others, working on this important agenda.

07

Acknowledgements

Acknowledgements

This report was commissioned by Youth Business International (YBI) and prepared by **Stephen Hunt** and **Michele Dimastrogiovanni** at The Challenges Group. YBI would like to thank the following individuals and organisations for their support with this report.

Accenture for funding this research and partnering in its design and implementation.

Karen Moore for her excellent peer review of the study, and valuable comments and encouragement.

Our YBI members for providing excellent insights and learning from their work through surveys and/or interviews:

Cristina Filizzola
Aliança Empreendedora

Kerry Ann Remie Timothy
Dominica Youth Business Trust

Lorena Soto
Fundación Paraguaya

Dan Ouimet
Futurpreneur Canada

Hilal Gerçek
Habitat Association Turkey

Pieter Spaarman
CCO Burundi

Evanne Kilmurray
Inner City Enterprise (ICE)

Garry Harris
Many Rivers

Stefania Guida
MicroLab

Tara Shoup-Paulsson
NyföretagarCentrum Sverige

**Meri de Campos, Fidele
Kampayana and Marthe
Paauwe** SPARK

Sara Simon
Youth Business Spain

Joel Higa & Bo Ghirardelli
SkystheLimit.org (formally
Youth Business USA)

Patricia Yopasa
Corporación Organización el
Minuto de Dios

Ariel Tito
Manq'a

For providing expert reflections and contributions towards this research:

**Linda Patentas, Shariful Islam
and Manzoor Hasan OBE**
BRAC

**Friederike Andres and Matt
Smith**
Centre for Entrepreneurs

**Frederic Kastner and Charlie
Fraser**
The Entrepreneurial Refugee
Network (TERN)

Cem Uluyuce
UNHCR Turkey

Ahmed Elassal
Oxfam UK

About Youth Business International

Youth Business International (YBI) is a global network of 52 expert organisations across 46 countries. Together, we support underserved youth across 46 countries to turn their ideas into successful businesses, creating jobs and strengthening communities. Our vision is that youth entrepreneurship is recognised for driving sustainable economic development, and that all youth who want to set up a business are able to fulfil their potential.

We believe in the power of a network approach, connecting our members across regions and globally to share expertise and collaborate on solutions to common challenges. Our members are among the leading organisations in supporting youth to start and grow businesses. The YBI Learning Area offers a library of helpful publications, video case studies, press releases, and more to support others working on youth entrepreneurship.



Beating the odds: Supporting youth on the move to become successful entrepreneurs

References

1. UNHCR. (2020). Global Trends: Forced Displacement in 2019. UNHCR, Switzerland.
2. UNHCR. (2016). Connecting refugees. How internet and mobile connectivity can improve refugee well-being and transform humanitarian action. Geneva, Switzerland, September 2016.
3. GSMA. (2017). The Importance of Mobile for Refugees: A Landscape of New Services and Approaches. Report co-funded by GSMA and UKAID.
4. Guyot J. (2007) Child and Youth Participation in Protracted Refugee Situations, Children, Youth and Environments, 2007, vol. 17, 169-188.
5. Fazel, M, Reed, R.V, Panter-Brick, C., and Stein, A. (2012). Mental health of displaced and refugee children resettled in high-income countries: risk and protective factors. *Lancet*; 379: 266–82.
6. Kew, J., Namatovu, R., Anderinto, R, and Chigunta, F. (2015). Africa's Young Entrepreneurs: Unlocking the Potential for a Brighter Future. Global Entrepreneurship Monitor.
7. Mousa, S. (2018). Boosting Refugee Outcomes: Evidence from Policy, Academia, and Social Innovation. Immigration Policy Lab Working Paper 18-01.
8. Fazel et al (2012); Mousa (2018).
9. Kelly, N. (2018). Research Shows Immigrants Help Businesses Grow. Here's Why. Harvard Business Review, 26 October. Available at <https://hbr.org/2018/10/research-shows-immigrants-help-businesses-grow-heres-why>.
10. Richey, M., Brooks, W. and Ravishankar, M.N. (2019). Restoring refugees' self-determination and the promise of entrepreneurship. Loughborough University.
11. Kelly (2018)
12. International Organisation for Migration (2020). World Migration Report 2020. Geneva, Switzerland.
13. Kerr, S.P. and Kerr W.R. (2016). Immigrant Entrepreneurship. Harvard Business School. Working Paper 17-011.
14. Vador, P. and Franke, N. (2016). See Paris and... found a business? The impact of cross-cultural experience on opportunity recognition capabilities. *Journal of Business Venturing*, 31, 388-407.
15. Solano, G. Wolffhardt, A. and Xhani, A. (2019). Measures to support early-stage migrant entrepreneurs. Migrant Entrepreneurship Growth Agenda.
16. Solano et al (2019).
17. Fairlie, R.W. and Lofstrom, M. (2015). Chapter: Immigration and Entrepreneurship. In: Chiswick B.R. and Miller, P.W (eds). Handbook of the Economics of International Migration. Elsevier B.V. publishers.
18. Xavier, S.R., Kelley, D., Herrington, M. and Vorderwulbecke, A., (2013). Global Entrepreneurship Monitor (GEM) 2012 Global Report. Global Entrepreneurship Monitor.
19. Fong, R., Busch, N. B., Armour, M., Heffron, L. C., and Chanmugam, A. (2007). Pathways to self-sufficiency: Successful entrepreneurship for refugees. *Journal of Ethnic & Cultural Diversity in Social Work*, 16(1-2): 127-159.
20. Kloosterman, R. C. (2010). Matching opportunities with resources: A framework for analysing (migrant) entrepreneurship from a mixed embeddedness perspective. *Entrepreneurship & Regional Development*, 22(1): 25-45.
21. Chliova, M Farny S. and Salmivaara, V. (2018). Supporting Refugees in Entrepreneurship. OECD Report.
22. Allen, R., & Busse, E. (2016). The social side of ethnic entrepreneur breakout: Evidence from Latino immigrant business owners. *Ethnic and Racial Studies*, 9(4), 653-670.
23. Solano et al (2019)
24. McKinsey Global Institute. (2016). People on the Move: Global Migration's Impact and Opportunity. McKinsey Global.
25. United Nations Conference of Trade and Development (UNCTAD) (2018). Policy Guide on Entrepreneurship for Migrants and Refugees. Geneva, Switzerland.
26. Abkhezr, P., McMahon, M., Glasheen, K., & Campbell, M. (2018). Finding voice through narrative storytelling: An exploration of the career development of young African females with refugee backgrounds. *Journal of Vocational Behavior*, 105(September 2017), 17–30.
27. Richey et al (2019).
28. Richey et al (2019).
29. UNCTAD (2018).
30. Munkejord, M.C. (2015). Modes of Entry to Male Immigrant Entrepreneurship in a Rural Context: Start-up Stories from Northern Norway. *Entrepreneurial Business and Economics Review* 3 (3): 143–60.
31. Betts, A., Bloom L. and Weaver, N. (2015). Refugee Innovation: Humanitarian Innovation that Starts with Communities. Oxford, UK: Humanitarian Innovation Project, University of Oxford. www.rsc.ox.ac.uk/files/files-1/refugee-innovation-web-5-3mb.pdf.

32. Bosma, N., Schött, T., Terjesen, S. and Kew, P. (2015). Special Topic Report: Social Entrepreneurship. Global Entrepreneurship Monitor.
33. UNHCR (2020).
34. IOM (2020).
35. World Youth Report (United Nations). (2020). Youth Social Entrepreneurship and The 2030 Agenda. United Nations Publication: ISBN: 978-92-1-130406-0.
36. UNCTAD (2018)
37. Rashid, L. (2018). "Call Me a Business Owner, Not a Refugee!" Challenges of and Perspectives on Newcomer Entrepreneurship. World Refugee Council Research Paper No. 7.
38. Solano et al (2019).
39. Movemen. (2016). Male refugees in Germany: Needs, Challenges, and Resources – Summary. Movemen Working Paper. Available at: https://movemen.org/de/wp-content/uploads/sites/2/2018/11/Male-refugees-in-Germany_Needs_challenges_and_Resources_Summary.pdf
40. Herz, M. (2018). 'Becoming' a possible threat: masculinity, culture and questioning among unaccompanied young men in Sweden. Global Studies in Culture and Power, Volume 26, 2019 - Issue 4: 431-449.
41. Herz (2018).
42. Oosterom, M. (2018). Youth employment & citizenship: problematising theories of change. K4D Emerging Issues Report. Brighton, UK: Institute of Development Studies.
43. Brieger, S. and Gielnik, M. M. (2020). Understanding the gender gap in immigrant entrepreneurship: a multi-country study of immigrants' embeddedness in economic, social, and institutional contexts. Small Business Economics. <https://doi.org/10.1007/s11187-019-00314-x>
44. OECD. (2018). Strengthening SMEs and entrepreneurship for productivity and inclusive growth. Key Issues Paper: SME Ministerial Conference, Mexico City, Mexico 2018.
45. Pereznieto, P., Marcus, R., Maclure, M. et al. (2018). Gender and Youth Livelihoods Programming in Africa. Mastercard Foundation Report.
46. UNCTAD (2018).
47. UNCTAD (2018).
48. UNHCR (2020).
49. IOM (2020).
50. UNHCR (2020)
51. UN Department of Economic and Social Affairs (2019). Migrant Youth: Facts and Figures. Population Division, UN DESA, February 2019. Available at: https://www.un.org/development/desa/youth/wp-content/uploads/sites/21/2019/03/MigrantYouth_FactsFigures.pdf
52. International Labour Organisation (ILO). (2019). A Rough Guide to Entrepreneurship Promotion in Forced Displacement Contexts. Geneva, Switzerland: ISBN: 978-92-2-134138-3.
53. UNHCR (2020)
54. UNHCR (2020)
55. IOM (2020).
56. UNHCR (2020)
57. United Nations, Department of Economic and Social Affairs, Population Division (2019).
58. UNHCR (2020)
59. UNHCR (2020)
60. ILO (2019).
61. UNCTAD (2018)
62. IOM (2020)
63. Ewing Marion Kauffman Foundation. (2017). The Kauffman Index: Startup activity- national trends. Available at www.kauffman.org/kauffman-index/reporting/startup-activity/~/_media/c9831094536646528ab012dcbd1f83be.ashx.
64. Centre for Entrepreneurs. (2018). Starting Afresh. How entrepreneurship is transforming the lives of resettled refugees.
65. Centre for Entrepreneurs. (2019). Global Refugee Entrepreneurship Survey 2019. London, United Kingdom.
66. Kabir, R. and Klugman, J. (2019). Unlocking Refugee Women's Potential, Closing Economic Gaps to Benefit All. International Rescue Committee, RescueWorks Paper.
67. Fratzscher, M. and Junker, S. (2015). "Integrating refugees: A long-term, worthwhile investment." Berlin, Germany: Deutsches Institut für Wirtschaftsforschung. www.diw.de/documents/publikationen/73/diw_01.c.519306.de/diw_econ_bull_2015-45-4.pdf.
68. Trines, S. (2017). Lessons From Germany's Refugee Crisis: Integration, Costs, and Benefits. World Education News and Reviews (blog). Available at: <https://wenr.wes.org/2017/05/lessons-germanys-refugee-crisis-integration-costs-benefits>.
69. Copley, C. (2016). Refugees bring entrepreneurial spirit to risk-shy Germany. Reuters (article). Available at: <https://www.reuters.com/article/us-europe-migrants-germany-entrepreneurs/refugees-bring-entrepreneurial-spirit-to-risk-shy-germany-idUSKCN0VA2D8>

70. Beilfuss, L. (2015). "Some of Syria's Neighbors See an Economic Boost from Refugees." Real Time Economics (blog), The Wall Street Journal, December 31. <https://blogs.wsj.com/economics/2015/12/31/some-of-syrias-neighborssee-an-economic-boost-from-refugees/>.
71. Ucak, S., Holt, J., P., Raman, K. (2017). Another Side to the Story: A Market Assessment of Syrian SMEs in Turkey. New York, New York: Building Markets
72. UNCTAD (2018).
73. International Labour Organisation (2017). Work permits regulations and employment outcomes of Syrian refugees in Jordan: towards the formalisation of Syrian refugees employment. Regional Office for Arab States. - Beirut: ILO, 2017.
74. Slimane, M.A., Allan, F., Kattaa, M. and Daru, P. (2020). New economic opportunities for Jordanians and Syrian refugees. World Bank Blog 2020. Available at: <https://blogs.worldbank.org/arabvoices/new-economic-opportunities-jordanians-and-syrian-refugees>
75. UNCTAD (2018).
76. Scholten et al (2017)
77. Scholten, P, Baggerman, F., Dellouche, L., Kampen, V., Wolff, J. & Ypma, R. (2017). Policy innovation in refugee integration? A comparative analysis of innovative policy strategies toward refugee integration in Europe. Erasmus University Rotterdam.
78. UNCTAD (2018)
79. Richey et al (2019)
80. Rath, J., & Swagermann, A. (2016). Promoting ethnic entrepreneurship in European cities: Sometimes ambitious, mostly absent, rarely addressing structural features. International Migration, 54(1): 152-166.
81. UNCTAD (2018)
82. UNHCR (2016)
83. GSMA (2017)
84. UNHCR (2016)
85. Betts, A., Bloom, L., Kaplan, J. and Omata, N. (2014). Refugee Economies - Rethinking Popular Assumptions. Refugee Studies Centre, Oxford University.
86. UNHCR (2016)
87. Hatayama, M. (2018). ICTs and livelihood supports of refugees and IDPs. Knowledge for Development Report. Institute of Development Studies, UK. Funded by the Department for International Development, UK Government.
88. Gladwell, C., Hollow, D., Robinson, A. et al. (2016). Higher education for refugees in low-resource environments: research study. Jigsaw Consult, United Kingdom. <https://jigsawconsult.com/sites/default/files/files/HE%20research%20study.pdf>
89. Youth Business International (YBI). (2018). Entrepreneurial soft skills for the future: a scoping study. Available at: https://www.youthbusiness.org/file_uploads/YBI-SoftSkillsForTheFuture.pdf
90. GSMA (2017)
91. GSMA (2017)
92. Youth Business International (2018)
93. Youth Business International (2018)
94. Andersson, S. Seo, A. and Xu, C. (2019). Final Report: Improving livelihood opportunities for refugee and local youth in Indonesia. ILO and UNHCR Indonesia.
95. UNCTAD (2018)
96. UNCTAD (2018)
97. Richey et al (2019).
98. Richey et al (2019).
99. Youth Business International (YBI). (2018). Exploring the impact of voluntary business mentoring on young entrepreneurs. Available at: https://www.youthbusiness.org/file_uploads/YBI-Report-Exploring-the-impact-of-voluntary-business-mentoring-on-young-entrepreneurs-Digital.pdf
100. Berelowitz et al (2020)
101. Solano et al (2019)
102. Youth Business International (2018).
103. Berelowitz et al (2020)
104. Berelowitz et al (2020)
105. UNCTAD (2018)
106. UNCTAD (2018)
107. Desiderio (2014)
108. Rath and Swagerman (2016)
109. Desiderio (2014)
110. Rath and Swagerman (2016)
111. Desiderio (2014)
112. Rath and Swagerman (2016)
113. Centre for Entrepreneurs (2019)

114. Desiderio, M. (2014). Policies to Support Immigrant Entrepreneurship. Transatlantic Council on Migration and the Migration Policy Institute.
115. Colucci, E., Smidt, H., Devaux, A., Charalambos, V., et al. (2017). Free Digital Learning Opportunities for Migrants and Refugees: An Analysis of Current Initiatives and Recommendations for their Further Use. Science for Policy report by the Joint Research Centre (JRC), the European Commission's science and knowledge service.
116. Youth Business International (2018)
117. Hatayama (2018)
118. Culbertson, S., Dimarogonas, J. and Costello, S.L. (2019). Crossing the Digital Divide: Applying Technology to the Global Refugee Crisis. Report produced by RAND Corporation.
119. UNCTAD (2018)
120. Centre for Entrepreneurs (2019)
121. Fox, L. and Kaul, U. (2018). The evidence is in: How should youth employment programs in low-income countries be designed? USAID.
122. International Finance Corporation (IFC). (2018). Kakuma as a Marketplace A consumer and market study of a refugee camp and town in northwest Kenya. Special Conference Edition report.
123. Centre for Entrepreneurs (2018)
124. Pistelli, M. (2019). How to Include Refugee Entrepreneurs in Microfinance. Centre for Financial Inclusion (blog). Available at: <https://www.centerforfinancialinclusion.org/how-to-include-refugee-entrepreneurs-in-microfinance>.
125. Pistelli (2019)
126. UNHCR. (2013). A Global Report: UNHCR's Engagement with Displaced Youth. Policy Development and Evaluation Service, UNHCR.
127. IOM (2020)
128. UNOCHA (2015). World Humanitarian Data and Trends 2015. Available at: <https://www.unocha.org/sites/unocha/files/WHDT2015.pdf>
129. UNCTAD (2018)
130. Chivola et al (2018).
131. UNCTAD (2018).
132. Rath and Swagerman (2016).
133. Andersson, S. Seo, A. and Xu, C. (2019).
134. UNCTAD (2018).
- i. In this scoping study “youth on the move” is understood as refugees and other migrants, including those have been on the move but may now be settled to a greater or lesser extent.
- ii. According to the 1951 Refugee Convention, a refugee is “someone who is unable or unwilling to return to their country of origin owing to a well-founded fear of being persecuted for reasons of race, religion, nationality, membership of a particular social group, or political opinion.”
- iii. According to the IOM, a migrant is “any person who is moving or has moved across an international border or within a State away from his/her habitual place of residence, regardless of (1) the person’s legal status; (2) whether the movement is voluntary or involuntary; (3) what the causes for the movement are; or (4) what the length of the stay is.
- iv. In total, 14 YBI member organisations took part in the survey, and six YBI member organisations also contributed through follow up interviews. Five external experts or organisations also contributed to this research through interviews or informal conversations.
- v. <https://mikono.jrs.global/>
- vi. Networking activities can also improve the self-determination among youth on the move. Networking activities are discussed in Opportunity Three section.
- vii. In YBI’s 2018 report Exploring the Impact of Voluntary Business Mentoring on Young Entrepreneurs outlines key examples of good mentoring practice and presents a tried and tested 10-step mentoring model for how to design and deliver an effective mentoring programme for young entrepreneurs.
- viii. <https://www.micromentor.org/>
- ix. <https://www.mowqli.org.uk/>
- x. <https://refugees.coursera.org/>
- xi. Kickstarter (www.kickstarter.com) and GoFundMe (www.gofundme.com) are start-up crowdfunding grant platforms that can be used by entrepreneurs to kick start or grow their business ideas.
- xii. See: <https://monese.com/gb/en/blog/free-accounts-refugees-uk>
- xiii. Kiva (www.kiva.org) is a crowdfunding loans platform for underserved groups. It connects individuals with entrepreneurs through online loans provision.

YBI is committed to sharing our learnings, successes and failures as we continue to support youth on the move. We welcome the opportunity to connect and collaborate with others working on this important agenda.



www.youthbusiness.org



[Youth Business International \(YBI\)](#)



[/youthbusiness](#)



[@YouthBizInt](#)

Sponsored by

accenture

Research and authorship

