

## Evidence from Interventions to Improve the Economic Self-Sufficiency of Refugee Women

*Kelbesa Megersa*

*Institute of Development Studies*

*3 February 2020*

### Question

What is the evidence to support offering specific interventions to improve the economic self-sufficiency of refugee women?

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## 1. Overview

**On average, it takes much longer for refugee women to establish a foothold in the labour market – relative to refugee men.** Also, when employed, refugee women are often working in part-time positions. They also have a lower level of host-country language skills compared to men in the first two to three years after their arrival. This is because they often receive less support for integration than men – both in terms of language training and active labour market measures. The recent arrival of large refugee populations in Europe particularly adds to the urgency of integrating migrant women (Liebig and Tronstad, 2018).

**In the UK (and several other rich countries – e.g. EU member states), there has been a long-standing interest in boosting entrepreneurship as a way of driving job creation and economic growth among disadvantaged groups** and disadvantaged areas (Ram and Jones, 2008; carter et al., 2015).<sup>1</sup> In Sweden, migrant entrepreneurship is considered as an important investment that creates work opportunities both for migrants and native residents. There have been active programmes working on labour market integration and on ways to reach out to disadvantaged groups (MIPEX Sweden, 2015). In the Netherlands, the refugee crisis (together with active national efforts to create an attractive start-up ecosystem) has led to an increase in number of potential refugee entrepreneurs (MIPEX Netherlands, 2015). In Germany, due to the country's federal system, a variety of migrant (and refugee) employment facilitation systems can be found. Some initiatives focus on highly qualified migrants, while others focus on specific immigrant groups (EC, 2016).

**This report details some of the notable labour market integration and entrepreneurship programmes targeting and benefiting refugee women in UK and other wealthy countries with similar contexts.** In doing so, the report summarises the key attributes of the programmes, the impact they have on their target groups in general and on employment of women and realisation of their economic self-sufficiency. It also touches on the challenges faced by the programmes – both broadly in their operational settings and specifically in realising their objectives during implementation. Issues of replicability and scaleup are also discussed. However, it is important to mention that there are limited number of well documented programmes targeting the economic self-sufficiency of refugee women and – scarcer yet – proper evaluations about their impacts. Owing to the scarcity of evidence, this rapid evidence review looks at different types of available relevant literature – including reports issued by different development agencies, NGOs, and some academic publications.

It should be stressed that **most of the programmes targeting the economic self-sufficiency of refugee women are run by NGOs**, although they can be often **financed by government agencies** working on employment, migrants and refugees. Typically, there is limited evidence on these programmes, and they are rarely independently evaluated. Most of the programmes are also designed and dubbed as labour market integration, training, and/or entrepreneurship

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<sup>1</sup> In the UK, while there has been some focus on how entrepreneurship can help to increase economic participation of the disadvantaged groups, including ethnic minorities and migrants, and to promote social cohesion, changes in the number of business owners from diverse backgrounds have been modest (carter et al., 2015).

programmes for ‘migrants’<sup>2</sup>. In practice, these programmes serve ‘migrants’ and ‘refugees’<sup>3</sup> – especially those with prior experience of entrepreneurship and relevant qualifications (see Section 3 and 4). Further, some of the promising and scalable programmes target both women and men refugees (see Section 4). There is some circumstantial evidence showing that there are gender gaps in accessing those programmes (Marchand and Dijkhuizen, 2018; OECD, 2016, 2017). However, much of the available information (on many of the programmes) doesn’t clearly quantify these gaps.

Some of the key findings gathered from programmes in different countries (which support the quest to economic self-sufficiency by women with refugee and migration background) have been summarised below:

- In the Netherlands, preliminary results from the ENPower programme (which supports refugees in the Netherlands who have an ambition to be entrepreneurs) have shown that refugee women are developing self-esteem, optimism, confidence and taking steps towards economic independence after their training.
- In the UK as well as Greece, Poland, and Romania, the ‘Elemental Project’ has worked on the identification of socio and cultural barriers to employment, improvement of employability, provision of entrepreneurship training, and enhancement of social and cultural capital. Following the programme – many of the programme participants (i.e. unemployed older migrant and refugee women as well as other vulnerable groups) have moved into employment, created a business, or moved into further education. The project is already scaling up throughout Europe via new organisations. In addition, there are several additional organisations that are showing interest in implementing the programme.
- In Sweden, the Ester Foundation (which targets unemployed women migrants and refugees to help them join the Swedish labour market and/or to set up small businesses) has enabled about 50% of its participants to create successful businesses over the 2012-2016 period.
- In the UK, the ‘Enterprise and Diversity Alliance’ programme (which is a knowledge exchange network on diversity and enterprise) has worked on policy advocacy regarding support for the economic independence of people from disadvantaged groups – including women with migration and refugee background. In this regard, it has mobilised and coordinated corporations, banks, professional associations and academics.
- In Ireland, the ‘Building Better Futures’ project has been instrumental in endorsing the availability of equal opportunities for marginalised groups such as women of with migration and refugee background.
- In Spain, the ‘Support to Entrepreneurship for Migrants’ pilot project (which provides motivational activities, training, advice and business visits to unemployed migrant/refugee women with family responsibilities that have no access to regular loans) has supported

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<sup>2</sup> “There is no internationally accepted and legally binding definition of migration or migrants. For statistical purposes, the UN defines a long-term international migrant as someone who changes their country of usual residence, no matter for what reason or whether they are documented or not, for at least 12 months; short-term or temporary migration is defined as between 3 and 12 months.” (UN, 2018.p7)

<sup>3</sup> “Refugees are people who have been forced to leave their country of origin due to a fear of persecution, conflict, violence or other circumstances which have seriously disturbed public order, often with life-threatening consequences” (UN, 2018.p7)

over 800 entrepreneurs and has contributed to the emergence of 111 new businesses, in 2017 alone.

- In Germany, the 'Start-up Migrants' programme (which offers mentoring, networking, skills training to migrant/refugee women from all nationalities) has enabled 16 of its 22 initial participants to launch their business.

The report is structured as follows. Section 2 briefly discusses the challenges faced by refugee women and the benefits of their economic self-sufficiency. Section 3 presents case studies of entrepreneurship and labour market integration programmes designed for women refugees – based on the experience from projects in countries such as Sweden, Ireland, Spain and Germany. Section 4 provides case studies of broad entrepreneurship and labour market integration programmes (e.g. trainings, coaching, networking, etc.) that are designed and/or benefit all refugees but have interesting implication and benefit specifically for women refugees (e.g. compared to men or other disadvantaged participant groups). For this, programmes running in countries such as the Netherlands, UK, Greece, Poland, and Romania are explored.

## 2. Refugee Women and Challenges of Realising Economic Self-Sufficiency

**Compared to other group of immigrants, women refugees face extra barriers** related to the nature of their forced migration, such as health problems, weak prior links with the host country, and often lack of documentation on their education or work experience. Refugee women are, therefore, already at a disadvantage – as they must address the specific barriers faced by immigrants, refugees and women all at the same time. This raises the question of whether there is a "triple disadvantage" - i.e. whether gender-related challenges, immigration status and forced migration add up, or even mutually reinforce each other (OECD, 2016).

**Refugee women take additional family and childcare responsibilities which may hinder their integration process into the labour market.** As a result, they have much worse employment outcomes relative to migrant men and native women. This is because migrant women face difficulties and barriers, both as migrants and as women; a double disadvantage that research has consistently confirmed. Despite having a share of tertiary education like that of native-born women (and migrant men), women that are born outside of the EU are both more likely to be over-qualified for their work and less likely to be employed. The latter is partly due to the challenges they experience in getting their skills recognised, as studies point out that women in developing countries are more likely than men to have skills that are not formally certified. In addition, the gap between the proportion of employed non-EU born women and native women is 8 % higher than the gap between men. This clearly indicates that the skill and potential of migrant women is untapped and underutilised (EC, 2013).

**The integration of refugee women is also essential to the integration of their children,** above and beyond what is observed for native mothers and children. In particular, the employment status of the immigrant mother tends to have a strong impact on the education of their daughters (OECD, 2017).

**Entrepreneurship is an essential tool to fight the disadvantage, isolation and insecurity of migrant women.** In addition, social enterprises are creating new ways of reacting to social problems. The growth of a migrant-led social enterprise will produce better conditions for women at home while tackling social exclusion, discrimination and isolation. Regardless of the potential and experience of migrant women across many sectors, they are rarely invited to take entrepreneurship to the next level. There is a lack of support for women to participate in entrepreneurial activities in general, and it is a fact that migrant women experience even more barriers to finding fair and decent work. Migrant women face many challenges related to institutional racism, exploitation, social exclusion in the labour market, cultural differences, language, lack of support and networks, low trust and family responsibilities (Xavier, 2018; Marchand and Dijkhuizen, 2018).

### **3. Case Studies (I): Programmes for Women Refugees & Migrants**

In this report (and the key literature consulted), **the word ‘migrant’ has been broadly used to also include ‘refugees’ and, hence, refers to foreign nationals that are ‘legally residing’ in a country that is other than their country of origin** (EC, 2016.p.9). Various programmes aimed at enhancing the economic self-sufficiency of ‘migrants’ (through entrepreneurship and labour market integration) also target refugees who want to participate in the labour market or have ambitions to become an entrepreneur (see section 3 and 4).

However, it is **very important to remember the heterogeneity of migrant/refugee groups while designing jobs training and entrepreneurship programmes** (UN, 2018). For instance, it has been noted that refugees (e.g. people who fled persecution, conflict and violence) generally have worse integration outcomes than migrants arriving through other channels (EC, 2018). Refugee women and men (i.e. migrants who arrive as asylum seekers) are shown to have the highest unemployment and inactivity rate compared to other women and men in their new country of residence (Cangiano, 2012). Work migrants in France were shown to have higher participation rate in the labour force – when compared to family migrants and refugees (the gap being consistently high for women). Work migrants (and student migrants) were also shown to have significantly higher wages – compared to refugees and family migrants (Akgüç, 2013). According to a recent empirical study by Bock-Schappelwein and Huber (2015), the negative employment effect of being a refugee is statistically insignificant for men, but highly significant for women. Martin et al., (2016) note that special target groups (such as women, unqualified persons and disabled refugees) should not be neglected in labour-market integration support measures. Specifically, specialized support schemes will be needed to stimulate their labour-market entry. Instead, **advisers/mentors working with newly arrived refugees are recommended to receive training in psychological support and/or have experience in dealing with vulnerable people** (EC, 2016).

#### **3.1 Sweden: Ester Foundation (‘Stiftelsen Ester’)**

##### **Description of Programme(s)**

**In Sweden, the Ester Foundation helps unemployed women with migration background (including refugees) to join the labour market or set up small businesses** (Stiftelsenester,

2019; Karsten, 2016; EC, 2018). With the cooperation of Swedbank and Johaniterhjälpen, a charitable organisation, the foundation has established its own microcredit scheme, which allows participants to obtain loans at reasonable rates and reduced risks. The women whose business plans have been accepted by the Swedish Employment Agency can gain additional financial start-up support from the Agency and are eligible for additional loans from Swedbank (EC, 2018).

**The Foundation provides financial support – in addition to skills development and social support.** The Programme works with Swedbank for the distribution of microfinance and with Helsingborg City to provide economic support to the participants. Further, the scheme uses a personalised and holistic approach that includes access to funding, preparation, access to information and access to social capital (EC, 2016).<sup>4</sup>

## Implementing Agencies and Budget

The programme is put into effect by the Stiftelsen Ester (i.e. Ester Foundation) since 2012 and is funded by the city of Helsingborg. However, pilot programme activities were funded by the region of Skåne and the Swedish Agency for Economic and Regional Growth (EC, 2016).

## Impact on Women Employment and Economic Self-Sufficiency

During the 2012-2016 period, 21 women of migration background had finished the programme, split in five different groups. In total 11 **businesses were created**, i.e. **by more than 50% of the participants**. 10 of the 11 businesses that were formed in that period are still running. Since the project became first funded by Helsingborg City, four out of five course attendees have launched businesses (i.e. 80%). In addition to the woman in charge of the business, three of the companies have one employee hired (per hour where needed), and one company has a full-time employee on a fixed term contract. Furthermore, one of the new companies has a trainee. In addition, 80% of the course participants are no longer dependent on state benefits. They either work, study, or make a living from the company they set up. Based on these numbers, the implications of this scheme are considered significant both in terms of business creation, integration and economic independence of the course participants. The future objective is to have five companies launched for every 7-8 course participants (about 62% compared to the current 50%). Apart from skills in entrepreneurship and integration on the labour market, it has been noted that the participating women are acquiring a variety of skills and improving their personalities and confidence throughout the training course. Importantly, the foundation has been nominated for two national awards regarding entrepreneurship initiatives (EC, 2016.p181).

## Challenges, Lessons and Scalability

### Challenges:

- **One key challenge is in finding committed mentors for the mentorship operations.** The Ester Foundation is, however, working to further the identification of committed mentors (EC, 2016.p181).

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<sup>4</sup> Services and information are given in Swedish only. Nevertheless, an information folder has been developed for marketing purposes and is available in both English and Arabic. Language training is not given by the Ester Foundation, as it is offered to all immigrants through the municipalities. Even so, language cafes are organised to practice language skills with native and migrant entrepreneurs (EC, 2016).

- **Another obstacle relates to raising awareness and visibility.** While appropriate institutions are used for spreading the word about the activities (Swedish Employment Agency, social services etc.), the potential attendees often lack confidence in these authorities. Thus, the service providers have given information and advice to social assistance providers to encourage them to market Ester's activities in a successful way. This has been done by bringing in successful participants that can notify the social workers about the needs of these women. Generally, about 50% of the participants come from contacts through other participants (EC, 2016.p181).

### Lessons and Scalability:

- **The personalised and holistic approach of this scheme is essential.** Interviews reported that there is nothing that the Ester Foundation would not help with where the attendees need help, including personal issues as well as anything related to entrepreneurship. The cooperation with various partners through formal and informal networks is also of great significance. Such collaboration also allows funding provision via the microcredit system set up, and through the Swedish Employment Agency which offers a start-up grant. In cases where assistance is not accessible internally, external experts or professionals are sought (EC, 2016.p181-182).
- **The project is reproducible,** and it is currently being debated whether to start similar schemes in Malmo and Stockholm. What is crucial for the replicability is the cooperation with the financial institutions that are essential to ensure the financial support. Moreover, access to a network and the availability of service providers with the right experience - both in terms of skills and contacts, are important (EC, 2016.p182).

## 3.2 Ireland: 'Building Better Futures' Project

### Description of Programme(s)

**The programme was designed to increase the entrepreneurial endeavour of women with migration background in Ireland.** It was a training programme that was provided free of charge for participants. The bespoke programme was provided by Dublin City University (DCU) Ryan Academy for Entrepreneurs to 25 women with an outline of key elements of being a successful entrepreneur in Ireland. The modules on offer provide technical knowledge and expertise for migrant women to start and grow their own businesses. Participants are supported and mentored by leading industry and education experts (MRCI, 2019).

**The training concentrates on narratives such as: starting a business in Ireland, customer journey and customer discovery, business strategy and process, branding and digital marketing, financial planning, communicating your business, and mentorship support.**

The training is for migrant women entrepreneurs who i) have past business expertise either in Ireland or in their home country; ii) and/or have a good start-up concept and need support to make it into a reality; iii) and/or have an early phase start-up and require assistance to upscale and grow their business (MRCI, 2019).

Gilmartin and Dagg (2018) noted that **refugee and migrant integration services in Irish urban areas tend to be supplied by NGOs, while services at regional level are more commonly**

**organized by local authorities** and local development companies, i.e. with fewer NGOs involved. It was also noted that a Communities Integration Fund (CIF) was established in 2017 to prop up actions by local communities **throughout Ireland to promote integration of migrants and refugees** (EMN Ireland, 2019).

## Implementing Agencies and Budget

The Building Better Futures project is organised by the Migrant Rights Centre Ireland (MRCI) and the DCU Ryan Academy and is financed by the European Social Fund (MRCI, 2019; EC, 2018). The training is completely funded by the Gender Equality Fund of the European Social Fund (ESF)-under its Women's Entrepreneurship funding stream 2017-2020 (MRCI, 2019).<sup>5</sup>

## Impact on Women Employment and Economic Self-Sufficiency

This report has not identified a proper impact evaluation for the programme. However, the programme has been listed among the good international examples working on the challenges surrounding the economic self-sufficiency of migrant women. (EC, 2018; Xavier, 2018; YOUMIG, 2017). It has been noted that **the programme particularly helps to fight discrimination in the Irish labour market and endorse equal opportunities for women of migration background** (MRCI, 2019).

## Challenges, Lessons and Scalability

### Challenges (broad factors):

- **There are major obstacles to entrepreneurship for all women in Ireland, but migrant women are doubly impacted.** Several of the migrant and refugee women were CEOs, directors, entrepreneurs and creators in their countries of origin. Due to discrimination and a shortage of supports, an immense pool of talent and entrepreneurial potential is going untapped in Ireland (YOUMIG, 2017.p35)
- **Refugee women (with previous life in entrepreneurship) need suitable supports to navigate the market and become acquainted with legislation, taxation, branding, and targeting customers.** The obstacles faced by these women can adversely affect their confidence. Low self-esteem is one of the key factors hampering these women from thriving in business (Xavier, 2018).

### Lessons and Scalability:

- There is a **concentration of migrant women in the service sector**, which employs about 80 % of self-employed women. Further, migrants are also more probable to start a business than natives (Xavier, 2018).
- **In Ireland, men (on average) are 2.5 times more probable to set up businesses than women.** This shows that there is a chance to back more female entrepreneurship – including refugee women (MRCI, 2019).

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<sup>5</sup> This report hasn't been able to identify reliable information on programme budget.

### 3.3 Spain: ‘Support to entrepreneurship for migrants’ Pilot Project

#### Description of Programme(s)

**The project assists long-term unemployed women (with migration background) that have family responsibilities and who have no access to regular loans. The programme participants get training on entrepreneurship, management and loans** (in collaboration with a local bank). In 2017, the programme trained 88 migrant women, supplied 44 microcredit loans and assisted in creating 11 enterprises (EC, 2018).

This programme coordinator (i.e. the Tomillo Foundation) **provides motivational activities, training, advice and business visits to facilitate the consolidation and growth of businesses by migrant and refugee women.** The programme supports entrepreneurs by making a feasibility study of their projects focusing on the person, their resources, needs, skills and talents, to be able to advise them on the implementation and consolidation of their projects (Parainmigrantes, 2018).

#### Implementing Agencies and Budget

The Spanish Ministry of Employment supports this NGO-run (by Tomillo Foundation) pilot project (EC, 2018). The organization has a long history (for over three decades) of supporting entrepreneurs from marginalized groups that want to start a business (Parainmigrantes, 2018).<sup>6</sup>

#### Impact on Women’s Employment and Economic Self-Sufficiency

**The project (which focuses on unemployed women of migration background) assisted more than 800 entrepreneurs and backed the emergence of 111 new businesses** in 2017. This was achieved through different specific initiatives. For instance, the ‘Entrepreneurship and Integration’ initiative (‘Emprendimiento e Integración’ in Spanish), helps participants to obtain their own, reliable and continuous employment. It particularly targets immigrants from outside the European Union – who have work or residence permits in Spain (Parainmigrantes, 2018).

**Very good results have been acquired from the mentoring programme,** which provides the close support of an experienced mentor (or established entrepreneur) to help guide the new entrepreneurs in their first year of business. The newly created businesses had a survival rate of 80% after 3 years of operation. All entrepreneurs who have been part of the programme attest the useful social work the Foundation does – since its support and the mentors’ accompaniment has been instrumental for the creation and endurance of their businesses (Parainmigrantes, 2018).

#### Challenges, Lessons and Scalability

The available literature doesn’t explicitly state the challenges faced by the programme. However, **the programme offers crucial lessons on the significance of training and advise around entrepreneurship and labour market integration to realise economic self-sufficiency**

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<sup>6</sup> This report hasn’t been able to identify reliable information on programme budget.

**among women migrants and refugees.** There is also clear room for replication granted the scale of the problem and limited number of programmes targeting secluded groups such as migrant women in Spain (EC, 2018; OECD, 2017).

### 3.4 Germany: ‘Start-up Migrants’ - Starting Businesses for Migrant Women

#### Description of Programme(s)

Between 2015-2017, **the project offered mentoring, networking opportunities and skills training to women with migration and refugee background. This was intended to support entrepreneurship, boost the visibility of female migrant entrepreneurs as role models for other migrant women** and enhance the awareness about the specific requirements of female migrant entrepreneurs (EC, 2018). The ‘Start-up Migrants’ (‘Migrantinnen gründen’) project is part of the wider ‘Start-up women’ (‘Frauen gründen’) initiative – through which the Federal Ministry of Economics and the Federal Ministry for Family Affairs want to strengthen female entrepreneurs. The project supports women of all nationalities when starting a business through mentoring and individually designed support programmes (Migrantinnengruenden, 2019).

#### Implementing Agencies and Budget

The ‘Start-up Migrants’ project is financed by the Federal Ministry for Family, Seniors, Women and Youth (BMFSFJ). The project was run in cooperation with jumpp Frauenbetriebe e.V. agency. **For over 30 years, jumpp has been backing women and men (with and without a migration/refugee history) to launch their own business** in Germany. Since its creation, the association has brought in specific know-how and years of experience in the area of start-ups by women and the qualification of migrant and refugee women for the labour market (Migrantinnengruenden, 2019).<sup>7</sup>

#### Impact on Women Employment and Economic Self-Sufficiency

Following the end of the project, 16 of 22 participants established businesses, and two more participants were getting ready to start businesses (EC, 2018). It was mentioned that an upcoming scientific monitoring and evaluation by the ifm Institute for SME Research at the University of Mannheim will file the project findings and make them available to other regions and institutions at the federal level (Migrantinnengruenden, 2019).

#### Challenges, Lessons and Scalability

Challenges and lessons (broad or specific to the programme) have not been clearly noted in the available literature. An upcoming monitoring and evaluation report can perhaps shade more light on these issues.

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<sup>7</sup> This report hasn't been able to identify reliable information on programme budget.

## 4. Case Studies (II): Broad Schemes Helping Women (and men) Refugees & other groups

### 4.1 The Netherlands: ENPower (Krachtbedrijf)

#### Description of Programme(s)

**ENPower aims to provide support for refugees in the Netherlands who have the dream and ambition to become an entrepreneur.** The main objectives of the programme can be described as i) Economic independence: a chance for the refugees to generate their own income through starting a business; ii) Empowerment: strengthening of entrepreneurial competencies, increasing self-confidence and self-esteem, and the building of social and business networks; iii) Elimination of the taboo and stigmatisation relating to refugees. In order to achieve this, the refugees participate in workshops and coaching sessions during which they receive information and knowledge. The programme also provides room for personal presentations and building of self-confidence. Practically, the aim is for the refugees to develop a bankable business plan while participating in the programme (Krachtbedrijf, 2019).

One of the **main activities of the project is business training**, which is provided through a series of 15 workshops on relevant topics over a period of six months. These workshops are performed in a group and provided by different trainers (professional business trainers, university lecturers and entrepreneurs) that are experts in their respective topics. The service provider and trainers have experience with other vulnerable groups, specifically refugees that could be victims of domestic abuse. The trainers are, therefore, aware of the sensitivities of working with vulnerable groups. The **second part of the project consists of tailored individual assistance**, which helps each refugee on an individual level with the development of a business plan. The participants can follow up on the variety of topics that are addressed by the workshops with experts in business development in the Netherlands. The advice can be tailored to the needs of each individual and is part of the programme from the very start. The **third main activity of ENPower is mentoring** which is provided to the participants for a period of six months. After the six months' programme, the participants can continue to meet up with their mentor for another six to 12 months. This mentor/buddy is a member of the Dutch foundation Ondernemersklankbord, which has a large pool of former entrepreneurs from different fields that volunteer to help new entrepreneurs with their business start-up (EC, 2016).

#### Implementing Agencies and Budget

The programme is implemented by the Krachtbedrijf foundation. Funding for the pilot phase (31,600 EUR) was provided by the province of North Brabant (EC, 2016).

#### Impact on Women Employment and Economic Self-Sufficiency

**An evaluation of the pilot programme with women refugees showed that participating in the programme specifically contributed to women's development of self-esteem, optimism, confidence** – which was a major step for them to become economically self-sufficient. In the work with refugees as well as other group of women, ENPower uses the same tools. However, it adapts the tools to the context of the refugees (EC, 2016).

**The participants of the programme had prior experience of being an entrepreneur** in their countries of origin. Many of them successfully ran their own business in their home country for several years. They were often active in sectors such as ICT or trade. However, they also realise the challenge that entrepreneurship in the home country is very different from their new context (Marchand and Dijkhuizen, 2018).

It is difficult to fully/accurately determine the impact of the ENPower programme yet – as it is still in the pilot phase. However, the programme has previously been implemented in a slightly different form with other vulnerable groups. In those cases, it has **proven to be successful in leading to personal development, as well as, business creation and development** (Marchand and Dijkhuizen, 2018).

## Challenges, Lessons and Scalability

### Challenges:

- **One of the most cited challenge is financing.** Some participants have a network abroad (e.g. their country of origin) and believe that they can raise the necessary funding through those sources. Other participants were able to find partners in the Netherlands. For most, this is a difficult task (Marchand and Dijkhuizen, 2018).
- **Another key challenge is the different level of understanding among participants – both in terms of participants' context and language** (EC, 2016).

### Lessons and Scalability:

- Because programme participants were carefully selected by the programme provider (i.e. based on their experiences, motivation and business ideas), **only those with real potential are supported by this programme.** This ensures that the limited resources available to the programme are spent on the most promising cases (Marchand and Dijkhuizen, 2018; EC, 2016).

## 4.2 UK: 'Enterprise and Diversity Alliance' Programme

### Description of Programme(s)

The Enterprise and Diversity Alliance (EDA) is a knowledge exchange network on diversity and enterprise. It is a special cooperation between corporations, banks, professional associations and academics with an **objective to pioneer new ways of supporting development and growth of diversified SMEs – such as those led by women entrepreneurs with migration (and refugee) backgrounds as well as ethnic minorities.** The EDA's mission is to 'make diversity and enterprise everyone's business' by combining ideas and facilitating action in a wide variety of settings (EDA, 2014; UB, 2019).

EDA's work is divided into two broad strands of activities: 1) Access to finance – which intends to **improve information flow between banks and minority businesses;** and 2) Access to markets – which seeks to **promote growth in minority firms,** create links with the corporate sector and impact the wider corporate and procurement communities. EDA's responsibilities for 2014-2015, for instance, included creating an evidence base on diversity and enterprise;

collaborating with banks to directly engage with minority businesses; enhancing mentoring provision; developing minority business networks; participating with Local Enterprise Partnerships and engaging international partners (EC, 2016).

## Implementing Agencies and Budget

The programme is implemented by the Centre for Research in Ethnic Minority Entrepreneurship (CREME), University of Birmingham. The work is largely built on goodwill and voluntary contributions of its partners. Events are often co-funded by the partners. Small and large grants from a range of stakeholders, including research councils, government departments, regional and local agencies and the private sector (REF, 2014).

## Impact on Women Employment and Economic Self-Sufficiency

EDA does not contribute directly to business or job creation; it helps to inform these mechanisms. The support given to numerous mentoring schemes sponsored by large institutions ensured that **business owners from minority backgrounds have taken advantage of the extra support that was accessible to them**, which might not have been the case otherwise. Failing to get access to proper information and networks, these businesses would have stayed without a mentor and without an awareness of how large institutions, such as banks, work and thus make decisions. They would have skipped out on opportunities to grow as individuals and to create their businesses. EDA has assisted to broaden their collaborative network outside of their immediate community, which is of great importance for business success (EC, 2016).

As a knowledge exchange mechanism that promotes and supports minority and migrant entrepreneurship, EDA has contributed to the visibility of minority businesses in the UK and helped promote the diversity agenda among large institutions, policymakers, academics and others. EDA disseminates its research to various stakeholders, including academics, minority entrepreneurs, large institutions and policymakers. **Its work has informed policy, for example the recent Burt Report on inclusive support for women enterprise** (BIS, 2015).

Even though the initiative has not been officially evaluated by an external party, the implementers undertake their own informal evaluation on a continuous basis. The formation of EDA was, moreover, submitted to the Research Excellence Framework 2014 as an impact case study, demonstrating the application of its research activities in practice (REF, 2014). For example, **EDA's study found that ethnic minority businesses (those run by women or men) overall are not disadvantaged in terms of start-up capital from banks but that the perception of prejudice is a major barrier**. Enhancing the information flow and interaction between banks and ethnic minority businesses were some of the suggestions derived from this research. EDA has consequently worked with banks to incorporate these recommendations (EC, 2016).

## Challenges, Lessons and Scalability

### Challenges:

- While the project reaches out to, and engages with, businesses from minority backgrounds to help them grow networks beyond their immediate community, not everyone may be able to exploit the networking opportunities. It is possible that **migrants new to the country might not gain as much as those who are already well connected with ethnic minority networks linked to the initiative**, implying that

the outreach activities specifically targeted at migrants could boost EDA's effectiveness (EC, 2016).

### Lessons and Scalability:

- EDA has tackled the challenges about the way diverse communities engage with large institutions and how those partnerships can be more open for a common benefit instead of generating distrust on both parts (EC, 2016).
- Interventions have been thoughtfully designed, using the knowledge and experience of almost everyone participating in the programme. Thus, the outreach events and mentoring have been well received and without any big challenges (EC, 2016).
- EDA is a sustainable and possibly transferable model. Yet it is built on a long-term networking endeavour of its creators. Having the right people who are leaders in the field and are passionate, knowledgeable and committed is crucial to its success (EC, 2016).

## 4.3 UK, Greece, Poland, and Romania: Eliemental Project

### Description of Programme(s)

The Eliemental project is the extension of the ELIE (Employability: Learning through International Entrepreneurship) Project. The objective of ELIE was to **create new methods for supplying migrants with the capabilities and favourable circumstances to start up their own business**. ELIE investigated the lived experience of 200 immigrant entrepreneurs (50 in each country), to determine the key aspects of success. It tried to find out what issues can act as obstacles to success in order to develop policy recommendations that support immigrants' entrepreneurship. This allowed the creation of cross-cultural environments for employability and entrepreneurship, suitable for the delivery of both formal and informal training (ENTREDU, 2019). Based on the research of the ELIE Project, the Eliemental project was created. Eliemental was conducted in the United Kingdom, Poland, Greece and Romania (Downs, 2013).

The Eliemental project sought to achieve four objectives **aimed at migrant and other vulnerable groups, including minority ethnic groups underrepresented in business start-ups (including the Roma community), older women who had been out of the labour market, people with long-term mental or physical health problems, recovering substance abusers and long-term unemployed people**. The objectives were (Eliemental, 2014.p7-8):

- i) The **identification of socio and cultural barriers to employment**. The project was grounded on ELIE's research and the continuity of it allowed the identification of cultural barriers for vulnerable and migrant groups.
- ii) The **provision of entrepreneurship training**. Once cultural barriers had been identified and analysed, specific training material was created, and the targeted groups were trained in entrepreneurship.
- iii) The **improvement of employability** by developing entrepreneurial skills. The participants were thoroughly trained in entrepreneurship and social skills. The skills

acquired were useful not only for creating a new enterprise, but also for facilitating inclusion in the labour market in general.

- iv) An **increase in the social and cultural capital**. The activities, training and mentoring were shared by different vulnerable groups and their experiences increased the knowledge about the socio-cultural barriers they face when entering the labour market or starting a new business project.

It was believed that, after the mentoring and training, the participants should be able to create their own company or they should have significantly increased their possibilities of entering the labour market (EC, 2016).

## Implementing Agencies and Budget

The project was implemented by different types of organisations (NGOs, public bodies, etc.). The project has been funded with the support of the European Commission through the Lifelong Learning Programme (EC, 2016).

## Impact on Women Employment and Economic Self-Sufficiency

The added value of the scheme for the participants has been significant. **After the Eliemental project, most of the participants (including refugee women) created a company or moved into employment, while others moved into further education or employment.** Consequently, it must be highlighted that there has been a relevant impact on the lives of all the participants. In the first year, 100 people took part in total – i.e. in the four participant countries. In the UK, nine businesses were created from the 22 people completing the training, plus 3 unemployed moved into employment and five to further training. In Greece, 25 people completed training, 6 new businesses were created plus 8 moved to further training. In Poland, 21 participants completed the training, 4 new businesses were created, while 6 moved into employment and two into further training. In Romania, from the 25 Roma people that completed the training, 10 new businesses were set up. **Between 20 and 30% (depending on country) of trainees who participated in the Eliemental pilot moved into enterprise or employment.** This is a considerable success especially given that they were hard-to-reach groups (minority ethnic groups, **older women out of the labour market**, people with long-term mental or physical health problems, recovering substance abusers and long-term unemployed) (EC, 2016.p156).

## Challenges, Lessons and Scalability

### Challenges:

One of the **biggest challenges for the organisers was reaching the target vulnerable groups as this required great effort and time.** They had to make an extensive research to analyse the places where the target groups usually go, although the previous ELIE Project did some research and facilitated part of this work (EC, 2016).

### Lessons and Scalability:

- Thorough assessment of the needs of the target vulnerable groups (partly building upon the previous ELIE Project), the **programme discovered how to overcome several barriers to reach the vulnerable target groups and retain them in the**

**training.** This information was successfully used by Eliemental for the communication campaign (EC, 2016).

- **Due to the high rate of participants who finished the programme and acquired the necessary skills, the success has been higher than in similar programmes.** The places selected for providing the services were important. The Community Access Points (CAPs) empowered more people to attend and finish the training. Thus, the participants were prepared uninterruptedly in management and in social skills (in groups and individually), improving their opportunities to continue on the entrepreneurship pathway, as well as, entering into the labour market (EC, 2016).
- **The Eliemental and the idea of the CAPs have huge potential for a wide range of other initiatives – for instance, to help refugee women and other groups integrate.** The Eliemental project is scaling up around Europe through other organisations. The project finished in December 2015 and many other organisations are setting up Eliemental training. Furthermore, there are many other organisations wanting to adopt the training (EC, 2016).<sup>8</sup>

## 4.4 UK: Enterprising Libraries Programme

### Description of Programme(s)

Enterprising Libraries turn library spaces into incubators for business ideas, providing coaching, advice, meeting rooms and desk space, mentoring and IT support to people interested in developing a proposal and taking it to the market. The individual projects vary, to some degree, but the overall aim of the scheme is to improve social mobility through business start-up and support. Some of the involved libraries held launch events to communicate the scheme and others organised a variety of outreach events and marketing campaigns targeting users from diverse groups, including women, young people, unemployed people, disabled people and those from Black, Asian and minority ethnic (BAME) and migrant (including refugee) backgrounds (EC, 2016; UK Home Office, 2018). For example, Haringey Libraries ran a month-long series of 'An Audience with' events during Black History Month in October 2014, profiling successful black entrepreneurs who talked about their areas of expertise and delivered hands-on support. The British Library holds quarterly events called 'Inspiring Entrepreneurs', attracting entrepreneurs from different backgrounds (Sheppard, 2015; EC, 2016).

The workshops and events organised by individual libraries provide **opportunities for business networking** for existing and aspiring entrepreneurs from diverse backgrounds. Additionally, some of the participating libraries have created 'maker spaces' for local entrepreneurs to get together and collaborate. For instance, the Exeter project connected with the 'Fab Lab Devon'.

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<sup>8</sup> The project is growing and starting to develop in other European countries due to the good results and the collaboration of the partners and the network. New organisations have joined the network. The project came to an end in December 2015 but many other organisations (employment agencies, NGOs, coaching centres, etc.) are setting up Eliemental training. Via these new organisations over 150 trainers will deliver Eliemental resources. Agreements have been set up so that the Eliemental/EU branding is retained and that the organisations using the materials report back on how many people are trained, how many mentors are recruited and the outcomes for trainees. There are many other organisations wanting to adopt the training. Furthermore, Lancaster University is supporting the academic lead Carolyn Downs in order to analyse the impact of the project (EC, 2016.p156-157).

The Fab Lab enables people with innovative ideas for products to use the available tools, such as prototyping equipment, to create the products. They can then benefit from the business advice and support services offered through the Enterprising Libraries scheme – should they want to take their idea to the marketplace. Further, the **One-to-one advice and support** tailored to individual needs is extensive. Yet, the needs vary across library projects. Generally, it covers a range of areas, including start-up idea development, business planning, support with growth, marketing, digital marketing, networking, mentoring, and access to finance, including advice on funding eligibility, grants and loans. Some of the libraries have a dedicated ‘Enterprise Champion’ whose role is to hold a one-to-one introductory session to tell users about the available services, to find out about the users’ business idea and to signpost them to relevant support (EC, 2016).

## **Implementing Agencies and Budget**

The implementing organisations include the British Library (BL), The Arts Council England (ACE), The Department for Communities and Local Government (DCLG) (Sheppard, 2015).

## **Impact on Women Employment and Economic Self-Sufficiency**

**Ethnic minorities, women and young people have been engaged by the programme.** One of the core aims of Enterprising Libraries was to promote social inclusion and participation of diverse and disadvantaged groups. Greater Manchester’s Start-up Engines project has been particularly successful in attracting women, young people and ethnic minorities to use the service. Extensive feedback is available for the events. Over half of Greater Manchester’s attendees were women; this is extremely encouraging in the context of women accounting for just 18% of SME owners in the UK. The economic impact evaluation of the Enterprising Libraries suggests that the programme supports around 40,000 users per annum, across libraries, comprising start-ups and potential start-ups at a relatively low unit cost because it leverages existing library space, staff and resources. Users reported significant benefits from using the services; 91% were satisfied of which 49% were very satisfied with services, and 93% would recommend services to others (Sheppard, 2015).

The scheme is reported to have helped create 1,692 new businesses between 2012 and 2015 and an increase to 4,179 businesses is predicted by 2018. Additionally, the evaluation report suggests that the scheme helped to create 4,178 new jobs during the evaluation period and an increase to 22,092 jobs was predicted by 2018. These figures refer to users overall, rather than migrant entrepreneurs specifically. Furthermore, Enterprising Libraries has helped to create £133million turnover per annum in the period between 2012 and 2015, and a further £621million per annum is anticipated in the coming years. In terms of the value added, £38million gross value added (GVA) pa has been generated and a further £177million GVA is anticipated. Based on GVA created so far, GVA leverage per £1 invested is £4.48 and, based on GVA created so far and anticipated by users to be created over the next three years, GVA leverage is £25.45 per £1. Libraries are often visited by diverse groups of people, potentially attracting users who might not typically approach mainstream providers of business support. Findings from the economic impact evaluation indicate that 26% of the Enterprising Libraries’ service users are from BAME backgrounds. This is higher than the overall proportion of UK businesses that are BAME led (7%) (Sheppard, 2015.p4).

Note: The evaluation does not explicitly state the number of beneficiaries from migrant backgrounds who became self-employed as a result of using the Enterprising Libraries' services.

## Challenges, Lessons and Scalability

### Challenges:

- **Individual libraries had limited funding** of their own to start with; they were only able to apply for funding through the scheme that matches their existing funds. In instances where they did not have much of their own resources, the projects were quite small scale and the potential for growth was therefore constrained. Some of the individual library projects would have been bigger if more funding was available to resource various aspects of their project, including staffing levels. Nevertheless, it has been shown that the individual libraries could achieve a lot despite limited resources (EC, 2016).
- Further, **people do not necessarily associate libraries with business support and therefore the libraries had to actively market their project in order to attract users.** This was a concern because libraries traditionally do not have a strong marketing background. They had to consider how best to inform potential users about the business support they offer and to change peoples' perceptions about the role of a library. Many people, including business owners, who might not have been to a library for several years perhaps, felt that libraries have nothing to offer them. Hence changing such perceptions is an ongoing challenge as the scheme implementers strive to develop the network of Business & IP Centres across the country (EC, 2016).

### Lessons and Scalability:

- Capacity of the Enterprising Libraries' implementers to be adaptive in response to drawbacks and changing circumstances has contributed to the overall effectiveness of the scheme (EC, 2016).
- **The British Library's model of Business & IP Centre (introduced in London) is considered a good practice in terms of supporting business start-up and management.** The model was consequently reproduced in other UK cities. The Enterprising Libraries initiative, based on the model, was adopted by 16 other public libraries, creating a national network of projects aimed at providing a range of business advice and support services for the local community. Given its success, the scheme received a further financial boost in 2015 to scale up. The initiative has potential for being transferable to other contexts, given that there is adequate level of investment in developing the network of libraries. The Enterprising Libraries implementers have already been approached by libraries in other countries which are seeking to develop similar business service provision, in order to learn from their experiences (EC, 2016).

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## Suggested citation

Megersa, K. (2020). *Evidence from Interventions to Improve the Economic Self-Sufficiency of Refugee Women*. K4D Helpdesk Report. Brighton 737. UK: Institute of Development Studies.

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