# MASTERING 9 CONVERSATIONS, SUPPORTING REFUGEE ENTREPRENEURS TO EXTEND THEIR NETWORK AND TELL THEIR BUSINESS STORY

# T. Hjeltnes

TISIP (NORWAY)

#### **Abstract**

The paper reflects on project outcomes and conclusions from the Erasmus+ project Mastering 9 conversations after two and a half years. The aim of the project is to develop a teacher training package for refugee supporting centers in Norway, Lithuania, Italy, Greece and Denmark. Many immigrants have business experiences from their previous life. How can supporting centers build on their experiences and give them support to become entrepreneurs in their new countries with new rules and regulations?

In the project we have developed a set of tools, like FAQs (Frequently Asked Questions), self-evaluation tests, a train the facilitator course and business model templates for support centers. These tools are based on theoretical frameworks like Business Model Canvas from Osterwalder and the EntreComp framework from the EU Commission as well as study group pedagogies.

The project has also collected some experiences from both supporting centers and some immigrant business practitioners.

Based on our work we will present some conclusions about the usefulness of the project results for the target groups i.e. supporting centers and immigrants.

Keywords: Entrepreneurship, Teacher training, Refugees, Study groups.

#### 1 INTRODUCTION

The Mastering 9 Conversations (M9C) project is a follow up of the project 9 Conversations (9C). Both projects are developed under the Erasmus+ umbrella, i.e. as Strategic Partnership projects for Adult learners. The 9C project started 1.10.2018 and ended 30.09.21. The M9C project started 1.10.20 and will be finished 30.09.2023. Both projects are therefore quite affected by the Covid-19 pandemic, with heavy restrictions for both internal and external meetings. In the M9C project we have six partners coming for Norway, Lithuania, Greece and Italy, representing, both universities, learning centers /VET school and refugee support organizations.

Statistics show that many immigrants have problems entering the labor market in their new countries, despite governmental language and introductory programs [1]. The idea (or hypothesis) of the two projects is that some immigrants with previous business experience could create their own jobs if they could attend a practical entrepreneurship course where the rules and regulations of their new countries are explained, together with building a network in their local community. The Deloitte report [2] Talent Displaced: The economic lives of Syrian refugees in Europe from 2017, substantiates that idea, especially regarding Syrian immigrants. In these days a new flow of immigrants from Ukraine seems to have clear similarities with those from Syria, however most of these immigrants are women and children.

In the two projects our aim is to develop two courses, and some tools. How these are constructed is explained in the Methodology section. The resulting educational packages is described in the Results section. The verification of the usefulness of both the courses and the tools is not financed as part of our project, but we have gathered some limited qualitative feedback from possible users, both immigrants and their supporting organizations, by some video interviews and by arranging events during the project, so called Multiplier Events [3].

## 2 METHODOLOGY

When developing the entrepreneurship courses and tools for immigrants and their supporting organizations, the project considered many factors:

- · What languages should be used?
- · What technology should be used?
- A non-academic approach, i.e. build on immigrants former experiences
- Support and use of official EU tools, frameworks, and publications
- Learning in groups and by best practice examples, i.e., videos and others
- · Network building across immigrant social networks and the local society

# 2.1 Language

Many EU projects use English as a working language, this is also the case for the 9C and M9C projects. However, there is much evidence that immigrants have trouble entering the labour market of their new host countries because they are not able to use the new language properly or they are afraid of speaking the new language. In the Talent Displaced report [2], p-20, as many as 84% report language as a barrier to employment, even though many, 70%, also report that they speak the language well or very well. Because of this consideration, in the 9C project where the immigrants are the main target group, we have developed the material in English, and localized it into the host languages of the partner countries. In the M9C project where the supporting organizations are the target group, we have only used English in the resulting material.

# 2.2 Technology

In the 9C application to the Commission we supposed that most immigrants have their own smartphone. This consideration is also supported by the Talent Displaced report [2], p-5, which says that 97% of Syrian refugees report owning a smartphone. For 9C this consideration had the implication that the learning material and tools should be available on the smartphone, either as an app or by using a web browser. In the 9C project we developed a 9C app on the Android platform. In the follow up project M9C we shifted strategy and did all the development on the web with the requirement that the result should work properly on smartphones, both Android as well as IOS.

## 2.3 An experience based (non-academic) approach to entrepreneurship

In the academic world one will often use a textbook, and articles, with both theories and models in entrepreneurship as an important source for learning. In our project our choice was the Osterwalder Business Model Canvas [4].

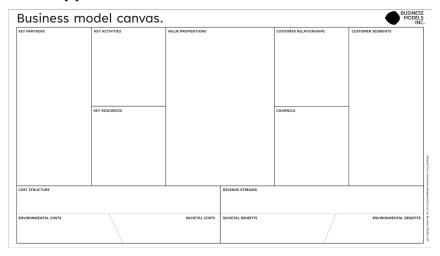


Figure 1. Business Model Canvas

The canvas consists of 9 Building Blocs – In the middle, you will find the Value Proposition; to the left you will find the Key Partners, Key Activities and Key Resources to create the value proposition; to the right you will find Customer Segments, Customer Relationships and Channels to reach the customers. At the bottom left, you put in the Cost Structure for making the value propositions, and at the bottom

right you can define the Revenue Structure, i.e., how you will be paid by the customers for your product or service.

The 9C project is built around this model. As indicated by the title – we are as much interested to use the canvas as a trigger for conversations among the immigrants about their old business, as well as new proposals related to creating a new business. They may use sticky notes for putting in their content, and the facilitated learning group discuss their proposal. One can, for instance, have 9 group meetings to cover all the content in the Canvas.

# 2.4 EU tools, framework, and publications

There is a huge interest in EU to help refugees and immigrants to enter the European labor market.

## 2.4.1 EU profile skills tool for third Country Nationals

"The EU Skills Profile Tool for Third Country Nationals supports early profiling of the skills of refugees, migrants and citizens of non-EU countries who are staying in the EU (third country nationals) [5]." In the projects we have used this tool to see how useful it is for documenting entrepreneurship skills. The tool has been used in a situation where refugees have filled in their CV's together with people from our team and supporting organizations. How to use the tool is explained in the user manual [6].

## 2.4.2 EntreComp: the European Entrepreneurship Competence Framework

"What is an entrepreneurial mindset? How do we define entrepreneurship as a competence? EntreComp is the European Entrepreneurship Competence Framework for people interested in learning, teaching and fostering the knowledge, skills and attitudes that make up an entrepreneurial mindset". [7]. A fact sheet about EntreComp [8], shows that the framework covers 3 areas with 15 competences and 8 levels. In total the framework defines as many as 442 Learning outcomes. In 9C the aim of the project was to cover the lowest 4 levels, where the immigrants could do a self-evaluation, both related to the Osterwalder canvas, as well as to the EntreComp levels. In M9C we offered a more advanced competence evaluation, adding two more levels from EntreComp.

# 2.5 Pedagogy for adult learners

## 2.5.1 Nordic Transformative Learning Circles

To foster an entrepreneurship way of learning is helpful as a mindset also for developing your own business. The Nordic Transformative Learning Circles as described and evaluated in the evaluation report [9] is chosen in both the 9C and M9C as the main pedagogical approach.

# 2.5.2 Mastermind Groups

While Transformative Learning Circles are useful as a learning concept for adult learners, Mastermind Groups [10] are even more focused on helping the participants to achieve their goal of starting their own business. "Mastermind groups offer a combination of brainstorming, education, peer accountability and support to sharpen your business and personal skills. A mastermind group helps you and your mastermind group members achieve success. Members challenge each other to set strong goals, and more importantly, to accomplish them."

In these groups the facilitator plays a very important role.

"Mastermind group facilitators start and run these groups. They help the group to dive deeply into fruitful discussions, and work with members to create success — as each member defines it. Facilitators are the secret to thriving mastermind groups."

A very important aim of the M9C project is to develop learning material and a learning concept to help people from immigrant supporting organizations to become facilitators of 9C Mastermind groups. The idea is that these facilitators don't need to have formal education in entrepreneurship, or have a teacher education, even though some insight into entrepreneurship in general or how to use the Ostwerwalder canvas, is helpful.

## 3 RESULTS

In this section the updated outcomes [11] from 9C project and M9C, are presented and discussed.

#### 3.1 Tools

The following tools are presented: FAQ; Self-evaluation tools; Adaptation of the EU skills profile tool for third country nationals and finally the app for personalised learning

## 3.1.1 FAQ – frequently asked questions

A set of FAQs [12] related to starting a business has been developed. The answers to these questions may be different in different countries. Both questions and answers are localized to each participating country. Here are a few examples of questions:

- What kind of refugee business exists in your local community?
- What cultural differences should I be aware of?
- What happens to the integration payment when I start a business?

These questions have several purposes. They may be used as learning material, i.e., help the immigrants to consider important questions before starting a business, they can be used to clarify questions when they arise also after the entrepreneurship training, and finally they can be used as an entry point to national entrepreneurship pages developed by national actors that support entrepreneurship in the EU or in each country, or banks etc.

We think that role models and best practice examples can be helpful when immigrants plan to start a business in their new host country. For this purpose, we have made some semi-structured interviews with entrepreneurs that have started their own business. In these interviews we have tried to cover questions such as:

- What made you decide to start a business in your new country?
- Did you have experience of running a business before?
- What was your biggest challenge in running or starting your business?
- What advice would you give to an immigrant starting a business in this country?
- How important was it to be able to understand the language, culture, and traditions of this country in running your business?

In addition, one could also have questions that are directly connected to the 9 areas in the Osterwalder canvas. One should also try to cover the importance of networks, mentors, and other helpers in the entrepreneurship process.

#### 3.1.2 Self-Evaluation tool

#### **SELF EVALUATION TEST**

Use the following self evaluation tool of entrepreneurship competence, to determine your own level of competence.

99 Value proposition
99 Customer segments
99 Channels
99 Customer relationships
99 Key partners
99 Key activities
99 Key resources
99 Revenue stream
99 Cost structure

To start a business you need to identify a business opportunity and create a value proposition for your customers. The value proposition is what the customers are willing to pay for. The value proposition must be adapted to the target group/customer segments and you have to do it better than your competitors.

Levels for value proposition:

\( \times \) Level 1 \( \times \) Level 3 \( \times \) Level 4 \( \times \) Level 5 \( \times \) Level 6

Value proposition level 1 - Can explain one simple example with expert help

I have an idea for a product/service that I think people in my local area would buy. I need expert help to find more.

Figure 2 Self Evaluation Test

The user may test her competence in entrepreneurship by looking at a chosen area in the Osterwalder Canvas and then try to identify her competence level from 1-6 in the EntreComp framework.

In the 9C mobile app this will result in a spider's web, see section 3.1.4 below. Taking this test also after the entrepreneurship course will probably lead to a higher score.

## 3.1.3 EU skills profile tool and adding differentiation

In the EU skills profile tool for third country nationals [5], the immigrant users can enter information about their previous knowledge and competences. The tool covers general competences and is not designed for entrepreneurship. In M9C we plan to offer entrepreneurship training that covers both a basic level and a more advanced level for those that are more experienced. To uncover the level of experience we have designed a questionnaire with 24 questions that cover seven areas: 1. General Characteristics, 2: General Skills-Abilities, 3: General Business Skills-Abilities, 4: Financial Management Skills, 5: Management Skills, 6: Self-Knowledge-Creativity-Motivation-Perseverance and 7: Risk Management-Troubleshooting. Each question can have a score from 0 – 5. With a lower score than 49 we will not recommend starting your own business, Higher scores will give the supporting organizations information of what is useful to adapt the 9C course to everyone that takes part.

We have experienced that to use both the EU skills profile tool and the questionnaire it will normally require that people from the supporting organization do it together with each immigrant, to overcome language barriers and to clarify terminology etc.

We tested the use of the EU skills profile tools as part of a Multiplier Event in Greece on May  $7^{th}$ , 2019.

## 3.1.4 The 9C App – for personalized learning





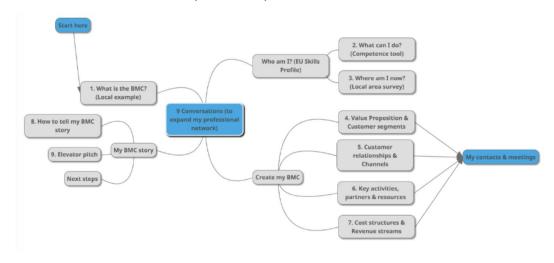
Figure 3 9C App: Self-Evaluation test as a Spiders web

The Android app in 9C could be used for self-testing, using the self-evaluation tool in section 3.1.2. The app could also be used for personal notes when taking part in the 9C Course.

# 3.2 Courses

In this section a mind map [13] of the 9C course aimed at refugees and immigrants is presented as well as the facilitator course developed in M9C.

# 3.2.1 The 9 Conversations entrepreneurship course



# 9 CONVERSATIONS (EN)

Figure 4 9-Conversations course

The mind map gives a template for the 9 Conversations course. It is the recommended order of meetings and the topic that should be covered in each of them. Between each meeting the participants must do their own research, visits, and other preparations, and during each meeting they discuss their work and findings and make notes in their BMC, encouraged and helped by a facilitator. The participants will be awarded a badge as feedback and documentation of their achievements after each course step. To help the facilitator, there is a facilitator guide available. We tested the 9C course and facilitator guide by running a small pilot in Denmark, March, and April 2020.

## 3.2.1.1 Badges

The 9 Conversation course is not a formal education. Issuing Badges is a way to recognise the work and achievements in a course, with the purpose of encouraging and making participants reach certain goals, but also give them a certificate for completing the whole course or parts of it.

Step	Badge
Step 1: Introducing the BMC	
Step 2: Your skills	
Step 3: Your local area	<b>©</b>
Step 4: The Value Proposition Canvas	⊳⊸
Step 5: Customer channels	100
Step 6: Key activities, partners and resources	<b>&amp;</b>
Step 7: Cost structure and revenue streams	<b>©</b>
Step 8: Story telling	
Step 9: The pitch	a
9 Conversations – the full badge	7

Figure 4 Badges for the 9 Conversation course

The badges can be delivered in a low-tech way, on paper, or issued electronically as part of the Lifter LMS.

# 3.2.2 The Mastering 9 Conversations facilitator course



## MASTERING 9 CONVERSATIONS - TRAIN THE FACILITATORS COURSE

Figure 5 Mastering 9 Conversations course

The mind map gives a template and an overview of the train the facilitator course. There is also a train the facilitator handbook. For the facilitators, there will only be one badge for the whole course. The course and badge system are still under development.

# 3.3 Implementation

An important, but difficult effect to achieve from both the 9C and M9C projects is to make the results available to refugees and immigrants through their supporting organisations. In the project we have therefore tried both to develop business model templates as well as technology implementation handbooks for the supporting institutions to be able to organise and, localise and run the 9C course. In the project we have supporting organisation Crea in Italy as a partner, and we have representatives from the social service centre of the Jonava district in Lithuania as an associated partner. They act as testbeds for products and services in the M9C project.

## 3.3.1 Business model templates for implementing 9C and M9C

We have developed a business model template to help the supporting organisations offer 9C based on the BMC Canvas. This is tested the by the Social Service centre of Jonava district. But the business model is not sufficient, one will also need a complete business plan, where the BMC is just one section. In the project we will also test this business plan template by Crea and Social Service centre of Jonava, but this is still work in progress.

## 3.3.2 Technology and handbooks

The technology used in the project is as simple as possible. Both the 9C and the M9C course can be run using only printouts. However there exist also PDF-files and often Power point slides as well. The web site is based on a Word Press platform and the Learning platform Lifter. Originally in the 9C project we developed a 9 C Android app, where the students could make their own notes. In M9C we have introduced a learning diary based on Google drive. There will be templates for the NGO's how to make a Google drive instantiation.

## 3.4 Feedback from the target groups

In the 9C project we carried out interviews with successful migrant entrepreneurs, a health and well-being clinic in Norway [14] and a tailor in Denmark [15]. Both interviews are available on You Tube. More interviews were planned in Italy and Lithuania but could not be finalized due to the pandemic.

In the first Multiplier event [3] for M9C in Greece in 2022, three migrant entrepreneurs from Iraq, Turkey and Syria told their stories; how they started new business in Thessaloniki, running a restaurant, a tailor workshop, and a renewed concept for kiosks.

As mentioned before, M9C have the Refugee Supporting organization (RSO) CreA onlus from Italy as a partner, and Social service Centre of the Jonava district in Lithuania as an associated partner. At the first Multiplier event in Greece, as many as eight RSO's took part, among them, Albatross Volunteer, OMNES and Solidarity now.

The feedback from the organizations is in general very positive. Most of them have specific tasks to help refugees cover their basic needs for food and a place to stay. The Multiplier event became an arena where they could meet and exchange experiences. The business cases from Thessaloniki shows that refugees with a plan to go to countries like Germany, UK, or the Nordic countries, can have opportunities for work and starting a business also in Greece.

# 4 CONCLUSIONS

The 9 Conversations and Mastering 9 Conversations projects are developed by a group of professionals. The partners come from universities, organisations (NGO's) working with adult learning, and representatives for immigrant supporting organizations all over Europe.

The team has multidisciplinary competences, covering entrepreneurship, IT, ICT and learning, pedagogy, different languages, social services, and project management.

The two level 9C course for immigrants, supported by the M9C course for facilitators and all the tools constitutes a complete package for helping refugees and immigrants starting their own business.

Even though the EU has a high focus on impact and dissemination, the Strategic Partnerships projects in Erasmus+ don't cover costs to run pilot courses. In the 9C project a small and successful pilot was funded by the Danish government. A better proof of the usefulness of the complete learning package will depend on public financing. Only then we will be able to verify the importance of the different considerations, i.e., bullet points 1 to 6 in the Methodology section.

During the two projects we have so far organised four Multiplier Events, in Greece, Italy and Lithuania where the project team have met governmental representatives, many supporting organizations and refugees. The events have enlightened many different structural conditions and obstacles to start a new business in the different countries in addition to formal rules and regulations. In most cases a successful start-up will require not only an entrepreneurship course but also a long-term mentoring process.

## **ACKNOWLEDGEMENTS**

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