




# Low-Cost Learning: Enabling Refugee NGOs to Lead Entrepreneurship Programs Independently

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**Abstract.** The challenge at the end of any project is how to embed its newly developed approaches over the long term as widely as possible. The Mastering 9 Conversations (M9C) project developed a train the trainer course to enable volunteers and refugee support organizations (RSO) to implement an earlier course that helps refugees to start their own business in their new country of residence. RSOs and their staff typically have no entrepreneurship training, therefore any training approach aimed at them must be easily implemented at low cost, while fostering a process that empowers all participants, including the facilitator. We describe how the combination of a pedagogical and low-cost tech approach of both our courses, run using Google Drive with secure certification, leads to increased inclusion.

**Keywords:** Refugee · entrepreneurship · transformative learning circle · Business Model Canvas · facilitation · place-based learning · Mastermind · EduSCRUM

## 1 Introduction

As Syrian refugees began to leave their homeland in large numbers from 2015 (UNHCR, n.d.), the European countries receiving them began to process and integrate those given leave to remain. Although Syrian refugees were not the first wave of significant refugee flows, they arrived in larger than average numbers and with a higher-than-average degree of entrepreneurial experience than was common at the time in the European Union (EU) (Betts 2017). Individual EU countries applied different conditions to the refugees: some required refugees to join the labor force as quickly as possible (Arendt 2022), while a small but significant minority of the refugees began to explore ways of starting or restarting their own businesses. Promoting entrepreneurship for refugees is useful (Embiricos 2020) but we should be wary of ascribing specific characteristics such as entrepreneurship, to individual groups such as Syrian refugees (Turner 2020). Many, however, sometimes started a business lacking an awareness of the legal requirements or

cultural differences that were relevant and any legal consequences could ultimately seriously jeopardize their permission to stay in their new host society. The project partners were aware, for example, of a local refugee who had imported a truck from Germany into Denmark without knowing that duty should be paid and began selling cooked chicken without any registration of the business as a food enterprise that needed to be inspected for health hygiene. We specifically developed the 9 Conversations (9C) course to address such legal issues, as well as the cultural adaptations necessary to ensure that their new business could generate sufficient income to sustain them. The 9C course was developed to enable the facilitation of the course purely by volunteers and Refugee Support Organizations (RSOs) staff, neither of which were necessarily business experts. It was therefore essential that an important part of the course should promote the process of expanding each participant's network so that they could get the specific help and support they would need in the medium term to thrive in their new country (de Lange 2021). Following on from the 9C course, it became clear that the prospective facilitators needed additional support and therefore the Mastering 9 Conversations (M9C) course was developed, in which mirroring the pedagogical approach taken by the original 9C course, was a deliberate training strategy.

Note that we use M9C to refer both to the project and to the train the facilitators course and that information about both projects can be found on the M9C website.

## 2 Context

While the European continent is no stranger to refugee influxes, the Syrian civil war posed challenges in terms of the size of the refugee flows aiming for Europe, which became significant from 2015 onwards.

The Erasmus + Mastering 9 Conversations (M9C) project targets refugees in European countries that wish to start or resume entrepreneurial activities in their new country of residence. The earlier 9 Conversations project developed a course to extend the refugees' professional network so that they could more easily start their business. The 9C course was based on Osterwalder's Business Model Canvas (BMC) and its nine sectors (Osterwalder 2010), hence the course title, 9 Conversations. The M9C project extended the scope of the initial 9C course by developing training for 9C facilitators in an additional course called Mastering 9 Conversations. The M9C project also enhanced the existing 9C course with videos to provide differentiation as we had found that potential 9C participants varied a great deal in terms of their prior experience and educational level.

## 3 Theoretical Foundation

There are many aspects of the M9C course which refer to the original 9C course and therefore it will be relevant to describe both. We refer to a train the facilitator course rather than the more usual train the trainer to emphasize the pedagogical philosophy. The aim of the M9C course is to enable prospective 9C facilitators to adapt the 9C materials to meet their own needs, to create a video case study of a local refugee business for use in their 9C course, to be able to carry out the facilitation process and to become more familiar with their own local business landscape.

### 3.1 Target Groups

The two courses have different target groups. The target group of the 9C course was refugees interested in setting up a business as a way of supporting themselves and their families in their new country of residence. According to Betts (2017) 32% of his sample of Syrian refugees had previously owned their own business but only 1.5% of these had gone ahead and started one in their new country of residence, while 12% aspired to do so in their new circumstances. This represents a 10.5% proportion of the Syrian refugees as potential 9C course participants. These are most likely to be refugees with a certain level of security that they can stay in the new country for some years rather than asylum seekers for whom different laws and time horizons may apply. Another feature of the target group is that they have been resident for two or three years and are therefore able to take a course in the national language.

The target group of the later project, M9C, is the facilitators of the 9C course who may be uncertain about their ability to promote entrepreneurship but bring facilitator skills and a deep knowledge of their clients and the local area to the process. These are most likely to be volunteers or staff of refugee support organizations (RSOs).

### 3.2 Target Group Needs

Betts (2018) found that in another geographical context “when asked to whom they would turn for social protection in an emergency, nearly 90% of refugees in the city said they would turn to their own communities.” p.2. The refugees taking the 9C course therefore often have a supportive network with their compatriots but could benefit from closer contact with local people, especially those who could help them find out more about how business works in their area. According to Betts (2017) 97% own a Smartphone, whereas computer ownership is low and cannot be assumed. Therefore, we designed the 9C course to be completed on a handheld device.

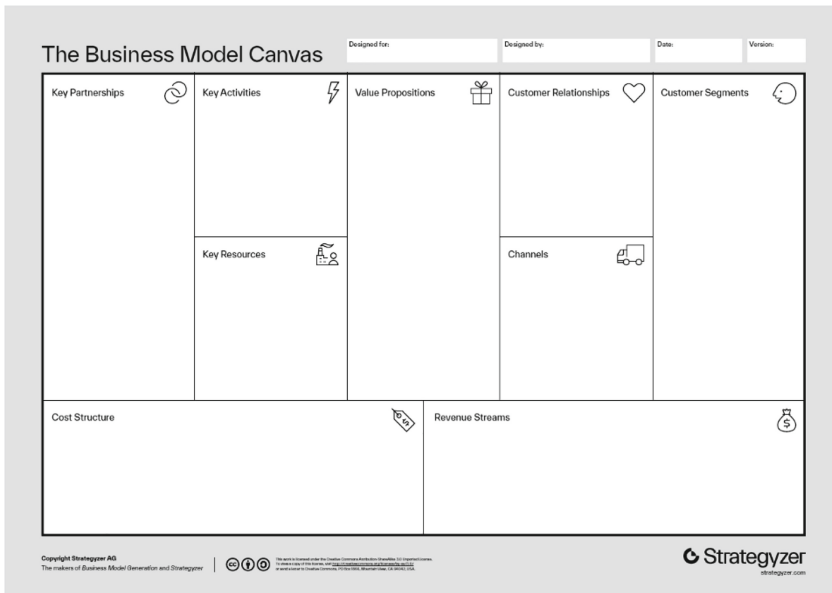
There also tend to be language barriers between the refugees and the local population as well as a lack of understanding of key cultural differences which may affect the chosen business area. We attempted to design the 9C course to strengthen language capacity with a visual tool at its heart, supportive exchange of views as its main activity and facilitated meetings with local experts as a way of expanding perspectives.

The prospective facilitators could be volunteers or staff from RSOs. Both 9C and M9C were developed by a consortium including RSOs and university staff with expertise in entrepreneurship, pedagogy, and technical implementation of learning. Personnel from other RSOs may lack this deep knowledge and need to be scaffolded into being prepared to run these courses independently. The project consortium attempts to meet these needs by providing:

- Scripted materials for each course session
- Low tech and low-cost suggestions for implementation
- A participative pedagogy that values all participants’ contributions as well as recommending the inclusion of local experts at strategic points in each course

### 3.3 Pedagogy

The original 9C course was based on a process of filling the one page nine-sector business description as developed by Osterwalder as the focus of a nine-week course (Osterwalder 2010). The BMC template (see Fig. 1) was used as the major vehicle for the development of a business idea for two main reasons. Firstly, that it is a visual representation of a complex idea, the interplay of different aspects of a business, and this would be easier to follow for participants with a low language level. The other main reason for using the BMC is that it is an established approach that is well-documented with many organizations creating entrepreneurship materials around its use. When it came to developing the train the facilitator course, we realized that preparing a business canvas about how to offer the 9C course was a value-added strategy. This would not only train the facilitators in the use of the BMC but also give them a useful product at the end of the process that they could implement immediately or expand into a full-blown business plan (for which we also developed a template).

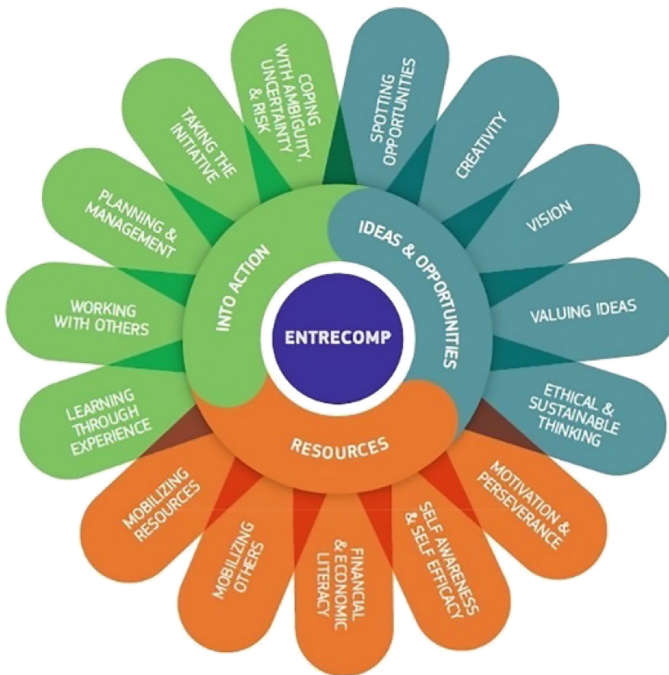


**Fig. 1.** The Osterwalder Business Model Canvas

The intent was to implement the Transformative Learning Circles (TLC) approach (Slettl 2019) in 9C whereby all participants are equal and develop their personal projects, in this case their business idea, through discussion. In TLCs “learning which promotes transformational entrepreneurial mindsets occurs in a dynamic iterative loop where individual level learning is combined with knowledge-sharing and interaction at the group level.” (Slettl 2019). The word entrepreneurial in this case is used to refer to its broadest definition as “a purposeful action and a capability of bringing about changes in the life

of an individual” (Slettl [2019](#)). Both courses aim to extend the entrepreneurial mindset, in 9C to start your own business, and in M9C to plan how to offer 9C within their RSO. The EU’s EntreComp framework (Bacigalupo [2016](#)), a set of 15 entrepreneurial competences (see Fig. 2) in an 8-level progression model, was used as the basis for the course as a way of building the entrepreneurial mindset, with its three main areas of Ideas and Opportunities (reflexive e-portfolios), Resources (through self-assessment), and Into Action (covering experiential elements such as the building up of a professional contact network or the making of a case study video). The facilitator role is that of an enabler, directing the discussion, organizing the venue, any materials and tools needed as well as organizing any guests or visits that the group wishes to undertake as part of their business canvas development.

When a person is defined primarily as a refugee, they are often in a supplicant role having to be careful to keep to the rules to avoid losing that status and being repatriated. The pedagogical approach in 9C was therefore carefully formulated to ensure that course participants were empowered by the process to further their business plans.



**Fig. 2.** The EU’s EntreComp framework of entrepreneurial competences

When developing the M9C train the facilitator course, the additional feature of documenting progress on the personal project through the EduSCRUM approach (Delhij [2015](#)), derived from the Agile method (Hazan & Dubinsky [2014](#)), was added. This enabled trainee facilitators to document their progress on their personal project which, in this case, was making the business plan for how to offer a 9C course.

## 4 Methods

### 4.1 Learning Outcomes

To determine the learning outcomes of M9C we used the DACUM approach (Norton, 2004) to analyze the job of a 9C facilitator, starting with how to make the case to run a 9C course, implementing 9C and dealing with post program activities such as evaluation. This led us to propose three main learning outcomes.

1. To have sourced relevant information to produce a localized business model for offering the 9 Conversations training in their area and/or organization.
2. To be familiar with the materials of the 9C training (either to facilitate it themselves or to be able to support others in facilitating the program).
3. To know how to lead each 9C session using the suggested process (either to facilitate it themselves or to be able to support others in facilitating the program). This includes administration of certificates, suggested tools such as EU Skills Profile Tool for Third Country Nationals (EU, n.d.), and curation of materials.

Each of these main learning outcomes was further sub-divided for the purposes of the M9C course (Mastering 9 Conversations, n.d.).

The learning outcomes of the original 9C course were for participants to be able to:

1. Complete an EU skills profile that will be useful in presenting yourself to your new professional network.
2. Decide on a business idea to explore in the rest of the course that links the personal profile (in the EU skills profile) and the new local business environment of the participant.
3. Explain what a BMC comprises (for example to a fellow refugee).
4. Produce a BMC for a specific business idea rooted in the local community and personal context that includes all nine elements of the BMC.
5. Give constructive feedback on your study colleagues' completed BMCs and reflect on your own.

In theory, the nine weeks of both courses are meant to reflect the nine sectors of the BMC with the focus moving from one sector to another over each of the weeks. In practice, there is much to do in preparation before discussing the first sector. Many of the sectors interact and it makes sense to discuss them together and each course ends with the presentation of the group's ideas to an external expert. Therefore, in the end, four of the weeks are devoted to exploring the nine sectors, while the remainder of the time is dedicated to finding out more about each individual's skills, how to extend your network, the local area, how to tell a business story and the final pitch.

In the 9C course, as important as the nine sessions, is the time between the sessions when participants are expected to extend their local network by contacting relevant people and organizations. These could include potential customers, suppliers, financial institutions, and logistics organizations. Part of each 9C session is a debrief of the contacts made and how they can be followed up.

The most important outcomes of the 9C course are a thoroughly worked out BMC that can be presented confidently and competently by the participant, and an extended network that serves as a basis for plans to develop and implement the business idea.

The most critical outcomes of the M9C course are a thoroughly worked out BMC describing how the 9C course could be implemented in the participant's organization and a better knowledge of the local business landscape which includes the production of at least one case study video of a local refugee business that can be used as study material in their upcoming 9C course.

The materials that were produced for both courses contain little in the way of content and are rather discussion prompts within a timetable. These prompts could seem overly scripted. However, the aim is to give support to the less experienced facilitators, while more experienced facilitators can easily ignore and/or adapt the script if the main aim of each session is achieved.

## **4.2 Certification and E-portfolios**

The assumed primary motivation of 9C participants is to develop their business idea with certification of this process not strongly desired. On the other hand, if refugees are in receipt of state welfare payments, they may need to account for how they spend their time, in which case certification may be necessary. To meet this possible demand, the M9C consortium developed certification for the 9C course and an e-portfolio approach for the M9C course and for the newly differentiated 9C course. If the RSOs do not have access to the mainstream, secure learning management installations that are common in education, this gives rise to some technical challenges which are explored below.

## **4.3 Technological Ecosystem**

The 9C and M9C courses consist of timetabled discussion and activity prompts presented as a series of presentations with speaker notes. The M9C course mirrors the format of the 9C course as an effort to train future facilitators in the pedagogical philosophy of the 9C course. One of the key considerations of the M9C project was to make the materials as accessible as possible both to participants and to the facilitators and their organizations. We took into consideration that the refugee participants would most likely be using their Smartphones to access material and make notes (Betts 2017). In the 9C project we had tried out the phone app route but in M9C we decided that we should choose a more operating system agnostic route. We were also mindful of the low resource environment of most RSOs as well as the fact that running the M9C and 9C courses would likely be an occasional event that does not require the full panoply of secure learning management systems of a dedicated educational organization. The following factors were the most relevant.

### **Materials**

Both the 9C and M9C courses are designed primarily as a place-based, face to face course. We prepared the materials as a series of Google Slide presentations, one for each of the nine weeks. In the presentations we made use of the speaker notes, initially as guidance for the facilitators, but it became apparent that in an egalitarian setting, this guidance was equally useful for all the participants. Although the format is a Google Slide presentation, this does not imply that the sessions must run with a projector, as

the presentations can be saved as PDFs that include the notes, and then distributed as workbooks.

### **Devices**

We use the digital format as a convenient way of passing on the courses from one stakeholder to another. We also needed the assignments to be presented digitally in most cases. One important activity in the 9C course is to build up a contact list of professional people that can help with various aspects of the proposed business and this is best done digitally to take advantage of automatic links between emails and telephone numbers. In the M9C course, one of the important activities is to produce a case study video of a local refugee business.

A possible exception to the use of the materials in digital format is the completion of the BMC template where it is often more convenient to work with a paper version that can easily be amended using sticky notes. Editable digital versions of the BMC are available but perhaps not so convenient to interact with on a Smartphone and the paper version works best during face-to-face sessions when sharing ideas with course colleagues.

We also discovered the advantage of having the materials online while running the pilot 9C course as Covid-19 struck and we were able to continue online with minimal disruption.

### **Learning Management System**

Both courses are designed to take place primarily face to face. The learning artefacts that participants produce in the 9C course center on an ongoing learning diary, a growing contact management list and an increasingly detailed BMC. In the M9C course the major learning artefacts include an ongoing e-portfolio, an increasingly detailed BMC, a localized version of the 9C materials and facilitator guide, and a local case study video. Both courses result in authentic outputs which the participants can make use of once the courses are over.

The restrictions on face-to-face meetings during the Covid 19 pandemic demonstrated that the materials were also suited to an online cohort model.

The technical requirements for the two courses are as follows:

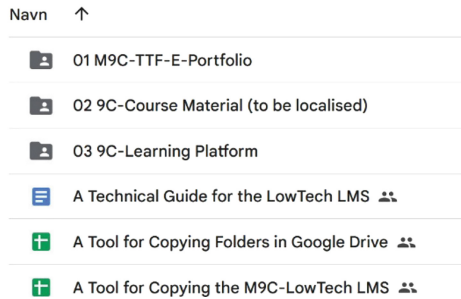
- An editable repository for the nine slide presentations that make up each of the two courses.
- A link to the template for the e-portfolios that can be copied for each of the participants.
- Routines describing how you can track and verify progress on the certificate for each 9C participant.
- An editable repository for the support documents, 9C facilitator guide and M9C handbook and technical implementation guide.

Most RSOs do not have access to their own fully featured learning management system (LMS). It is possible to rent space on a commercial LMS, but we were wondering if it was possible to run the courses conveniently using freely available tools. We had already offered the 9C course as a series of presentations that could be used as PDF workbooks and during a pilot of the 9C course we had presented the course on a Google

Site with links to all the presentations and some additional local information. As we moved into the M9C project we explored the possibilities with a wider range of Google tools.

The solution we adopted was to gather the course materials on to a Google Drive folder (see Fig. 3). Sadik (2017) found that this was a practical way of sharing course materials which students actively liked.

### M9C-LowTech LMS



**Fig. 3.** M9C and 9C course materials template folders

The link to this shared folder is freely available on the M9C project website under the following menu item: Courses - > M9C Learning Platform - Google Drive. A new RSO wishing to implement the courses could copy the M9C Learning Platform (Google folders and files) by following the instructions in the following file: A Tool to make a copy of the M9C-Learning Platform for the RSO. The M9C Learning Platform contains A ReadMe file for Instructions that explains what kind of resources are available and instructions on how these should be used.

We facilitate prior inspection of the materials by mirroring the course materials on a WordPress website (Mastering 9 Conversations) using the Lifter LMS plugin. The materials are presented using the open source H5P book tool (H5P, n.d.) as a way of mirroring the slides and speaker notes of the original presentations. The materials can be viewed without creating an account. This also demonstrates that the materials can be transferred to other presentation modes.

### Tracking and Certifying Progress

Tracking participant progress is necessary if certificates are to be issued. As argued earlier, the demand for evidence of attendance and completion is likely to vary according to context. When certification is necessary then tracking progress and certification are two tasks that can be carried out in different ways. Depending on the scale of implementation, progress tracking can occur on a very simple basis starting with pen and paper or a digital document filled in by the facilitator or trainer.

In the 9C course there are tasks that must be completed each week of the program to qualify for the final completion certificate. In the M9C course, there is a requirement to complete an e-portfolio that, in addition to learning diary entries, will contain the final

edited versions of the 9C facilitator handbook and 9C materials as well as a completed BMC and a local case study video for use in the local version of the 9C course.

However these learning activities are shared with the facilitator, the issuance of a certificate of attendance and completion needs to be more secure and verifiable by external stakeholders. The project has tested a commercial option, Qryptal, and the use of certificated PDFs using Public Key Infrastructure (PKI) and a QR code that leads the reader to the certificate specification and confirms the identity of the issuer and recipient. The EU has recognized the need for such secure certification and has developed their own European Digital Credentials for Learning (EDCL) which can be used free of charge but require specific prior technical recognition to operate. In the M9C project we leave the final choice of certification up to the RSO as it is possible that they already have a preferred method. In this case our contribution is the certificate specifications. We describe implementation of Qryptal, certificated PDFs using PKI, and the EDCL in the technical guide we provide to RSOs.

## 5 Results

We piloted the original 9C course in Denmark and asked for feedback on both courses from potential refugee participants and RSO staff at public events in Italy, Greece, and Lithuania. The pilot was disallowed in the original Erasmus+ KA2 application for administrative reasons but the Danish partner was able to secure funding from the local municipality to run one very small scale iteration of the course in her area. The course was advertised locally in supermarkets, language schools and the local libraries and the Danish partner also got permission to recruit from three classes at the local language school for foreigners (including refugees).

In the pilot run of the original 9C course, we experienced that it was of wider interest than we had intended. Not only did we attract two refugees as contributors, but we also attracted two non-EU foreigners who had migrated to Denmark for other reasons, and a native Dane who had recently moved to the course location and felt she needed to grow her local network from almost zero. This indicates that the need to extend one's local business and professional network after moving to a new area is widespread for those intending to start a new business. The 9-week run of the course was disrupted by the Covid 19 pandemic, but the course continued online with the final presentation session taking place also online with the participation of a journalist and a local business advisor who gave feedback to our participants.

One concrete example of the benefits of forming a cohort around starting a business in a new area concerned logistics. One pilot participant was already importing a product into Denmark at great cost using air transport. This prompted another of the participants to mention that one of her relatives had previously worked for Maersk, the global shipping company, and that she could establish a link to explore maritime shipping as a cheaper alternative. It is exactly this sort of exchange that the 9C course was designed to promote. This example also shows the impossibility of expecting facilitators to be able to anticipate every question that 9C participants are likely to have.

While it could be argued that any individual could set up meetings with relevant professional contacts, the post-course feedback showed how greatly help with enabling

these was appreciated. Feedback was gained through a post-course survey issued shortly after the end of the course and during a follow-up social event in an interruption of the Covid 19 restrictions three months later. In particular, the local case studies of new refugee businesses carried the most weight. This could seem paradoxical in that they, by definition, knew less than the local bankers, suppliers, and small business advisors, however the peer effect was very strong.

The course materials were accessible from a Google website and participants preferred to complete their BMC in paper format for the duration of the course. As a tool for the future, they produced a digital version at the end. The final presentation to an external expert in the last meeting was the impetus to set the BMC in a more digital format at this stage.

The M9C course has not been piloted in full even though this was planned. The two projects overlapped and M9C was also affected by pandemic restrictions while another significant reason was that financing was once more reduced at approval stage so that strategic amendments had to be made to work within the reduced budget. Two different M9C sessions were trialed at local events in Lithuania and Italy where they were well received (steps 1 and 3 of 9). The Lithuanian Red Cross expressed a strong desire to adopt the whole M9C package after attending the public event.

## **6 Discussion**

### **6.1 Integration into the Current Literature**

The two projects stretched over five years from 2018 to 2023 with a core partnership. This timescale allowed the consortium to test ideas and notice what worked and what needed to be changed or enhanced in the areas of pedagogy, certification, supporting technology and content.

The Transformative Learning Circle approach functioned as intended with participants working on their own personal BMC project while exchanging experiences with their course colleagues and giving useful feedback and practical support where they could. Similar approaches are found in the organizational world such as the Mastermind method (Garmy 2019) which seeks to offer the same benefits of a group of like-minded people each working on personal growth projects that support each other through discussion. This meant that our approach had legitimacy as an accepted professional practice although in both 9C and M9C we prescribed the structure to a greater extent than is usual either in TLC or Mastermind. TLC was appropriate for the 9C participants in giving them agency and especially so for the M9C course both as a model for implementation in 9C and as a way of promoting an egalitarian learning community.

The EduSCRUM method of tracking progress that was implemented in the M9C course helps to overcome the multi-faceted nature of that course's outcomes that includes, completing a BMC, making a video and localizing the 9C course materials.

### **6.2 Limitations**

Whilst the M9C course can be effective as a standalone experience, in the case of the 9C course, follow-up is needed. This could take the form of one-to-one mentoring as

the pace of activity changes from tentative exploration to concrete actions to start the business. A handoff to continued support is how the 9C course ends.

We were unable to avoid the need to create an account to follow either course due to our use of Google tools, however, many refugees already have a Google account in connection with their email so we judged that this would adversely affect the fewest potential participants.

One of the challenges of the 9C course for both participants and the facilitators is the nurturing of a relevant network of professionals as this largely happens between sessions rather than during the sessions. For the participants the main issue is one of language and stepping outside the familiar circle of friends and family. For the facilitators, this is a challenge because it happens out of sight, and they may feel less equipped to help participants if they themselves have lower levels of business knowledge.

A major challenge in both projects was the reduced funding from the amount requested. In both cases this affected the piloting of each course. This would not be a problem under the current 2021–27 Erasmus + program which operates under a lump sum model where applications can only be accepted as presented or rejected.

### **6.3 Implications for Theory and Practice**

The M9C project was a combination of accessible pedagogy and technology. The TLC pedagogical approach recognizes and values the skills that participants come with. We note an element of convergent evolution with the existence of TLC, Mastermind and EduSCRUM.

Designing for handheld devices reflects what is happening in wider society where Smartphone ownership outstrips laptop ownership by a large margin. Thus, paying attention to what learning materials look like on a Smartphone and how learners could reasonably be expected to complete, and share assignments will have benefits that extend greatly beyond our initial narrow target group.

Place-based efforts are likely to benefit a much wider target group than the initial refugee group. Whilst we were targeting the needs of refugees and their facilitators, our small pilot shows that these types of initiatives would appeal to a wider range of locally based groups.

One major remaining challenge is how to make the networking between sessions even more effective. We encourage facilitators to suggest that participants with overlapping needs could arrange visits and meetings together. Feedback shows the video case studies and expert visits during the course tend to be very powerful. We could work further in the direction of Stepper's "Working Out Loud" approach (2020) to make networking less awkward and stressful, and more of a mutually beneficial exchange for both parties. This would then reflect the process during the sessions between the participants.

Course materials in Google Slides with implementation guidance in the speaker notes, and all other materials in Google Drive, are portable, low-cost, and transferable.

## 7 Conclusion

Creating a course, in our case, 9C, and making the materials available is not sufficient to ensure its take-up, so there was demand from the facilitator target group for training in implementing 9C which led to the development of the M9C course. The pedagogical approach in 9C was chosen to empower potential refugee entrepreneurs as a contrast to their more usual role of supplicant. As part of the M9C training, as well as a general belief in the empowerment of learners, this pedagogy was carried over to the M9C course.

Feedback from relevant stakeholders led to the development of M9C, differentiation of the 9C materials and the discovery of complementary pedagogical approaches between the Transformative Learning Circles and Mastermind.

The good practices that were used in the development of the two courses included:

- The tightly scripted sessions to help less confident trainers but from which more confident trainers could deviate.
- The visual tool at the center of the 9C course, the BMC, not only helps refugees with low language skills but makes it easier to transfer the course from one language area to another.
- The system of optional certification according to context.
- The mirroring of the 9C approach in the M9C train the trainer course, including working on a business canvas as a learning outcome.
- The inclusion of local experts at least twice in the 9C course and reflected in the M9C course through the making of a local case study video.
- The low-tech digital tools used to present the materials to be accessible on a handheld device and easily transferable to other digital media.

The challenge of promoting effective networking remains. The Stepper approach seems promising but rigorously tested investigations of the “working out loud” method remain to be completed.

The pair of courses is highly relevant to the new wave of refugees now arriving in Europe and elsewhere from Ukraine. We have shown how to adapt them to local area needs through the M9C course, which makes them relevant globally. As an example, there are plans for applying the M9C package to the promotion of Fair-Trade businesses in Africa aiming to sell to Europe.

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