

EGInA PR 1 WINBIZ SOCIAL REPORT



11-8-2022



Co-funded by
the European Union

The European Commission's support for the production of this publication does not constitute an endorsement of the contents, which reflect the views only of the authors, and the Commission cannot be held responsible for any use which may be made of the information contained therein.

PROJECT NUMBER: 2021-1-PT01-KA220-ADU-000033741

NAME PROJECT: Women's Innovative Business Incubation Zone



A SOCIAL REPORT: AN INTRODUCTION 4

THE WINBIZ PROJECT IN RELATION TO MIGRATORY TRENDS IN EUROPE 4

POTENTIAL AND CRITICALITIES: THE WINBIZ VISUAL APPROACH 7

DESK RESEARCH 9

MIGRATION AND NATIONAL TRENDS 9

1. Migratory dynamics during the last 1-5 years 9
2. Entrepreneurship and Migrants 38

SUPPORT AND CONSULTANCY FOR NEW ENTREPRENEURS 46

1. Support and consulting systems for starting a new business 46

POSSIBILITIES AND BARRIERS FOR NEW ENTREPRENEURS 70

1. Biggest obstacles for starting a new business among female migrants 82

ANALYSIS OF THE QUESTIONNAIRES 92

1. The WINNBIZ Consortium results 92

DIRECT INTERVIEWS AND COACHING CIRCLES 99

1. The WINBIZ community speaks for itself: relevant findings 99
2. WINBIZ quotes 101

NEEDED COMPETENCES 103

1. Entrepreneurial approach and specific requisites 103
2. The needed competences for migrant women to start their own business 105

GOOD PRACTICES AND PREVIOUS EXPERIENCES 107

1. Introduction 107
2. A precious repository 107

LESSONS LEARNT AND CONCLUSIONS 127

THE WINBIZ PROJECT AS A BRIDGE 127

BIBLIOGRAPHY 128

PORTUGAL 128





ITALY 128

GERMANY 130

REPUBLIC OF NORTH MACEDONIA 131

GREECE 134

ROMANIA 138



**Co-funded by
the European Union**

The European Commission's support for the production of this publication does not constitute an endorsement of the contents, which reflect the views only of the authors, and the Commission cannot be held responsible for any use which may be made of the information contained therein.

PROJECT NUMBER: 2021-1-PT01-KA220-ADU-000033741

NAME PROJECT: Women's Innovative Business Incubation Zone



A SOCIAL REPORT: AN INTRODUCTION

The WINBIZ Social Report (PR1) aims to build a solid scientific basis for the development and contextualization of PR2, PR3 and PR4, through processes that will concern the acquisition and sharing of references and verified knowledge, based on both a theoretical perspective and a data based quantitative and qualitative research.

It shall emphasize and clarify the training needs and the social, labour, economic and cultural status of migrant women or women with non-Western backgrounds with a medium-high level of education¹ (target group), while fostering an adequate contextualization at local, national, and European levels.

The Report elaborates a framework with guidelines, tools and templates that will sustain an early involvement of both target groups and stakeholders, in order to establish a poignant approach and a significant assurance of the future sustainability of the project.

THE WINBIZ PROJECT IN RELATION TO MIGRATORY TRENDS IN EUROPE

Over recent decades, the face of immigration has become more female. The number of women immigrants is constantly increasing in the EU, accounting for approximately 54% of the total number of immigrants and covering an increasingly broader range of categories. Women's motivations¹ and types of migration are changing. Nowadays, women migrate for many reasons, one of the most popular being the search for a job². Participating in the labour market is one of the most effective and practical ways of integrating into a society. Immigrant women need to be supported and accompanied through their integration process. But when they try to enter the EU

¹ According to the International Standard Classification of Education, three levels of education are distinguished: lower, medium and high education level. The medium education level includes upper secondary education and post-secondary non-tertiary education. Higher education refers to short-cycle tertiary education, Bachelor's or equivalent level, Master's or equivalent level and Doctoral or equivalent level.

² "Searching for the Best Way of Integration: Migrant Women in Europe", Studia Europejskie, Studies in European Affairs, 2021.





labour market, they face two-fold problems, both as women and as immigrants³ (the so-called double disadvantage)⁴.

As a general rule, they encounter significant barriers in integrating, primarily in terms of difficulty in accessing the labour market, low employment rates and high rates of unemployment, employment in temporary or low-paid jobs often without social and economic protection or in sectors of the “grey economy” and undeclared and unregulated employment, limited linguistic skills, a low rate of participation in basic and, above all, tertiary education, limited participation in social, political, trade union and cultural life of the host country, poverty and social exclusion⁵. Indeed, social integration is an essential element that may facilitate integration in the labour market. Local and national programs should support the social inclusion of migrant women by establishing new social connections within the host society⁶. To improve their knowledge of the host country and its labour market, migrant women need to be given access to information about their rights and the existing services, in several languages and in cooperation with civil society and migrants' networks, whose contribution must be recognised and supported. Integration and access to employment depend also on access to the language of the host country. The authorities must therefore make language courses available to migrant women, ensuring that these are accessible in terms of cost, location, and timing.

There is a wide consensus in the literature that labour market participation rises with the level of educational attainment⁷. The reality is that the potential of migrant women is often not fully exploited. For many of them, the biggest problem is getting the qualifications and experience they have gained abroad recognised, which is paradoxical given that Europe needs skilled workers in numerous areas. It can take some considerable time to get their qualifications recognised and this can lead to discouragement and a loss of skills and push these women to accept jobs for which they are overqualified⁸.

A by no means negligible number of young women graduates from the higher education systems of their countries come to take relatively unskilled jobs in the European Union, for example as domestic staff, as a consequence of the high rate of female unemployment in their countries and the low pay for the professions and jobs of their skills and qualifications.

In addition, the lack of regulations on the status of migrant women in some countries, as well as irregular working hours, causes considerable difficulty not only in finding a better job, but also in improving qualifications when equality programs are offered in a host country.

³ The concept of intersectionality describes the ways in which systems of inequality based on gender, race, ethnicity, sexual orientation, gender identity, disability, class and other forms of discrimination “intersect” to create unique dynamics and effects. (<https://www.intersectionaljustice.org/what-is-intersectionality>)

⁴ “Inclusion of migrant women in the labour market”, European Economic and Social Committee, 2015.

⁵ “Women's immigration: the role and condition of immigrant women in the European Union (2006/2010(INI))”, European Parliament, 2006.

⁶ “Searching for the Best Way of Integration: Migrant Women in Europe”, Studia Europejskie, Studies in European Affairs, 2021.

⁷ “Gaps in the EU Labour Market Participation Rates: an intersectional assessment of the role of gender and migrant status”, European Commission, 2020.

⁸ “Women's immigration: the role and condition of immigrant women in the European Union (2006/2010(INI))”, European Parliament, 2006.





According to the European Web Site on Integration (EWSI), 54 percent of women born outside the EU are employed, which is 14 percentage points less than native women and 19 percentage points less than men born outside the EU. According to the same statistics, 40 percent of tertiary educated women from non-EU countries are overqualified for their position, compared to 33 percent of men born outside the EU and 23 percent of native-born women and 20.5 percent of native-born men⁹.

The EU has set the objective of raising the employment rate to 78% by 2030. Ensuring that migrant women are better integrated into the labour market will be vital to achieving it¹⁰. It is crucial that they be brought into the labour market, as this can help to ensure that both migrant women themselves and the European Union take full advantage of the potential of migration, as well as strengthening integration and contributing to economic growth and social cohesion.

⁹ "Guidelines for the Integration of Migrant Women", Eurodiaconia, 2018..

¹⁰ "Inclusion of migrant women in the labour market", European Economic and Social Committee, 2015.





POTENTIAL AND CRITICALITIES: THE WINBIZ VISUAL APPROACH

In order to tackle the prismatic matters related to the migratory context the WINBIZ consortium produced a series of infographics that have been developed to allow a poignant study and therefore an inclusive communication process with all the actors involved in the project.

Within the vast set of possibilities, the infographics depicts five element of criticality and five potentiality factors.

The following illustrations are related to the European state of art and can be consulted on the project website (<https://www.winbizproject.eu/>)

FAMILY

MIGRANT WOMEN IN EUROPE FACE A STRONG PENALTY FOR HAVING A CHILD UNDER THE AGE OF 6

MIGRANT WOMEN

46% THE EMPLOYMENT RATE OF MIGRANT WOMEN WITH YOUNG CHILDREN

FAMILY OBLIGATIONS

69%

CHILD CARE SERVICES AND FINANCIAL ASSISTANCE

64%

EMPLOYMENT RATE WITH OR WITHOUT CHILDREN(2018)

MIGRANT WOMEN

NATIVE-BORN WOMEN

[SOURCE: "How to strengthen the integration of migrant women?", OECD, 2020]

SEXUAL AND GENDER-BASED VIOLENCE

Co-funded by the European Union

WOMEN OFTEN MIGRATE TO ESCAPE SEXUAL-GENDER BASED VIOLENCE AND DISCRIMINATION IN THEIR COUNTRIES OF ORIGIN

DURING JOURNEYS MIGRANT WOMEN FACE A HEIGHTENED RISK OF SEXUAL AND GENDER-BASED VIOLENCE.

90%

WOMEN AND GIRLS WHO MIGRATE ALONG THE MEDITERRANEAN ROUTE ARE HARDED ON THEIR WAY TO ITALY. THIS ANTICIPATED RISK OFTEN LEADS TO PREVENTIVE USE OF CONTRACEPTIVES.

[SOURCE: "How to strengthen the integration of migrant women?", OECD, 2020]

LOW-SKILLED/UNDER QUALIFICATION

Co-funded by the European Union

IN THE EU, MORE THAN ONE IN FOUR MIGRANT WOMEN ARE WORKING IN LOW-SKILLED JOBS

HOUSEHOLD SERVICES

26% MIGRANT WOMEN WORKING IN LOW-SKILLED JOBS

MIGRANT WOMEN

8%

NATIVE-BORN WOMEN

1%

OVER-QUALIFICATION

MIGRANT WOMEN

NATIVE-BORN WOMEN

[SOURCE: "How to strengthen the integration of migrant women?", OECD, 2020]



LANGUAGE

THE ACQUISITION OF LANGUAGE SKILLS IS HIGHLIGHTED AS A KEY COMPONENT FOR INTEGRATION

OBSTACLE TO INTEGRATION | **KNOWLEDGE OF THE HOST COUNTRY LANGUAGE** | **SOCIAL ISOLATION** | **EFFECT**

WITHOUT LANGUAGE SKILLS IT IS HARDER FOR MIGRANT WOMEN TO OBTAIN INFORMATION ABOUT THEIR RIGHTS AND ABOUT SERVICES AVAILABLE

[SOURCE: "Eurodiaconia's Guidelines for the Integration of Migrant Women", Eurodiaconia, 2019]

CREATIVITY

MIGRANT WOMEN REPRESENT A CURRENTLY UNDER-UTILISED SOURCE OF SKILLS AND CREATIVITY

RESEARCH HAS SHOWN THAT IMMIGRANTS ARE MORE INNOVATIVE AND ENTREPRENEURIAL THAN THE HOST POPULATION

[SOURCE: "Inclusion of migrant women in the labour market", European Economic and Social Committee, 2015]

CONTRIBUTION TO ECONOMIC GROWTH

MIGRANTS SIGNIFICANTLY CONTRIBUTE TO ECONOMIC GROWTH

IN 2017 THEY SENT \$66 BILLION € BACK TO THEIR HOME COUNTRIES WITH 4500 GOING TO DEVELOPING COUNTRIES

[SOURCE: Migration and Remittances-Recent Developments and Outlook Migration and Development Brief 29 October 2017, World Bank, Washington, DC]

ROLE OF EDUCATION

ONLY ONE IN THREE MIGRANT WOMEN IN THE EU HAS LOW LEVELS OF FORMAL EDUCATION

32% MIGRANT WOMEN WITH LOW LEVELS OF FORMAL EDUCATION

IN THE EU, MIGRANT WOMEN COMPLETED TERTIARY EDUCATION IN 2018, AROUND 8 PERCENTAGE POINTS MORE THAN INDIGENOUS WOMEN 38%

[SOURCE: "Gaps in the EU Labour Market Participation Rates: an intersectional assessment of the role of gender and migrant status", European Commission, 2020]

MIGRANT WOMEN IN EU

DID YOU KNOW THAT WOMEN MAKE UP 51.6% OF MIGRANTS ACROSS THE EUROPE?

51.6%

IN 2020, THE SHARE OF WOMEN AMONG ALL INTERNATIONAL MIGRANTS REACHED 51.6 PER CENT IN EUROPE.

[SOURCE: International Migrant Stock 2020, Department of Economic and Social Affairs, United Nations]

LFPR (LABOUR FORCE PARTICIPATION RATES)

MIGRANT WOMEN EXHIBIT A SIGNIFICANT INCREASE IN PREDICTED LFPR WHEN COMPARING PRIMARY TO SECONDARY EDUCATION ATTAINMENT LEVELS

16% NON-EU BORN WOMEN EXHIBIT A SIGNIFICANT INCREASE IN PREDICTED LFPR AS THE EDUCATION LEVEL INCREASES FROM PRIMARY TO SECONDARY EDUCATION ATTAINMENT LEVELS

20% NATIVE WOMEN REGISTER THE HIGHEST INCREASE IN PREDICTED LFPR AS THE EDUCATION LEVEL INCREASES FROM PRIMARY TO SECONDARY AND FROM SECONDARY TO TERTIARY EDUCATION

[SOURCE: "Gaps in the EU Labour Market Participation Rates: an intersectional assessment of the role of gender and migrant status", European Commission, 2020]

LGBTIQ+ MIGRANTS

AT ALL STAGES OF MIGRATION, **LGBTIQ+ MIGRANTS** FACE HEIGHTENED RISK OF HUMAN RIGHTS VIOLATIONS, INCLUDING **VIOLENCE, EXPLOITATION AND ABUSE**, PARTICULARLY AT THE HANDS OF IMMIGRATION AND **DETENTION OFFICERS, TRAFFICKERS AND SMUGGLERS**

83% TRANSSEXUAL AND GENDER NON-CONFORMING TRAFFICKING VICTIMS ARE TRAFFICKED FOR SEXUAL EXPLOITATION.

[SOURCE: "Protection against violence and discrimination based on sexual orientation and gender identity", UN report, 2019]





DESK RESEARCH

MIGRATION AND NATIONAL TRENDS

1. Migratory dynamics during the last 1-5 years

PORTUGAL

Ever since the 1980s, the immigrant population in Portugal has been growing¹¹, with some ebbs and flows, reaching a peak between 2007 and 2014, with over 400 000 migrants coming to Portugal each year, with a slight decrease between 2015 and 2016, and a steady increase from 2017 to 2021, as can be seen in the following table, from PORDATA, the Database of Contemporary Portugal¹², which represents the numbers of foreign population with legal resident status. This study does not account for illegal immigration.

Year	Sex		
	Total	Male	Female
2005	274.631	147.980	126.651
2006	332.137	181.910	150.227
2007	401.612	219.765	181.847
2008	↓436.020	↓228.300	↓207.720
2009	451.742	233.280	218.462
2010	443.055	224.489	218.566
2011	434.708	218.170	216.538
2012	414.610	205.385	209.225
2013	398.268	194.309	203.959

¹¹ 'População estrangeira com estatuto legal de residente: total e por sexo', INE | SEF/MAI, PORDATA, 2022

¹² Table adapted from 'População estrangeira com estatuto legal de residente: total e por sexo', INE | SEF/MAI, PORDATA, 2022, available at

<https://www.pordata.pt/Portugal/Popula%C3%A7%C3%A3o+estrangeira+com+estatuto+legal+de+residente+total+e+por+sexo-25>





2014	390.113	189.463	200.650
2015	383.759	186.570	197.189
2016	392.969	190.846	202.123
2017	416.682	203.753	212.929
2018	477.472	236.233	241.239
2019	588.976	295.874	293.102
2020	661.607	335.924	325.683
2021	698.536	359.727	338.809

Table 1 - Number of immigrants with legal resident status in Portugal. Source: INE

As can be seen in the table, in the last five years, from 2017 to 2021, the number of immigrants with legal resident status in Portugal has increased, both in terms of the male and female population. In 2017 and 2018 the number of female immigrants was higher than male immigrants, but in the next three years, the number of men surpassed the number of women. Despite this, the numbers of men and women were fairly similar. There are no statistical data for 2022 yet, but due to the war in Ukraine, it is expected that more women will arrive in Portugal.

Distribution of migrant population by sex

When it comes to the distribution of the foreign population residing in Portugal according to sex, according to the 2021 annual statistical report of Indicators of Immigrant Integration¹³, the percentage of male and female immigrants has been fairly even between the years 2011 and 2020 (according to the data available from the Portuguese Foreigners and Borders Service), as can be seen in the table below (adapted from Oliveira, 2021).

Year	Women		Men	
	Number	Percentage	Number	Percentage
2011	217.685	49,8	219.137	50.2
2012	210.529	50,5	206.513	49,5
2013	205.776	51,3	195.544	48,7

¹³ Oliveira, C. R. (2021). *Indicadores de integração de imigrantes: relatório estatístico anual 2021*. 1ª ed. Imigração em Números – Relatórios Anuais 6.





2014	203.630	51,5	191.565	48,5
2015	200.086	51,5	188.645	48,5
2016	204.930	51,5	192.801	48,5
2017	215.837	51,2	205.874	48,8
2018	242.834	50,6	237.466	49,4
2019	293.931	49,8	296.417	50,2
2020	325.972	49,2	336.123	50,8

Table 2 – Distribution of the migrant population in Portugal by sex. Source: INE

The male migrant population was slightly higher than the female population in 2011, between 2012 and 2018 the female population was slightly higher, and in 2019 and 2020 the trend was inverted again. Despite this, the numbers look fairly even, with an almost 50/50 distribution of male and female immigrants in Portugal.

Migrant profiles

According to the Indicators of Immigrant Integration (Oliveira, 2021), in 2020, 6.4% of the Portuguese population was composed of foreign citizens with a valid residence title. The distribution of migrants across the country is also uneven, in 2020 43.1% of immigrants in Portugal lived in the district of Lisbon, followed by 15.6% in the district of Faro, in the south of Portugal, and 9.2% in the district of Setúbal, a district adjacent to the Portuguese capital. In 2019, however, a new trend became apparent, with increments of immigration in the districts of Castelo Branco (+36,4%), Porto (+29,9%), Braga (+29,4%), Setúbal (+29,3%) and Viana do Castelo (29,2%), with three of these districts being in the north of Portugal.

Concerning the profile of immigrants, it is particularly noticeable that female immigration has become less 'family-oriented', with fewer women immigrating for purposes of family reunification (with the man immigrating first, followed by wife and children), and more women immigrating because of work or studies.

Regarding the age of the migrant population in Portugal, according to data from 2019, that year, most foreign citizens in Portugal were between 20 and 49 years old, consisting of 60.6% of the total number of immigrants in Portugal. In the graph below it is possible to see the difference in terms of ages between the native and the migrant population in Portugal (adapted from Oliveira, 2021, using data from the Portuguese National Institute of Statistics). In general, the Portuguese





population is older than the migrant population, which is natural, as immigration for work purposes is one of the major reasons for immigration.

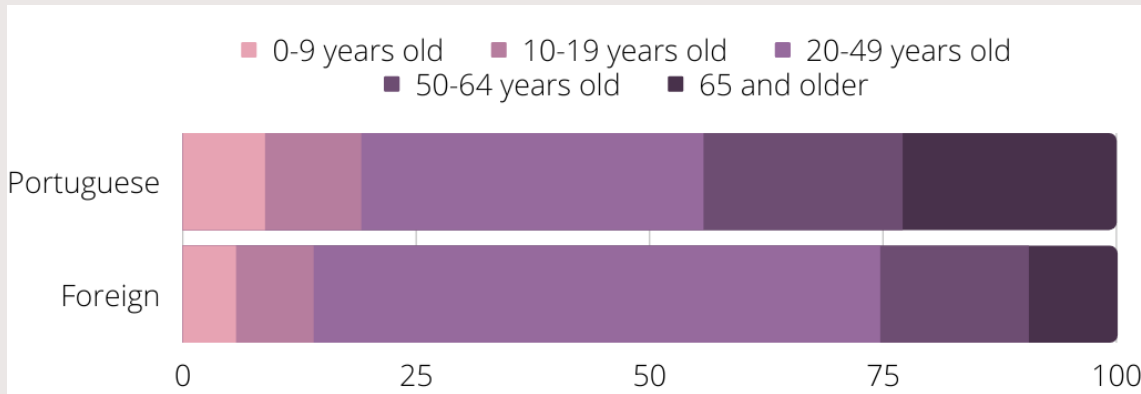


Table 3 – Age of the migrant population in Portugal (Source: INE)

Regardless, it is also interesting to mention that in 2020, 12.8% of the residence visas given at consular posts were given to retired citizens, as it is not uncommon for people to move to Portugal to enjoy their retirement.

Concerning the countries of origin of immigrants in Portugal, according to the 2021 Report of Immigration, Borders and Asylum¹⁴ produced by the Portuguese Foreigners and Border Service, in 2021 (the most recent year with available statistics), the most represented foreign resident community was from Brazil, representing 29.3% of the total foreign resident population, followed by the United Kingdom, with 6.0%, Cape Verde (4.9%), Italy (4.4%) and India (4.3%). Below is a graph adapted from the aforementioned report (Estrela, J. et al, 2022).

¹⁴ Estrela, J. et al (2022). *Relatório de Imigração, Fronteiras e Asilo 2021*. SEF/GEFP.



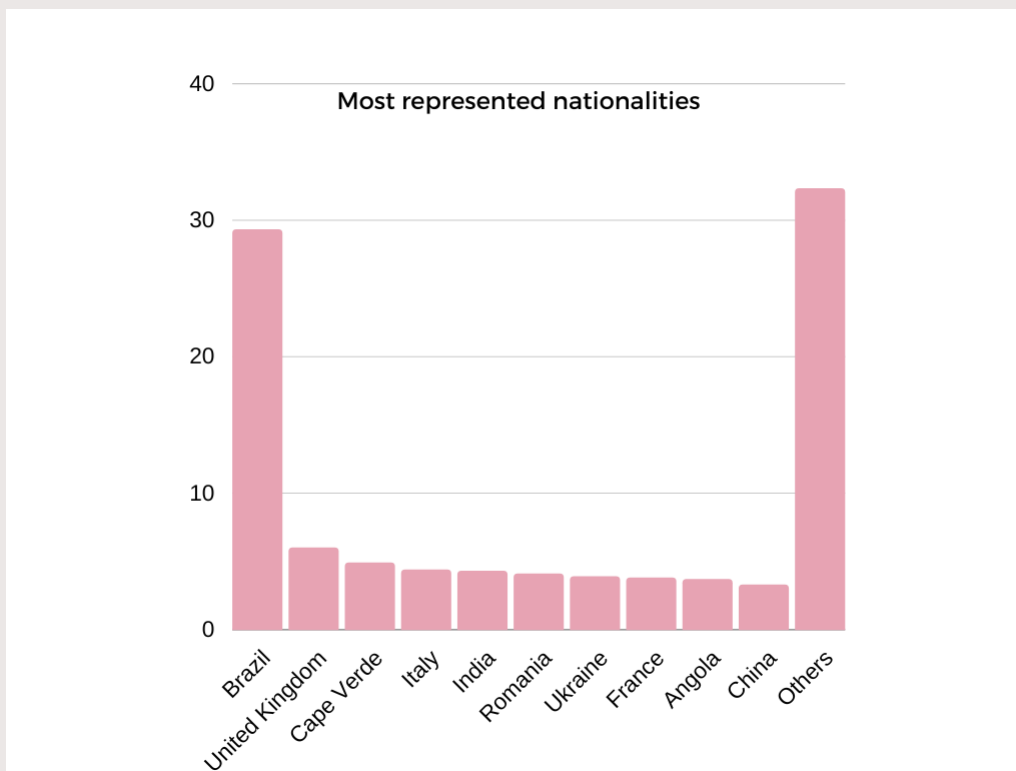


Table 4 – Countries of origin of immigrants in Portugal (percentage). Source: INE

When it comes to the educational background of the immigrants, although there is no specific data which shows the qualifications of all immigrants coming to Portugal, it is possible to get an idea through the analysis of the statistics concerning the recognition of foreign degrees in the country. According to the 2021 Annual Statistic Report for Indicators of Integration of Immigrants, in the past, immigration in Portugal attracted a mostly semi-qualified or unqualified workforce, to respond to the needs of manual labour in Portugal. However, the situation began to change slowly. After 2007 there was a reform in the process of requesting a degree recognition, and between 2008 and 2018 there was an increase of 351,7% in the number of granted degree recognitions. There is no information about whether the grantees were men or women.

ITALY

The Italian history of immigration in contemporary times can be overseen as series of at least three subsequent phases that derive from a set of specific geopolitical matters and levers:

☞ **INITIAL PERIOD** of moderate immigration in the 1970s and 1980s





- ☛ **INTERSECTIONAL PHASE**, in which we observe an unexpected and extraordinary growth (1990-2000)
- ☛ **RECENT PHASE**, characterised by the economic crisis and humanitarian emergencies, that increase significantly data related to new entries seeking international protection, in addition to a well rooted foreign presence, mainly determined by familiar reunification dynamics.

Such latter phase presents clear indicators of reduction of foreign presence, in comparison to the records perceived from the late 1990s until the early 2000s, mainly caused by the articulation of regularization procedures (in particular those related to Laws 189 and 195 of 2002).¹⁵



Italian citizenship can be acquired by residence by adult immigrants if they have been legally residing in the territory for at least ten years. The term is only five years for refugees and stateless persons, and only four years for European Union citizens. In the case of acquisition by marriage, the applicant, whether a foreigner or stateless person, must be married to an Italian citizen and have been legally residing in Italy for at least two years since the celebration of the marriage. If the spouses reside abroad, the application may be presented after three years from the date of the marriage. These deadlines are reduced by half in the presence of children born to or adopted by the spouses.

The foreign population in Italy on 1 January 2022 was 5,193,669 residents. In 2019 it amounted to 4,996,158 and thus increased by less than 200,000 in three years. In the previous years (between 2015-2016 and between 2016-2017) there had even been a slight decrease (Figure 1).

The reasons of the mentioned slowdown are traceable to Italy's tightening of the entry programming decrees - and the absence for a long time of regularisation measures that in the past had determined peaks in the registration of migrants.

¹⁵ Law n° 189 of 30 July 2002 "Modification to the legislation on immigration and asylum", published in the Official Gazette n° 211 of 26 August 2002, Decree-Law n° 195 of 9 September 2002, "Urgent provisions on the legalisation of the irregular employment of non-EU nationals", published in the Official Gazette n° 211 of 9 September 2002 (<https://www.gazzettaufficiale.it/eli/gu/2002/08/26/199/so/173/sq/pdf>).





To fully understand the national migration dynamics of recent years, however, it is necessary to consider another aspect of growing importance in our country. As already occurred in countries that have been immigration destinations for a longer time, the acquisition of citizenship plays indeed a significant role.

Between 2011 and 2020, more than 1.2 million people acquired Italian citizenship and, on the 1 January 2021, the new citizens by acquisition of citizenship residing in Italy are estimated to be about 1.6 million.

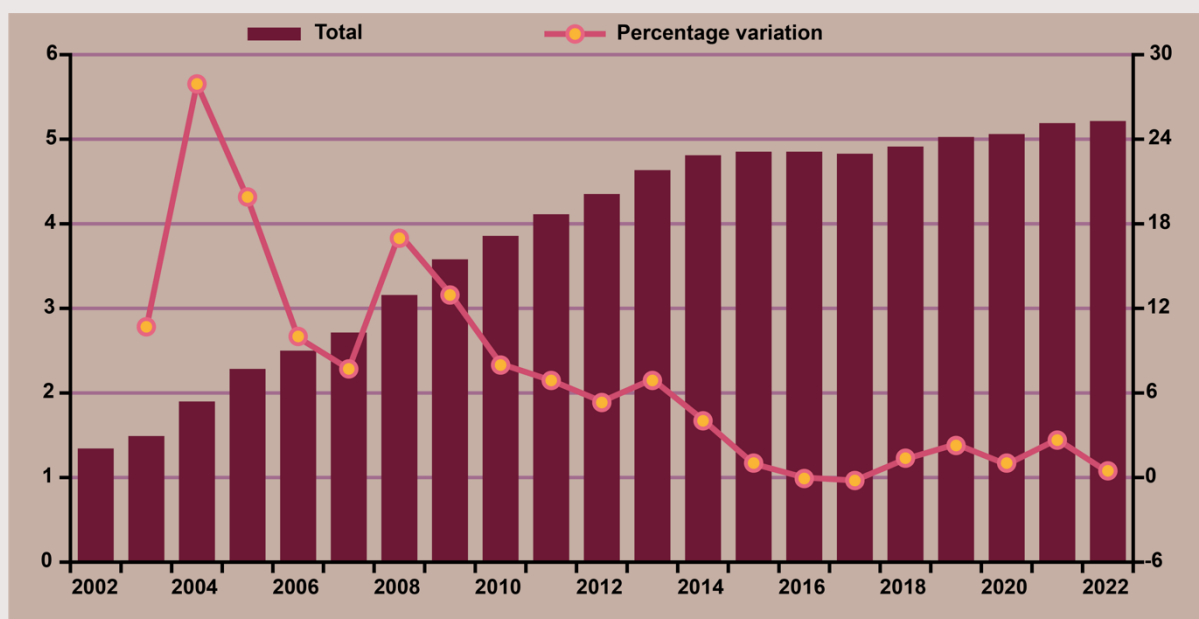


Table 5 – Population Reconstruction (2002-2018), Demographic Budget (2019-2021) and Demographic Indicator Nowcasting System. (a) For 2022, data are provisional. Source: ISTAT

Considering the entire population with a migratory background (foreigners and Italians by acquisition of citizenship), the population of foreign origin has continued to grow, although not at the pace of the past, reaching almost 6.8 million residents on 1 January 2021.¹⁶

The acquisition of citizenship has not only direct consequences on the amount of the foreign population - and speculatively of the Italian one - but also indirect ones.

For example, potential parents who acquire Italian citizenship will give birth to Italian children, and some marriages, apparently mixed (one spouse being Italian and the other foreign), may actually be between people of the same origin even if not of the same citizenship.

¹⁶ ISTAT, 2022 (www.istat.it).





Such data is particularly relevant in the context of this analysis, that aims to depict the present situation of the situation, conditions, opportunities and personal, social, work, economic and cultural obstacles of migrant women or women with Western background.

More generally, when studying the integration of migrants, looking at working or living conditions, it is important to consider not only foreign citizens, but also those who have acquired Italian citizenship not at birth; otherwise, one runs the risk of excluding from the analyses precisely those who have been in Italy for the longest time and who are likely to have better living conditions.

From the point of view of citizenship, people of Albanian and Moroccan origin are the most numerous among the new citizens, followed by Romanians, Brazilians, Indians, Argentines, Peruvians, Tunisians, French and Macedonians. These top ten citizenships cover, however, only half of the new citizens, indicating that this is a highly articulated and diverse universe.

Focusing on migrants from countries outside the European Union, we have witnessed an unprecedented contraction of flows for work reasons, a substantial stability of those for family reunification and a sudden growth of arrivals of people seeking international protection.

The latter type of flows has often attracted the attention of the media and political debate, but it must be stressed that, even during the peaks of arrivals and of permits granting for asylum-related reasons and recorded in correlation with the so-called 'refugee crisis in the Mediterranean' (2016-2017), entries for family reasons still remains prevalent.

This is a clear sign that, together with new arrivals caused by political crises and wars in various parts of the world, of which the situation in Ukraine is the latest proximal example, the process of stabilization of migrants who have arrived on Italian territory over the years has kept a increasing and regular flow.

This is a stratified and multiform foreign presence, a composite whole - which already in the 1990s was defined as a 'puzzle' - and which today appears even more complex and extremely articulated.

Between 2011 and 2021, a total of about 516 thousand permits were issued for asylum-related reasons.¹⁷

¹⁷ ISTAT, 2022 (www.istat.it).



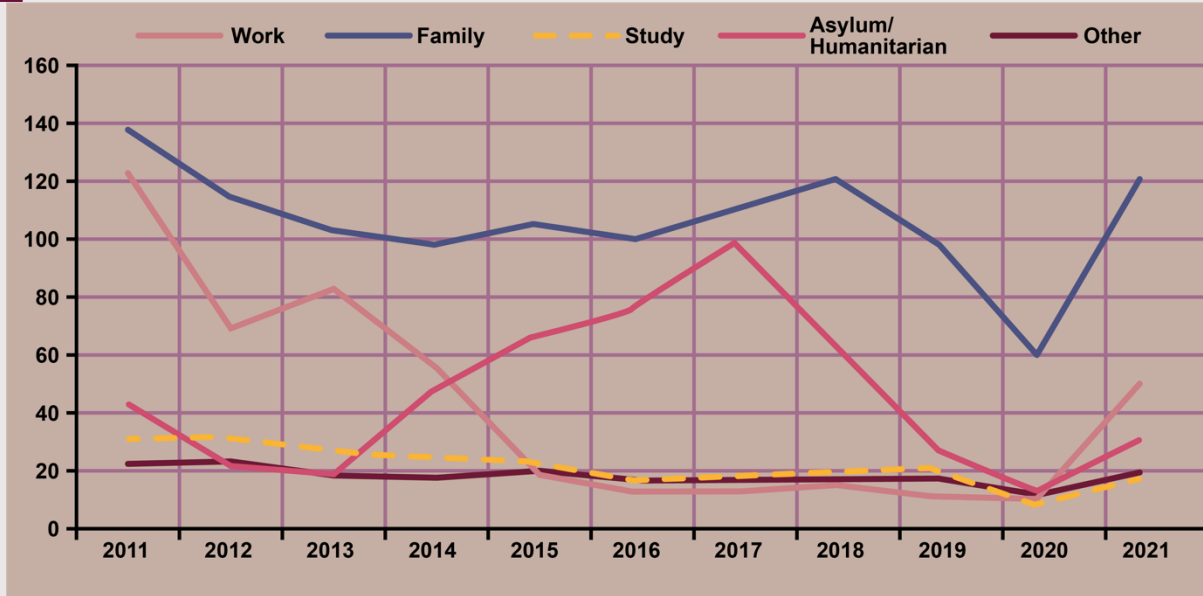


Table 6 - New residence permits issued per year and by reason. Years 2011-2021 (absolute figures in thousands) Source: ISTAT

Growing rapidly since 2013, in 2016 and 2017, permits issued for these reasons peaked, accounting for more than 30% of new issuances.

In 2020, as a result of the measures put in place to stem the spread of COVID-19, primarily through a significant and critical process of border closures, the lowest number of new permits issued in the last ten years was reached of new permits issued.

The decrease was even more pronounced for asylum and protection permits: -51.1%.

During 2021, there was an upturn in the issuance of new permits - a total of almost 242,000 (+127% compared to 2020) - and new asylum documents also returned to growth: almost 31,000 were issued (+129% compared to 2020), a higher number than even in 2019.

Focusing on 2021, it can be seen that most of the almost 31,000 new permits were granted to citizens of Pakistan (6,090 new permits issued), followed - but at a distance - by citizens of Bangladesh (almost 5,000 permits) and Nigeria (over 3,000).

During 2021, the flows of people seeking protection from Africa (Egypt, Mali and Ivory Coast) also became relevant again, while entries from Latin American countries (especially Venezuela and Colombia), which had played a primary role in 2020, lost relative importance. Arrivals from the Indian subcontinent continued, and Afghanistan rose in the ranking of the top ten countries by number of entries for protection requests. With the return to growth of flows from Africa, the share of men in the total number of new entries for asylum is also increasing: in 2020 it was 76.2%, in 2021 it is 80. %.





Among the top ten communities by number of entries for this reason, only Georgia sees a clear predominance of women (82.3% women).

Women represent about 40% of asylum seekers from Nigeria and 31.3% among those arriving from Ivory Coast. The male predominance is, however, relevant.

The share of minors arriving for asylum has also significantly increased, compared to the past: they were just over 3% in the 2016 flows, in 2021 they represent on average 9.5% of the inflows for protection-related reasons (with a slight decrease compared to 2020).

For some communities, the presence of minors is particularly relevant: for citizens of Nigeria, El Salvador, Afghanistan and Peru, the share of persons under 18 in the total inflows in 2021 exceeds 23%.

Integration pathways are naturally individual processes, it can generally be noted that the different communities present in Italy follow different patterns of integration.

The specificities depend in part on the different degree of maturity reached by their presence in the territory: some citizenships have been present in Italy since the 1980s, others arrived after the fall of the Berlin Wall, and others only during the on-going migratory dates linked to the refugee crisis in the Mediterranean in recent years.

These are people who arrived at different historical moments and in different economic situations and who have had more or less time to establish migration networks in the territory.

However, it is not only the time of arrival or the duration of presence that determines the differences in the behaviour of different communities.

The migratory projects developed by the many citizenships present in Italy are multiple, beyond the average duration of the community's presence, because very often they also respond to the living conditions and political and social stability in the country of origin.

One very important difference concerns the gender structure of the foreign presence, which is on the whole balanced: the gender ratio is 95 women for every 100 men.

However, the general balance conceals strong imbalances within the different communities. This is the case, for example, with some Eastern European citizenships that are strongly unbalanced in terms of women, such as the Ukrainian and Russian nationalities, for which the female component exceeds 75% of the total presence.

More balanced is the gender ratio for Romanian citizenship for which women still account for almost 58% of residents (as of 1 January 2021).

Other communities, such as Bangladesh, Egypt, and Pakistan, on the other hand, are unbalanced in favour of men, with women accounting for between 28% and 34%.





For others, thanks to a family-type migration model, the gender structure is more balanced. In some cases - such as that of the Moroccans, but also at the opposite end of the spectrum the Filipinos (a historical community initially characterized by the presence of women) - the balance has been achieved over time starting from a situation of initial imbalance; in other cases, such as that of the Chinese population, migration has always been based on a family-type project with the co-presence of men and women.

The peculiar gender structure also corresponds to a specific labour market insertion. In the case of communities with a larger female presence, employment in family services, domestic services and personal services is widespread.

In addition to this structural difference, there are other important peculiarities that shape the many different paths of foreign communities in our country.

Excluding from this observation foreigners from European Union countries to whom legislation allows certain degree of freedom of movement and easier access to primal rights (e.g., naturalization), it is worthy to address that for the first twenty non-EU citizenships in the Italian area, it is possible to identify a quite vast set of indicators.

It seems useful to draw up a synthesis, using the instrument of cluster analysis, in order to identify the typical behaviour of homogeneous groups of communities with respect to the characteristics considered. This analysis, which is limited to the first twenty largest communities, makes it possible to distinguish four clusters:

STABLE PRESENCE

The first group includes communities characterized by many elements of stability and integration: Albania, Ecuador, the Philippines, Macedonia, the Democratic Republic of Congo, the Republic of Korea, Morocco, Peru and Tunisia. The proportion of people with a long-term residence permit exceeds 70% and the proportion already present at the 2011 census is 50%. The gender ratio is balanced, the average age is perceptibly higher than the average value of the foreign population, the presence of minors born in Italy is very high and the birth rates are also slightly higher than average. In this group, the share of permits for international travel is very low, while the share of permits for family reasons is higher. The group is characterized by low turnover in recent years.

IN TRANSIT PRESENCE

The second group is distinguished by many signs of "instability", despite the fact that some communities (such as China and Sri Lanka) are now long established in Italy. In this group it is possible to identify two further types of immigration: one characterized by a long-standing but not rooted average presence in the territory and, a second one, distinguished by a high quota of recently arrived international protection permits. The first subgroup consists of China, India, Sri Lanka and





Egypt. The cluster, unbalanced in the male, denotes a very strong mobility on the territory and by a low access to Italian citizenship, despite the presence of a high quota of minors. There has also been an intense turnover of presences in the territory in recent years, with a high incidence of new flows in the last three years and a significant quota of expired and non-renewed permits. Therefore, this cluster is characterized, by a fair turnover of individuals who would appear to have long-term migration plans.

ASYLUM SEEKERS

Within this group - which includes Bangladesh, Pakistan, Nigeria, Ghana, and Senegal - the share of people seeking international protection is much higher than average (15.1% against 3.1%). As ISTAT detects, there have been many new arrivals in the last five years, whereas only 27.4% were already present at the 2011 census. Consequently, the share of long-term residents is low. Many live in single-person households, the gender ratio is skewed towards men, and they are the group with the lowest average age. Mobility within the territory, although not reaching the levels of the previous subgroup, is higher than average. The share of people with access to citizenship, although much lower than the average value, is higher than that of the other subgroups.

FOREIGN SPOUSES

The cluster is composed by only two citizenships: Brazilians and Russians. The cluster is composed by a strong 74.7% of female presence, with a mixed marriage quotient for women 10 times higher than for men. We witness a high share of people in the cluster who have acquired citizenship, not only in the last five years, but also before 2016. It should be recalled that the waiting time for acquiring nationality by marriage is shorter than for acquiring it by residency.

In addition, many natives of Brazil have Italian ancestors and can quickly obtain Italian citizenship by *ius sanguinis*. The birth rate from mixed couples is also very high; on the other hand, foreign minors are few precisely because of the many marriages with Italians: the children born to mixed couples are Italian.



ius sanguinis is a legal expression of Latin origin indicating the acquisition of citizenship by the fact of birth from a parent or ascendant holding citizenship.

WOMEN FROM EASTERN EUROPE



Co-funded by
the European Union

The European Commission's support for the production of this publication does not constitute an endorsement of the contents, which reflect the views only of the authors, and the Commission cannot be held responsible for any use which may be made of the information contained therein.

PROJECT NUMBER: 2021-1-PT01-KA220-ADU-000033741

NAME PROJECT: Women's Innovative Business Incubation Zone



This group includes two countries: Moldova and Ukraine. Also in this case, the 73.5% is represented by a female presence. The average age of the group is the highest, almost 10 years higher than the average data. This is a cluster with characteristics of stabilization, for which the proportion of long-term residents is very high, 78.9%. Mobility within the Italian territory is lower than average.

The Mediterranean crisis

Until the early 1990s Italy was not a country of settlement for refugees. The issue of refugees and vast flow of immigration processes erupted into the Italian context in 1991, with the massive arrival of Albanians fleeing their country after the fall of communist regime and, subsequently, of refugees from ex-Yugoslavia.

From the end of the 1990s onward, the migration flows toward Italy changed drastically. Italy's southern shores became the destination of migrants from different African countries, crossing the Mediterranean through Libya and Egypt.

While the so-called 2010 Arab spring caused a sudden spike of asylum application in Italy, the highest increase came with the 2015 European refugee crisis.

After 2016, due to the implementation of Matteo Salvini's closed-ports policy combined with EU efforts to limit arrivals and outsource responsibilities to countries outside of the European Union, asylum applications sharply decreased.

Moreover, in 2017 Italy and Libya signed a bilateral agreement, the "Memorandum of Understanding on Cooperation in the Field of Development, Countering Illegal Migration, Trafficking in Persons, Smuggling and Strengthening Border Security between the State of Libya and the Republic of Italy".¹⁸

It was signed by the Italian Prime Minister Paolo Gentiloni, supported by the work of the former Minister of the Interior, Marco Minniti, and the Prime Minister of the Libyan National Reconciliation Government Fayez al-Sarraj.

The agreement was reached in the context of the European migrant crisis and the second civil war in Libya and stipulated that the Italian government would provide economic aid and technical support to the Libyan authorities (particularly the Coast Guard) in an effort to reduce migrant smuggling across the Mediterranean Sea, while in return Libya committed to improving conditions in its migrant reception centres.

¹⁸ "Memorandum d'intesa sulla cooperazione nel campo dello sviluppo, del contrasto all'immigrazione illegale, al traffico di esseri umani, al contrabbando e sul rafforzamento della sicurezza delle frontiere tra lo Stato della Libia e la Repubblica Italiana", 2 February 2017 (<https://www.governo.it/sites/governo.it/files/Libia.pdf>).





The memorandum has been nationally criticized by several parties, such as Habeshia Agency, Alarm Phone, Amnesty International Italy, Centro Astalli, Migrantes Foundation, Intersos, Doctors of the World Italy, Mediterranea, Doctors Without Borders, Open Arms, Oxfam Italy, Refugees Welcome Italy, ResQ - People Saving People, Save the Children, Sea-Watch.¹⁹

According to Save the Children, for example, supporting the Libyan Coast Guard through funds, means, and training is in essence tantamount to supporting Libyan detention centres, officially called "reception centres," where people see their rights trampled on a daily basis, subjected to inhuman and degrading treatment.²⁰

From 2017 to Oct. 11, 2022, the NGO notes, nearly one hundred thousand children, women and men were intercepted at sea by the Libyan Coast Guard, only to be returned to a country that cannot be considered safe. There are numerous U.N. reports, also confirmed by the testimonies of migrants who manage to leave the country, that report how incidents of violence, torture and enslavement are commonplace in detention centres in Libya.²¹

As emerged in the report "Complex persecution": report documents shocking accounts of Libyan Coast Guard's involvement in migrant killing, kidnapping²², since 2017, the Libyan Coast Guard has received over 100 million in training and equipment (57.2 million from the Africa Trust Fund and 45 million through the dedicated Italian military mission alone) and according to the November 2021 statement of the independent UN Human Rights Council mission²³, migrants can undergo up to ten times cycles of incarceration and blackmail before attempting the Mediterranean crossing, should the self-styled Libyan Coast Guard intercept them, the cycle would begin again.

GERMANY

Statistical data show that women worldwide are nearly as likely as men to migrate across national borders: Nearly half of the 272 million people worldwide who did not live in their country of birth in 2019 were women, a proportion which is constant more than 20 years by now. The numbers are similar for women who are refugees. Numbers about other gender and sexual minorities are not

¹⁹ "Memorandum Italia-Libia: l'atto di accusa di 40 organizzazioni contro il rinnovo degli accordi", Marina Schiavo, 2 November 2022 (<https://www.focusonafrika.info/memorandum-italia-libia-latto-di-accusa-di-40-organizzazionicontro-il-rinnovo-degli-accordi/>).

²⁰ "To protect children's rights, robust reform of EU rules needed", Save The Children, 18 July 2019 (<https://www.savethechildren.net/news/protect-children%E2%80%99s-rights-robust-reform-eu-rules-needed>).

²¹ "Migranti, termine scaduto: si rinnova per altri tre anni il Memorandum tra Italia e Libia", 2 November 2022 (https://www.ilsole24ore.com/art/migranti-termine-scaduto-si-rinnova-altri-tre-anni-memorandum-italia-e-libia-AE1NzHDC?refresh_ce).

²² "Complex persecution: Report documents shocking accounts of Libyan Coast Guard's involvement in migrant killing, kidnapping", 14 December 2021 (<https://reliefweb.int/report/libya/complex-persecution-report-documents-shocking-accounts-libyan-coast-guard-s-involvement>).

²³ "Report of the Independent Fact-Finding Mission on Libya", 29 June 2022 (<https://reliefweb.int/report/libya/report-independent-fact-finding-mission-libya-ahrc5063-advance-unedited-version-enar>).





broadly available. In Germany, around 39 percent of the total 1.6 million immigrants were women in the year 2019. The most common motivations to come to Germany were to work, study, live with

their families or apply for asylum. Currently, more men than women apply for asylum in Germany, but the proportion of women has been increasing since 2015 (from this year onward refugee migration was heavily dominated by men). Was the percentage of women in 2015 at 31%, it was around 44 percent in 2019 and 42 percent in 2020. As a result of the overall migration movements of recent decades, roughly the same number of women (49 percent) and men (51 percent) with a migration background live in Germany.²⁴ Most people who immigrated to Germany have lived in the country for an average of 21 years. More than a third (37.7 percent) have lived in the country for less than 10 years.²⁵

Migration in Germany continues to be characterized primarily by immigration from and emigration to other European countries. Thus, in 2020, 69.1 % of all immigrants (2019: 66.4 %) came to Germany from another European country, of which 54.6 % came from EU states (including the United Kingdom). The importance of intra-European migration is also evident in outbound migration: Here, too, Europe was the main destination region. About two-thirds of out-migrating people moved from Germany to another European country in 2020 (67.4%, 2019: 67.2%), while 55.7% migrated to other EU member states including the United Kingdom (2019: 56.0%).²⁶

²⁴ Women in migration and integration in focus: BAMF - Bundesamt für Migration und Flüchtlinge - Infothek - Frauen in Migration und Integration im Fokus

²⁵ Federal Office for Migration and Refugees: Migration Report 2020

²⁶ Federal Office for Migration and Refugees: Migration Report 2020



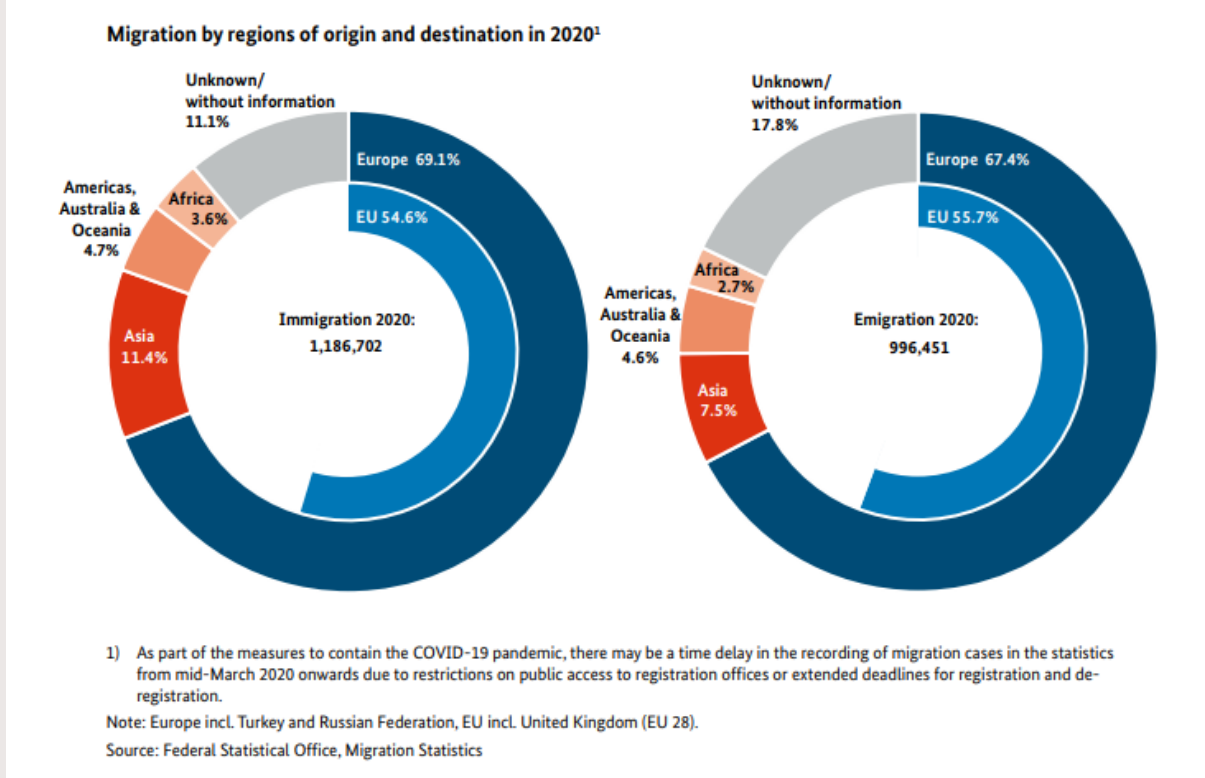


Table 7 – Migration by regions of origin and destination in 2020. Source: BAMF Migration Report 2020 Key Results, p. 3

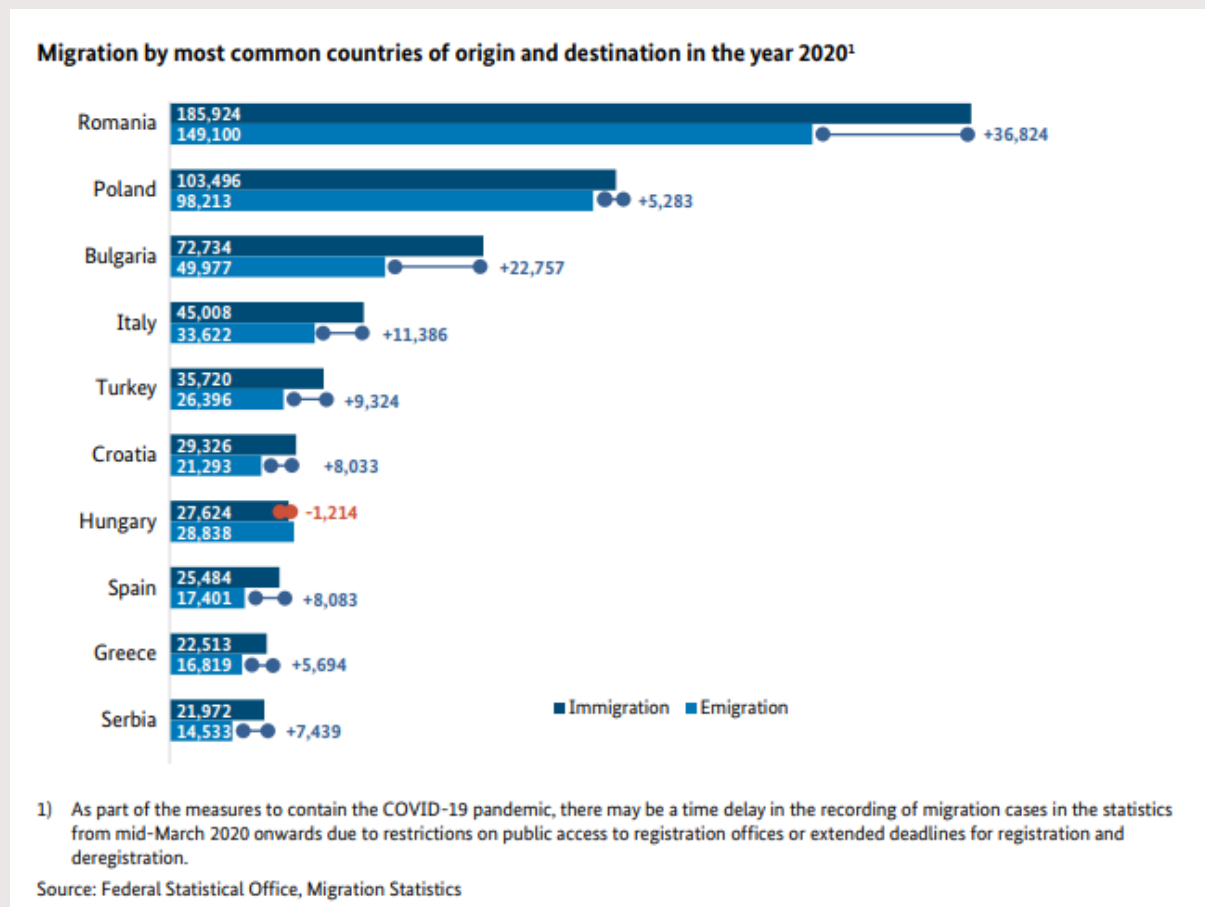


Table 8 – Migration by most common countries of origin and destination in the year 2020. Source: BAMF Migration Report 2020 Key Results, p. 4





The main reasons why people migrate to Germany are the following:

Labour Migration

On March 1st 2020, the Skilled Workers Immigration Act (FEG), a major legal change for labor migration to Germany, came into force. However, at the same time the COVID-19 pandemic slowed down international mobility and thus also the influx of labor migrants. In 2020, 29,747 persons entered Germany who received a residence title for labor migration. This corresponds to a decrease of 53.7 percent compared to 2019. Looking at the structure of gainful employment migration to Germany in 2020, it can be seen that the majority of the persons concerned are qualified or highly qualified professionals (a total of 16,597 persons or 55.8 percent). This group includes the previous residence permits for skilled employment, skilled workers with vocational or academic training, highly qualified workers, researchers, holders of a (mobile) ICT card or an EU Blue Card, and self-employed workers.²⁷

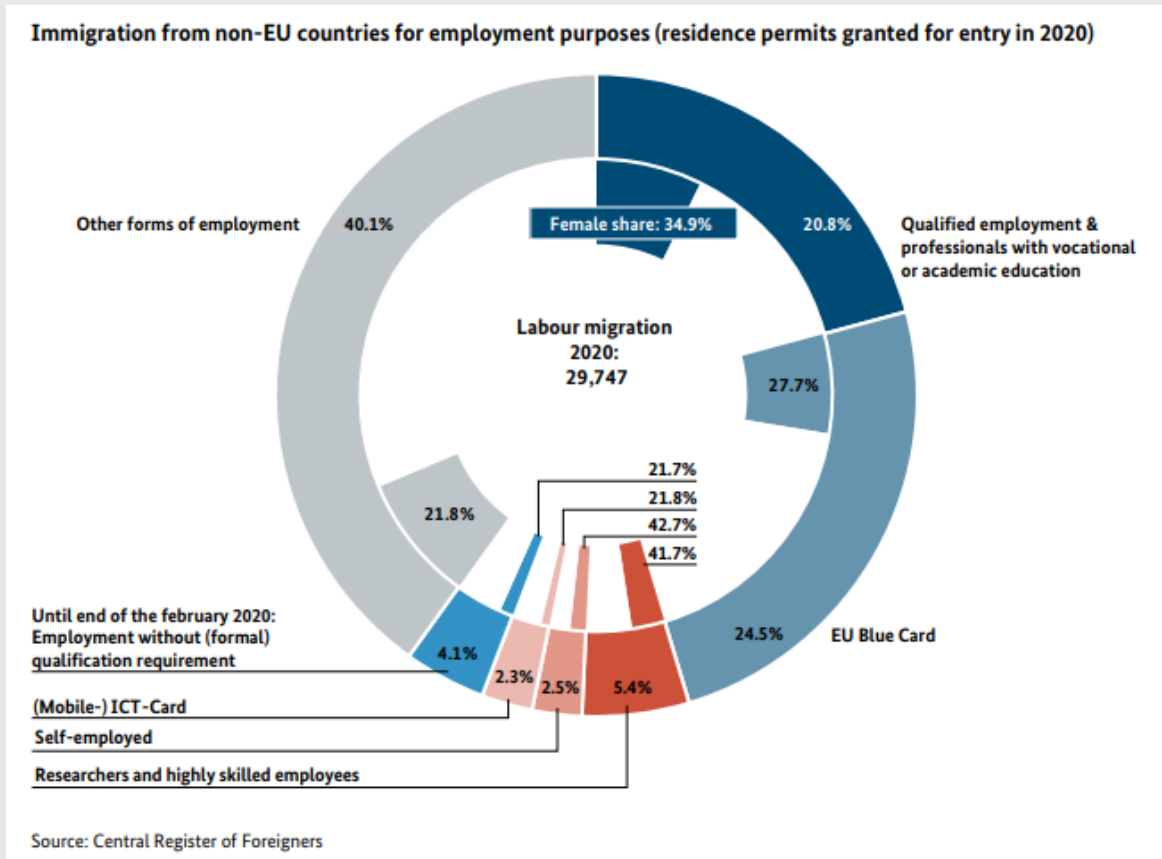


Table 9 – Immigration from non-EU countries for employment purposes (residence permits granted for entry in 2020). Source: BAMF Migration Report 2020 Key Results, p. 7

²⁷ Federal Office for Migration and Refugees: Migration Report 2020





Seeking Education

All in all, the number of immigrants seeking education in Germany drops: The number of foreign students (that defines persons with foreign citizenship and a higher education entrance qualification obtained abroad) who began their studies in Germany fell from 110,974 in 2019 to 86,529 in 2020. That is a decrease of 22.0% and is the lowest number of foreign students among first-year students at German universities since 2014. Researchers consider this a result of international mobility restrictions due to the COVID 19 pandemic.²⁸ But which nationalities do international students usually have? “The largest group of foreign students from EU countries came from Austria, ranking third with 3,989 students or 4.6%. After students from third countries still made up four of the five largest groups in 2019 (in addition to China and India, Syria and the United States were represented), in 2020, France (3,419 or 4.0%) and Italy (3,165 or 3.7%), and thus EU states, now also occupied these places alongside Austria.”²⁹

Seeking of Asylum

The asylum application figures reflect the ongoing decline in refugee migration (At least here in Germany - Internationally, the number of people who must seek asylum is on the rise): from 2016 to 2019, the number of initial applications fell from 722,370 to 142,509 (-80.3%). The declining trend continued in 2020 due to the pandemic. 102,581 people applied for asylum for the first time, 28.0% fewer than in 2019, dropping the number of asylum applicants below 2013 levels (109,580 initial applications). Furthermore, 25.9 % of asylum applicants in 2020 were children under the age of one born in Germany (26,520 asylum applications), and their share increased again compared to 2019 (22.0 %). Thus, the number of cross-border asylum applications in 2020 was 76,061 (2019: 111,094).³⁰

Family Reunification

In total, 58,022 persons were granted residence permits on family grounds in Germany (2019: 96,633). Compared to the previous year, the number fell by 40.0% due to the pandemic. In 6,412 cases, these were relatives who came to Germany to join family members with granted protection in the context of family reunification. Their share of the total family reunification amounted to 11.1%. Slightly more than half (55.9%) of all residence permits issued for family reasons concerned the subsequent immigration of spouses, a good third (33.8%) minor children.³¹

28 Federal Office for Migration and Refugees: Migration Report 2020

29 BAMF Migration Report 2020 Key Results, p. 8

30 Federal Office for Migration and Refugees: Migration Report 2020

31 BAMF Migration Report 2020 Key Results, p. 10





In a European comparison (total and asylum immigration in absolute figures), Germany continues to be the main destination country for migration and has become significantly more attractive in recent years compared with the other European countries. Spain, the United Kingdom, France and Italy also account for a high proportion of immigration in the EU.³²

The number of people with an immigrant background in the workforce has been rising for years - there are now 10.5 million individuals who are part of the German workforce. One reason is, that their total number in the population is increasing. Another one is that they are finding it increasingly easy to access the German labour market. A vast majority is in paid employment, which is shown by the employment rates for 2021 from the microcensus:

- 67.2% for people with a migration background
- 64.7% among foreign citizens (for comparison: total population: 75.6%/Germans without (known) migration background: 78.9%)³³

Another pointer is provided by the employment rate of foreign citizens (which is not available for people with a migration background). The rate shows how many people are employed on a social security or marginal basis. It was lower for foreign citizens than the average for the population as a whole at the beginning of 2022: While the total employed were at 68.3 percent, people with a foreign citizenship were at 53.7 percent. But: Many foreign citizens work as self-employed persons or as workers in a family business - they are employed, but do not appear as employees in the statistics.³⁴

The same goes for the unemployment rate - there are no numbers for people with a migration background. The microcensus gives a few clues about their situation though: People with an immigrant background report being unemployed about twice as often as Germans without an immigrant background. In 2021, according to the microcensus, unemployment rates were:

- for Germans without a migration background, 2.6 percent
- for Germans with a migration background: 6.2 percent
- and 7.6 percent for foreigners³⁵

People with a migration background also have a higher risk of living in poverty. The at-risk-of-poverty rate in 2019:

- 27.8 percent for people with a migration background
- At 11.7 percent for people without a migration background

A very important note is that even in employment people are more at risk of poverty than employees without a migration background. Same goes for education: people with an immigrant background and a high school diploma are more likely to be at risk of poverty than people without

³² Federal Office for Migration and Refugees: Migration Report 2020

³³ Mediendienst-Integration: [Arbeitsmarkt | Integration | Zahlen und Fakten | MEDIENDIENST INTEGRATION \(mediendienst-integration.de\)](#)

³⁴ Mediendienst-Integration: [Arbeitsmarkt | Integration | Zahlen und Fakten | MEDIENDIENST INTEGRATION \(mediendienst-integration.de\)](#)

³⁵ Mediendienst-Integration: [Arbeitsmarkt | Integration | Zahlen und Fakten | MEDIENDIENST INTEGRATION \(mediendienst-integration.de\)](#)





an immigrant background and a lower secondary school diploma. What are the reasons for that? The first one is, that they are affected by structural forms of discrimination in the labour market more often than others (more on that later). Also, people who have not lived in Germany for long, have little knowledge of the German language or come from "guest worker countries" or from outside the EU. The first orientation in another country can be hard.³⁶

REPUBLIC OF NORTH MACEDONIA

Geographic location of North Macedonia as landlocked country contributed for receiving indirect migration, and it serves mainly as transit country. Key migratory transit directions are concentrated on the travel axis from Southern to Northern borders. Thus, currently the country is serving as a migratory corridor from, primarily Greece and partially Bulgaria, towards Serbia and further North in Europe. This corridor is part of the Western Balkan route, which is one of the main migratory paths in Europe, reflected the influx on the Eastern Mediterranean route. As a result of the Syrian war, there has been record number of arrivals in 2015, and the number of irregular migrants choosing this route fell steadily for the next few years and has started to pick up again from 2019 onwards³⁷.

During 2021 Western Balkan route was the second most-used path to European Union. The majority of illegal border crossings can be attributed to migrants who have been in the Western Balkan region³⁸ for some time and repeatedly try to reach their target country in the European Union. Migrants continued to attempt to enter the Western Balkans across the southern common borders with Greece and Bulgaria before heading north and trying to exit the region largely at the northern common borders of Hungary, Romania Croatia or with Serbia. The majority of migrants in North Macedonia, arrives typically through Greece at the border town of Idomeni area, and then attempt to enter the Vinojug camp area, near Gevgelija. After crossing the border, they are headed north to the Tabanovce centre for approx. 200 kilometres away, where migrants face various challenges during their journey.

Current migration trends in North Macedonia differ compared to the previous decades³⁹. The country has hosted refugees since its independence in 1991, with the arrival of refugees from Bosnia and Herzegovina and Croatia. A further influx, of significant proportions, was experienced in 1999 as a result of the Kosovo conflict. In total, temporary humanitarian protection was granted to 400,000 refugees from the region, out of which 360,000 were from Kosovo. The majority of

³⁶ Mediendienst-Integration: [Arbeitsmarkt | Integration | Zahlen und Fakten | MEDIENDIENST INTEGRATION \(mediendienst-integration.de\)](#)

³⁷ Frontex, the European Border and Coast Guard Agency.

³⁸ Albania, Bosnia and Herzegovina, Kosovo, Montenegro, North Macedonia, and, Serbia.

³⁹ UNCHR Observations on the situation of asylum-seekers and refugees in the former Yugoslav Republic of Macedonia August 2015.





these have since returned; of the 812 individuals who remain, the majority belongs to the Roma, Ashkali and Egyptian (RAE) ethnic groups from Kosovo.

Until 2010, the majority of persons entering North Macedonia were from countries of the former Yugoslavia, Albania and Turkey. Since then, North Macedonia has been receiving and hosting an increasing number of asylum-seekers from outside the region, primarily from Afghanistan, Pakistan, Somalia and more recently from the Syrian Arab Republic.

MIGRANTS	ASYLUM SEEKERS
Afghanistan	Syria
Bangladesh	Pakistan
Burundi	Turkey
Cuba	Afghanistan
India	Algeria

Table 10 – Top 5 countries of origin of migrants and asylum seekers residing in N. Macedonia in 2021. Source: UNCHR, Operational Portal, Western Balkans - Refugees, asylum-seekers and other people in mixed movements and World Data Portal⁴⁰

Migration trends in North Macedonia during the last 1–5 years are characterised as Mixed movements⁴¹ (or mixed migrations) referring to people on the move, travelling generally in an irregular manner, over the same routes and using the same means of transport, but for different reasons. People travelling as part of mixed movements have varying needs and may include asylum-seekers, refugees, stateless people, victims of trafficking, unaccompanied or separated children, and migrants, in an irregular situation. Mixed movements are often complex and can present challenges for all those involved.

According the UNCHR statistical data, mixed movements "New Arrivals" in North Macedonia, as of month August 2022 was 4,242 persons, comprising 15.4% of Western Balkans over-all. The total number of refugees, asylum-seekers, and other people⁴² travelling as /or part of mixed movements in North Macedonia, at the end of August 2022, was 115 persons, comprising 1.1% of Western Balkans over-all.

⁴⁰ <https://www.worlddata.info/europe/northmacedonia/asylum.php>

⁴¹ UNCHR, Operational data portal

⁴² Excluding people displaced by armed conflicts on the territory of former Yugoslavia in the 1990s.





YEAR	TOTAL ARRIVALS IN N. MACEDONIA
2021	17,919
2020	5,375
2019	19,716
2018	3,132
2017	547

Table 11 – Migrant arrivals in North Macedonia. Source: IOM, migration portal⁴³

During 2021, from the total number (2096) of migrants⁴⁴ from other countries that remained on the territory of North Macedonia, women participated with 51.4%. There have been 72 asylum applications in North Macedonia during the same year.

The legal framework related to migrants in North Macedonia is largely in line with EU standards. The declaration of a state of crisis at the country's borders was extended until the end of 2022, allowing for the continued deployment of the army. The Ministry of Interior is the main actor in the field of migration. The fragmentation of tasks between the institutions dealing with migration persists, making management less effective. In December 2021, Parliament adopted a new Resolution on Migration Policy and its Action Plan (2021-2025) which defines the country's strategic directions and measures in migration management. The country's new migration profile 2021 was developed, which includes relevant statistics on legal and irregular external migration and on internal migration, as well as analysis based on the perception of migration trends in the last decade (2009-2019).

The new strategy for integration of refugees and foreigners is still pending adoption, as there is no political will to move it forward. The implementation of the National Strategy for Cooperation with Diaspora 2019-2023 should be enhanced. The readmission agreements with EU countries continue to be implemented.

Concerning the implementation and enforcement capacity North Macedonia continues to play an active role in the management of mixed migration flows on one of the main transit routes for irregular mixed movement. The contingency plan to manage large migratory flows still needs to be

⁴³ <https://migration.iom.int/europe/arrivals#content-tab-anchor>

⁴⁴ https://www.stat.gov.mk/Mart8_eng.aspx





finalised and adopted. With the support of guest officers from EU Member States, effective control at the southern border has been ensured.

While the registration of migrants apprehended in North Macedonia resumed at the beginning of 2021, the lack of proper protection-sensitive profiling and referral to national protection mechanisms of all persons identified as needing international protection or having other protection needs remains a concern. Registration of migrants needs to be carried out in a systematic manner and protection-sensitive profiling needs to be improved. With the support of the national authorities, European Border and Coast Guard Agency developed an in-depth assessment (Masterplan) for North Macedonia, providing a comprehensive, detailed, and feasible implementation plan for the development of IT systems and communication infrastructure for the identification and registration of mixed migration flows in line with EU requirements to support future interoperability with EU large-scale IT systems. In the absence of effective readmission arrangements with the neighbouring countries, the practice of returning apprehended migrants outside of the legal and/or procedural framework to neighbouring countries continued. There is a systematic substantial discrepancy between the figures of reported irregular crossings and presence in the transit centres, which are often almost empty.

Irregular movements through the North Macedonia's territory continued at a decreased pace compared with the previous years. The number of irregular arrivals in 2021 was 20 874 persons, compared to 41 257 persons recorded in 2020, traveling predominantly from Greece towards Serbia (some 86 %), with the nationals of Pakistan (34 %) and Afghanistan (22 %) constituting the largest groups, mainly single males. People in irregular movement remain targets of organised criminal groups engaged in people smuggling, that often extort money and abuse them in various ways. They are at risk of human rights violations along the route. Five migrants died in 2021 while on the move in the country.

Although police operations were carried out and some arrests took place, smuggling of migrants continues. In total, 64 cases of smuggling of 815 migrants were detected in 2021. In comparison to 2020 the detected cases of migrant smuggling showed a decrease of 33 %, and there is also a decrease of more than 70 % with regard to smuggled migrants. The number of migrants smuggled remains high and combating smuggling networks must be improved as a priority.

Two temporary transit centres at the borders are still in function, offering short-term accommodation for a total number of 2 810 persons (798 in Vinojug and 2 012 in Tabanovce) in 2021. Neither of the transit centres are suitable for long-term stays, and the authorities continue to be reluctant to provide for more than a temporary stay. The running costs of both centres continues to be covered from non-governmental sources. The legal status of both centres remains a serious gap that has led to the adoption of several practices not in line with legal standards. There is no procedure or judicial oversight of the decision for accommodating migrants in Vinojug that became





a closed centre, with limited freedom of movement for migrants. In 2021, the national authorities also used Vinojug to de facto detain migrants intercepted during the smuggling incidents for the purpose of taking their statements as evidence before the Criminal Court (many of them unaccompanied minors), while those seeking asylum were processed within 3-4 days and transported to Vizbegovo Reception Centre for Asylum Seekers.

The readmission agreement with the EU is being implemented in a satisfactory manner. In August 2021, the Protocol between the Government, and the States of the Benelux on the Implementation of the Readmission Agreement. The implementing protocols with ten EU Member States continue to be efficiently implemented. In 2021, the decrease in the number of return decisions issued to nationals of North Macedonia continued. (2 200 in 2021 compared to 2 360 in 2020, representing a 7% decrease), as well as in the number of people effectively returned (940 in 2021 compared to 1 445 in 2020, representing a 35% decrease). In the first six months of 2022, 940 citizens of North Macedonia were ordered to leave, while 540 were effectively returned.

In 2021, North Macedonia temporarily hosted some 633 evacuees/refugees from Afghanistan. The evacuees were hosted in local hotels, while awaiting resettlement to other countries. By the end of November 2021, 85 evacuees/refugees were resettled.

North Macedonia started temporarily hosting some 193 evacuees/refugees from Afghanistan. They are eligible to receive a 90-day temporary stay, which can be further extended. As of March 2022, North Macedonia has started hosting refugees from Ukraine⁴⁵, mostly in private accommodation, who have been granted a temporary protection status. Refugees from Kosovo, mainly Roma estimated at 251, remain in limbo with an uncertain status. The practice of cancelling subsidiary protection has left some of these individuals without a regulated status in the country.

Except for a limited number (14) of recognised refugees, the rest have either subsidiary protection (87) or no status (150). While the national authorities are not returning or deporting them, they remain without status and without access to rights. After two decades of living in the country, with various statuses, there is a need for a sustainable solution. In 2021 through the assisted voluntary return and reintegration programme, a total of 6 third country nationals not in need of international protection, were assisted with their return to their countries of origin, including Türkiye, Armenia and Iraq.

GREECE

Greece's geographical position allows easy access to neighbouring countries by land and sea, which sets the country at the centre of the majority of migration routes. In the 1990s, with the collapse of the communist regimes and the dissolution of the Union of Soviet Socialist Republics in

⁴⁵ <https://data.unhcr.org/en/situations/ukraine>





1991 as well as the opening of the Greek border of Albania in April 1992, as Greece was considered an economically developed country with high wages and socio-political stability, there was a large influx of migrants into the country from the north. The economic and political liberalization of the countries of Central and Eastern Europe led to a large increase in the migrant population, mainly Albanians (Greece accepted 150,000 Albanians in 1993), Bulgarians, Romanians, Georgians and Ukrainians and a small percentage of Chinese. During the same decade, a large number of migrant citizens of the former Socialist Republic of the Soviet Union arrived in Greece ⁴⁶.

Recently, due to the civil war in Syria that forced millions of Syrian families out of their homes, there was an explosion in migration since 2015. More than one million refugees seeking international protection, entered Greece only that year, mainly from Syria, Afghanistan, Pakistan, and Iraq. The migration influxes continue until today, but at a considerably slower rate.

At the moment, there are a total of 746,839 migrants and 20,557 asylum seekers in Greece. Of the migrants, 217,885 are EU citizens and expatriates, 470,331 are third-country nationals and 58,623 are beneficiaries of international protection ⁴⁷. In addition, in 2022 the Russia- Ukraine war, forced a lot of people to migrate in an effort to save their lives. According to the Ministry of Citizen Protection, as of 19 April 2022, 21,028 persons from Ukraine had arrived in Greece with about 45% of them being women ⁴⁸.

MIGRANTS	ASYLUM SEEKER
Albania	Afghanistan
China	Syria
Georgia	Pakistan
Pakistan	Bangladesh
Ukraine	Egypt

Table 12 – Top 5 countries of origin of migrants and asylum seekers residing in Greece in 2022. Source: <https://migration.gov.gr>

⁴⁶Georgios A. Antonopoulos, J. W. (2006). The Smuggling of Migrants in Greece: An Examination of its Social Organization. European Journal of Criminology, σσ. 439-461.

⁴⁷ Υπουργείο Μετανάστευσης & Ασύλου. Ενημερωτικό Σημείωμα Α' Ιουνίου 2022: https://migration.gov.gr/wp-content/uploads/2022/07/%CE%99%CE%BF%CF%8D%CE%BD%CE%B9%CE%BF%CF%82-2022_%CE%A5%CE%9C%CE%91-GR-%CE%95%CE%BD%CE%B7%CE%BC%CE%B5%CF%81%CF%89%CF%84%CE%B9%CE%BA%CF%8C-%CE%94%CE%99%CE%95%CE%98%CE%9D%CE%97-%CE%A0%CE%A1%CE%9F%CE%A3%CE%A

⁴⁸Greek Council for Refugees. (2022). Country Report: Statistics; Greece. AIDA (Asylum Information Database).





YEAR	TOTAL ARRIVALS IN GREECE
2021	9,157
2020	15,696
2019	74,613
2018	50,508

Table 13 – Migrant arrivals in Greece. Source: UNCHR, Operational Portal, Mediterranean Situation: Greece

The share of female migrants has not changed significantly over the past 60 years. However, more female migrants are migrating independently for work, education and as heads of households. Currently, according to 2020 figures, female migrants constitute 47% of total migrants with valid residence permits⁴⁹. Female migrants face stronger discrimination, are more vulnerable to mistreatment, and can experience two- faced discrimination as both migrants and women in their host country in comparison to male migrants⁵⁰.

According to ELSTAT (Hellenic Statistical Authority), many times the migrant background is negatively correlated with the educational level: people with a migrant background tend to have a lower educational level than people born in Greece. For example, the lowest figures regarding tertiary education graduates are observed in people born abroad who have both parents born abroad⁵¹. However, in April and May 2021, UNHCR conducted a pilot registration of the educational background and professional skills of asylum applicants and beneficiaries of international protection residing in the islands of Lesbos, Chios, Samos, Kos, Leros, Rhodes and Tilos. The exercise, which was based on individuals’ declarations with respect to their educational background and skills, highlights a significant range of skills amongst the population of concern. The pilot scheme participants resulted to have skills in 20 different sectors, including in the fields of trade, engineering, manufacturing and social work. Only a fraction of participants (7%) stated they had no previous occupations or skills. Likewise, as far as their educational background is concerned, the majority (78%) of those interviewed had at least some level of formal education, including from a university institution (8%)⁵². Although a considerable share of migrants and refugees have a high level of education, they do not know the Greek language adequately and the state does not recognize their educational training leading them to work as unskilled workers. For

⁴⁹ Greek Ministry of Migration Policy, Statistics on resident permits for TCNs (01 August 2022), available from: <https://migration.gov.gr/en/statistika/>

⁵⁰ Gender and migration (2021). MIGRATION DATA PORTAL.

⁵¹ ELSTAT. (2015). SURVEY ON THE LABOUR MARKET SITUATION OF MIGRANTS AND THEIR IMMEDIATE DESCENDANTS. HELLENIC STATISTICAL AUTHORITY.

⁵² Greek Council for Refugees. (2022). Country Report: Access to the labour market; Greece. AIDA (Asylum Information Database).





this reason, migrants and asylum seekers aim at finding work, but they compete with unskilled workers and low-income natives for jobs and many times they take jobs that Greeks do not prefer.

ROMANIA

Since the dawn of time, the phenomenon of migration implied the involvement of females, fact which challenged in time the traditional perspective stating that women are “dependents” entities and migrate exclusively as mothers, wives, or relatives of men migrants (Sorescu-Marinković, 2016). Already existing research on migration acknowledges the essential role of female migrants and confirms that their involvement on the receiving country’s labour market has a beneficial influence on economic national prosperity and GDP. Moreover, since in the last period there was identified a significant presence of migrant women in the EU, the relevance of further research and project development targeting this category is undebatable. The present research will tackle the general overview of the immigrant community in Romania and especially women migrants, including statistics and other public data concerning their integration.

General statistics & immigrant profile

Romania is mainly described as a **country of emigration** rather than a destination for immigrants, Eurostat estimating that the non-nationals community is less than 1% based on data from 2021 (Eurostat, 2022). As it can be seen in the following chart provided by Eurostat, Luxembourg registers the highest percentage of foreigners from the EU countries, while **Romania the lowest**:

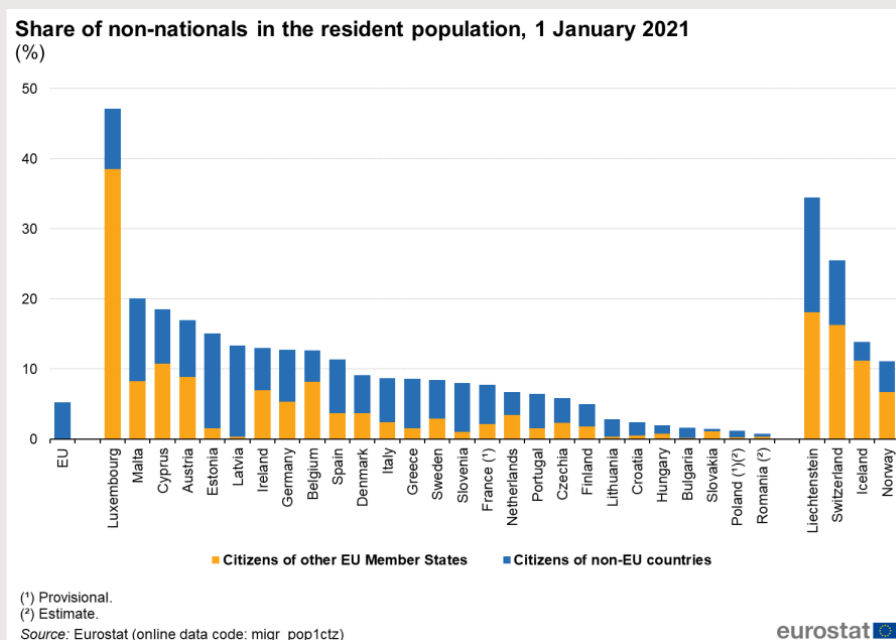


Table 14 – Share of non-nationals in the resident population, 1st of January 2021. Source: Eurostat





Accordingly, extensive reports regarding the immigrant community in Romania and their integration process into the Romanian system are not a priority for most national institutions. However, the existent research shows that Romania's accession to the EU in 2007 was a key point for both emigration and immigration processes. In the light of that and of the aftermath dynamics, the need for a more targeted focus on the incoming influx of immigrants became more and more pronounced as the proportion of foreigners coming to Romania is growing year by year (RCCM, 2019).

The International Organization for Migration (IOM) reports that at the end of 2019 there were registered 137.600 foreigners with legal residency in Romania compared to 58.000 in 2009. Out of the total registered in 2019, around 84.000 foreigners were third-country nationals from Moldova, Turkey, and China. Moreover, other 50.000 of the same totals were foreigners belonging to the EU/EEA/EFTA, the most popular countries of origin being Italy, France, and Germany. It is to be mentioned that in 2019, there were registered 2.600 asylum applications that had the most numerous applicants from Iraq, Syria and Afghanistan, the number being with 21% larger than in 2018. The same statistics show that there were recorded 1.183 applications for international protection (IOM, 2019).

The Romanian Migration Research Centre notes in their last report issued in 2019 that the most preferred regions by the incoming immigrants are the urban areas, which are characterized as the most developed ones of the country. The most popular cities are Bucharest, Cluj-Napoca, and Constanta. What regards the profile of the immigrant, most of the foreigners are described to be part of the "active population" category, namely the 15-64 years old age group. As showed by 2018 statistics, the 15-64 years old category held 86,7% of the total foreigners in Romania, 6% were under 14 years old and the rest of 7,1% were over 65 years old. In terms of gender representation, the same data set shows that approximately 66,5% out of the total of foreigners are men compared to 33,5% which are women (RCCM, 2019).



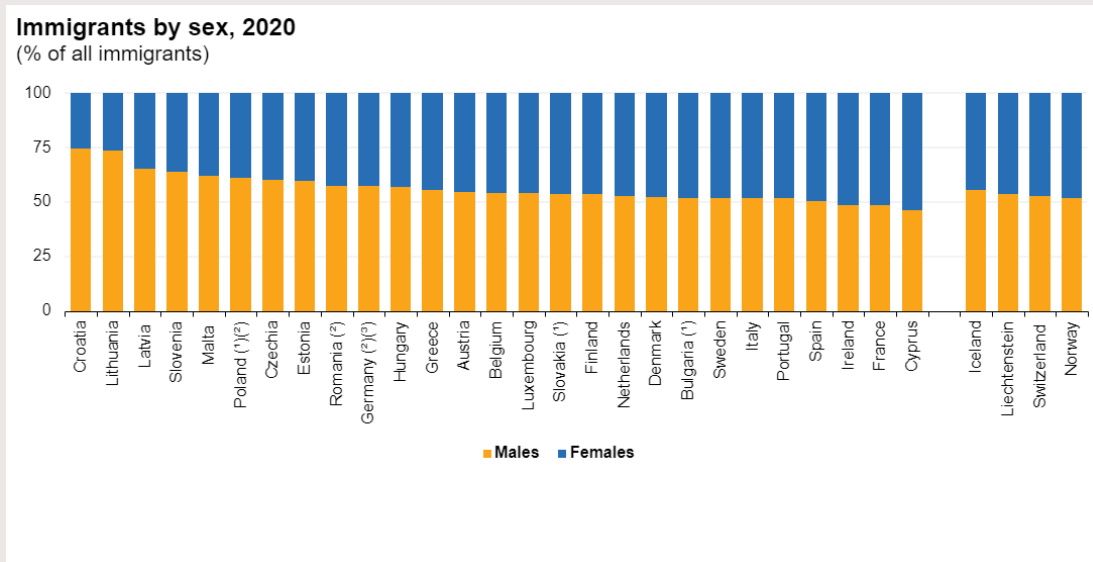


Table 15 – Immigrants by sex, 2020. Source: Eurostat, 2022

Reasons for migration to Romania

Besides the country of provenience and age category, another aspect that is important to analyse is the reason of relocation of the migrant. The Romanian Migration Research Centre notes that most of the foreigners who came to Romania did so due to **family reunion** purposes (36,6%), while 26% came in order to **work** and 19,4% came for **studies**. Furthermore, a connection was made between the foreigners that came with the purpose of working and their settlement in the most developed regions of Romania. It is also to be mentioned that family reunification represents the main way to obtain a residence permit for foreign citizens in Romania (RCCM, 2019).

In addition, the same institution argues that Romanian **citizenship is not a target for most of the immigrants** who are coming to the country, as they prefer the long-term resident status. What concerns the employment of the immigrants, they are predominantly employed through fixed-term contracts, and they show more labour market precarity in comparison with nationals (RCCM, 2019).

As a consequence of Romania’s accession to the EU in 2007, the country experienced an accelerated emigration wave. Accordingly, there was registered a significant loss of labour force since most of the nationals who left belonged to the 18-39 years old age category. Nevertheless, specialists note that migration towards Romania as a source of labour force doesn’t represent the top option (Zaharia et al., 2017). The same research notes that most of the foreigners who chose Romania are former foreign students. Moreover, it was argued that some of them opened businesses in Romania, but data shows that entrepreneurship is slightly low represented for this category. However, the case of immigrants from Moldova is slightly different. Being the top sending





nation of immigrants, along with the common language, culture and shared history, Moldavian immigrants integrate within all sector much easier (Zaharia et al., 2017).

The following figure shows the participation rate and employment rate of foreign-born and native-born citizens on the Romanian labour market, as presented by OECD based on 2019 data:

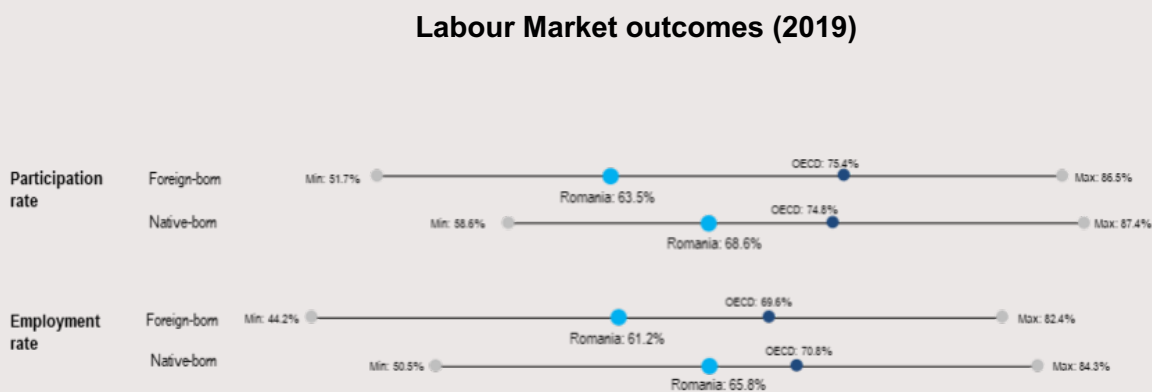


Table 16 – Labour Market outcomes (2019). Source: OECD.

2. Entrepreneurship and Migrants

PORTUGAL

Studies show (Münz et al., 2006: 37, cit in Oliveira, 2021) that immigrants have a very important role in improving the efficiency of labour markets. According to a study made by the Gulbenkian Foundation in Portugal, concerning the values of the Portuguese people⁵³, immigration is seen by most Portuguese as a 'good' or 'very good' factor in terms of contribution to the development of the country.

Concerning the distribution in terms of activities and economic sectors, in Portugal, there is a segmentation of the labour market in terms of nationality and sectors. In comparison with the Portuguese population, foreign workers are under-represented in some sectors and over-represented in others. In particular, the immigrant workforce is more prone to working in sectors that include less qualified professional groups, with lower wages, more instability and higher workplace accident rates. However, the same study has also revealed that immigrants tend to be more entrepreneurial than native citizens, which makes them important job creators in the country. Concerning employment rates, according to the previously mentioned report by Oliveira (2021), the activity rate of foreign citizens (both from the EU and other countries) in Portugal is higher in

⁵³ Ramos, A. & Magalhães, P. (2021). *Os valores dos portugueses*. Gulbenkian Studies.





comparison to the native citizens. For example, in 2020, the activity rate for EU citizens in Portugal was 61.2%, for non-EU citizens it was 68.7% and for national citizens it was 56.2%, illustrating the importance of the foreign workforce in Portugal.

When it comes to entrepreneurship, according to the report by Oliveira (2021), Portugal is in fourth place among the countries of the European Union where those born outside of the EU have higher entrepreneurship rates than the national citizens. According to the same author, in the last four decades, the number of foreign entrepreneurs has been increasing in Portugal.

In 2019, the number of foreign employers was 4.96% of the total number of employers in Portugal and this number has been increasing since 2011, the earliest data available in this report. One of the reasons that explains this evolution is that entrepreneurship is seen as an alternative to employed labour. According to Lassmann & Busch (2015, cit. In Paço & Ramos, 2018), immigrants are often driven to self-employment due to factors such as the absence of recognition of qualifications, weak linguistic knowledge of the host country's language and discrimination, because these are factors that can lead to lower salaries with employed work. Self-employment, then, comes up as a way to tackle these problems. But needless to say, the road to entrepreneurship is not always easy in Portugal.

According to the available data, in 2019, 65.9% of foreign entrepreneurs in Portugal were men and 34.1% were women. This distribution has remained relatively stable since 2011. When it comes to nationalities, the top three nationalities for entrepreneurs were Brazil, China and France. The table below (adapted from Oliveira (2021)), contains the percentages of foreign entrepreneurs from the 10 nationalities with the highest numbers of entrepreneurs in Portugal, in the years 2018 and 2019.

2018		2019	
Nationality (%)		Nationality (%)	
Brazil	24.3	Brazil	26.2
China	17.6	China	16.2
France	6.0	France	6.2
United Kingdom	5.7	United Kingdom	5.4
Spain	5.0	Spain	5.0
Germany	3.6	Germany	3.3
Angola	3.3	Angola	3.1
Italy	2.9	Italy	3.1





Ukraine	2.9	Ukraine	3.0
Netherlands	2.7	Netherlands	2.8
Total Foreign Employers	8116		8350

Table 17 – Percentages of foreign entrepreneurs from the 10 nationalities with the highest numbers of entrepreneurs in Portugal, 2018-2019. Source: INE

The majority of foreign entrepreneurs have small and medium-sized enterprises, and in 2019 84.2% of entrepreneurs had a company with fewer than 10 employees. Concerning the fields of operation, in 2019, almost one-third of foreign entrepreneurs in Portugal, that is, 26.2% worked in activities of wholesale and retail trade, one fifth (20.3%) had a business in the hotel and restaurant sector, and 10.3% had a business in construction. There is also a trend of concentration of certain nationalities in certain business sectors. For example, the majority of Chinese entrepreneurs were in the sector of wholesale and retail trade (69.4%) and 23.6% were in the restaurant business. Other nationalities stood out in other business sectors. For example, Brazilians stood out in the sector of accommodation and restaurants (with 18.1% having a business in this sector), in the case of British entrepreneurs, the restaurant business should be highlighted, with a focus on real estate activities (23.2% and 19.8%, respectively). In the case of Ukrainian employers, the most prominent sector was construction (29%).

However, although some groups seem to be more predisposed to opening businesses in certain areas, when it comes to the reasons for the low or high immigrant entrepreneurship rates at a certain moment in time, Oliveira (2019)⁵⁴ states that these are conditioned not so much by the individual entrepreneurial vocation of individual immigrants, or groups of immigrants, but by constraints or incentives from government policies and regulations concerning immigration, labour, innovation and entrepreneurship and tax systems. In this context, it is important to monitor public policies of incentives for entrepreneurship and also policies to attract foreign investment to Portugal.

ITALY

It is today clear how migrants contribute to the economic growth of host countries, both as employees and entrepreneurs: from introducing new skill or capabilities and increasing the labour force to creating new upfront and businesses, migrants' will, perspective and an often vibrant and

⁵⁴ Oliveira, C. R (2019). *Empregadores e empreendedores imigrantes: tipologia de estratégias empresariais*. Observatório das Migrações.





prismatic point of view represent a strong asset for the European market, both at economic and cultural level.

Tellingly, this contribution to the growth of entrepreneurial activities and job forging in European countries has increased in recent decades, both qualitatively and quantitatively.

At the statistical level, the relationship associating migration and entrepreneurship is more than palpable.

The International Organization for Economic Cooperation and Development (OECD), in one of its annual reports, found that, at a general level throughout Europe, the rate of starting personal business is higher among the immigrant population than among the native population (OECD, 2010).

Moreover, the OECD, in the "Entrepreneurship and Migrants" Report, notes how migrants have a more entrepreneurial spirit than the native population, thus representing an important pool of potential entrepreneurs in Europe (OECD, 2010).

Moreover, in most European countries, migrants are more likely to engage in entrepreneurial activities than natives. The European Commission itself, in its Entrepreneurship 2020 Action Plan 1, credits migrant entrepreneurs with an important role in the economic-productive revitalization of the European Union, acknowledging that migrants turn out to have a greater propensity to build new businesses and emphasizing the relevance of their contribution to the European entrepreneurial system (Leone Moressa Foundation, 2017).

Albeit the difficulties migrants face in starting a business - in addition to those they generally face in their integration process in a new country - several studies show that they have the right attitude or mindset to start a business.

Entrepreneurs with a migrant background are able to stand out for their ability to offer completely innovative services and create jobs for both other migrants and local workers, serving as a bridge between local and global markets. Growth in entrepreneurship fosters opportunities for migrants to integrate, increases trust among them and promotes social cohesion, contributing to the revitalization of urban areas (Gnetti, 2014).⁵⁵

Through their transnational ties, migrant entrepreneurs can also contribute to the expansion of trade between countries of arrival and countries of origin. Many migrants and minority people offer important social, cultural, and economic assets, as well as transnational networks, such as language skills and multicultural awareness, which are increasingly important in a globalized world.

⁵⁵ "Imprenditori migranti, una ricchezza per l'Europa e soprattutto per l'Italia", Francesca Gnetti, 29 July 2014 (<https://www.reset.it/reset-doc/impreditoria-immigrata-una-ricchezza-per-leuropa-e-soprattutto-per-litalia>).





Considering some demographic trends that characterize not only Italy but all European countries, the European aging population compared to the higher growth rates recorded among immigrant communities and the contribution of young foreigners and minorities will increase more and more.

As far as the Italian context is concerned, by the data held by Infocamere, which confirm that the growth of the foreign component in the entrepreneurial context in Italy has taken on truly significant dimensions.

To make a comparison, in 2011 foreigners registered in the business registers of the Italian Chambers of Commerce as business owners and partners turned out to be about 400,000, in 2017 there were almost 590,000 businesses led by immigrants, accounting for 9.6 percent of the total number of active businesses in Italy.

So, looking at the past seven years, the phenomenon of foreign entrepreneurship is confirmed as one of the engines that keep the national entrepreneurial system in balance.

In light of all this, it therefore seems clear that ensuring the integration and success of immigrants in the labour market and the national entrepreneurial field, to support them in realizing their potential and aspirations, is a key element for sustainable economic development and the creation of a multicultural and inclusive society.

GERMANY

Before we go into deeper statistics about entrepreneurship and migration, we need to define the term “migration background”. The German microcensus 2021 offers the following definition:

"A person has a migration background if they themselves or at least one parent does not have German citizenship by birth. Specifically, the definition includes the following persons:

1. immigrant and non-immigrant foreigners
2. immigrant and non-immigrant naturalized persons
3. (Late) “Aussiedler” (ethnic German repatriates)
4. persons who have obtained German citizenship through adoption by a German parent
5. children of the four groups mentioned above born with German citizenship⁵⁶

In a study prepared for the German government, the Institute for SME Research (IfM) at the University of Mannheim shows that the number of migrant self-employed has increased by almost 50% between 2005 and 2018. The number of self-employed women with a migration background

⁵⁶ Bevölkerung und Erwerbstätigkeit Bevölkerung mit Migrationshintergrund, Ergebnisse des Mikrozensus 2021. (Population and employment Population with a migration background, Results of the 2021 microcensus.), p. 5





even increased by 57%. That means that more than one-third of all self-employed people with a migrant background are now women. In the same period, the number of German self-employed without a migrant background has declined significantly: by 8%.⁵⁷

In 2021, there were 703,000 self-employed persons with a migration background in Germany - about 7% more than in 2011 (660,000). Within these ten years, their share grew from around 15 to 20% of all self-employed persons. The vast majority of them are sole proprietors and around 47% (332,000) are themselves employers with other employees. As a result, they provide numerous jobs for workers in Germany: according to various estimates, they account for over two million of those.⁵⁸

Characteristics of migrant entrepreneurs

Almost half of founders with a migration background were born in foreign countries: Eastern Europe and southern Asia are the most important regions of origin of the founders with their own migration experience (so called “first generation”) here in Germany. Among the countries of origin, Russia, India and Poland are the most strongly represented groups. In the “second generation”, the most common are Turkish (18%), Polish (7%) or Italian (6%) migration backgrounds. First-generation migrant founders are more likely to have a university degree than founders in general and almost two-thirds of them graduated from universities in Germany. The other group, on the other hand, studied abroad. They bring specific potentials with them, but they also have to deal with greater hurdles.⁵⁹ We will address those in a bit.

Some more facts about founders with a migration background are:

- Migrant Founders teams are more international and can thus draw on a broader pool of talent.
- 75% of the first generation also plan to internationalize. That is more frequently than the general start-up average (69%).
- 53% of first-generation migrant founders consider themselves more willing to take risks than other founders (41% on average).⁶⁰

Fields of operation

According to IfM Bonn, more than two-thirds of all commercial start-ups by people who have a migration background are in the economic sectors of construction, trade, hospitality, transport and communications and their restaurants and stores maintain local supplies in many places. However,

⁵⁷ Self-employed people with a migration background: Job engine for Germany: [Selbstständige mit Migrationshintergrund: Jobmotor für Deutschland: Bertelsmann Stiftung \(bertelsmann-stiftung.de\)](#)

⁵⁸ Mediendienst-Integration: [Arbeitsmarkt | Integration | Zahlen und Fakten | MEDIENDIENST INTEGRATION \(mediendienst-integration.de\)](#)

⁵⁹ Start-up Verband: Migrant Founders Monitor. [Migrant Founders Monitor 2022.pdf \(start-upverband.de\)](#)

⁶⁰ Start-up Verband: Migrant Founders Monitor. [Migrant Founders Monitor 2022.pdf \(start-upverband.de\)](#)





the IfM at the University of Mannheim has noticed a conspicuous modernization among migrant businesses in recent years: The share in the hospitality and retail sectors has declined, while the share of knowledge-intensive services has risen at an above-average rate. A quarter of migrant businesses now provide economic, technical, legal, medical or cultural services, including as freelancers. This is also due to the fact that migrant entrepreneurs are much better qualified than they were a few years ago.⁶¹ At 89%, the vast majority of founders have a degree in business or a degree in the field of business or STEM - similar as with start-ups overall⁶²

REPUBLIC OF NORTH MACEDONIA

Migrants' perspectives for economic integration into the labour market in North Macedonia are grim, and could occur mainly within informal arrangements, by self-employment and eventually micro-enterprise. General situation is depraving, especially having in mind the extremely limited number of recognised refugees, and majority under subsidiary protection, and particularly migrants with or no status which are not returned or deported, but remain without status and without access to rights.

Although there are no official data, the majority of testimonials about migrant's whereabouts in North Macedonia indicate that migrants and refugees were mostly engaged in semi-skilled and low-skilled jobs, having in mind language barriers, the non-recognition of their legal status, qualifications by the country of origin, and also, the possession of a low level of education.

GREECE

The economic significance of informal arrangements, of self-employment and of the micro-enterprise in particular, largely determines migrants' integration into the labour market in Greece. The general situation regarding migrants' employment in urban labour markets is marked by informal work, often of a seasonal or occasional nature (agriculture, tourism, construction), in labour intensive sectors and to a large extent for small companies and traditional households⁶³. The majority of existing reports show that migrants and refugees in Greece were mostly engaged in semi-skilled and low-skilled jobs, such as in the food sector, the tourism sector or the humanitarian sector (restaurants, factories, accommodation, hotels, etc.). This is due to language barriers, the non-recognition of their qualifications by the country of origin and the possession of a low level of education. Additionally, for migrant and refugee women, family and childcare were an

⁶¹ Information Flyer of the BMW: "Gründerzeiten 10"

⁶² Start-up Verband: Migrant Founders Monitor. [Migrant Founders Monitor 2022.pdf \(start-upverband.de\)](https://www.start-upverband.de/files/2022/01/Migrant_Founders_Monitor_2022.pdf)

⁶³ Tüzün Baycan-Levent, P. N. (2014). Characteristics of migrant entrepreneurship in Europe. *Entrepreneurship & Regional*, σσ. 375–397.





issue. Countries like Germany and the Netherlands, which are more advanced in digitalization and also have large numbers of migrants and refugees, have more digital skills training opportunities for migrant and refugee women compared to countries like Greece and Bulgaria that are less advanced in digitalization⁶⁴. Greece is a country that had an economic crisis for many years, which affected the general situation in the workplace for every employee and not only for the integration of migrants. Now, the country is taking significant steps forward in an effort to improve the digital part in every sector. For this reason, it offers programs to help migrants improve their skills and find a better job that will be closer to their abilities.

Migrant entrepreneurship in Greece is considerably lower than that of people holding Greek citizenship from birth and is gathered in very specific industries and sectors, such as skilled agricultural, forestry and fishery workers, plant and machine operators and assemblers and in elementary occupations⁶⁵. Now, in terms of male and female migrants, the latter had a different situation to handle. Refugee and asylum-seeking women face increased challenges in integrating and should be considered as a specific group requiring particular attention – their strengths and needs need to be taken into account in any strategy seeking to improve integration outcomes. In Greece, many women cannot access employment or vocational training because they are tasked with looking after young children. Among single mothers, this can lead to long-term exclusion and vulnerability. While Greek women face the same challenges, asylum-seeking and refugee women may have reduced social and family networks, knowledge of available childcare services or lower income to address these challenges. Comprising one third of all asylum-seekers and refugees in Greece today, their socio-economic inclusion is of vital importance and should be mainstreamed throughout all interventions.

Early employment carries a number of benefits in particular for migrant and refugee women, including economic empowerment, increased gender equality and social inclusion⁶⁶. With women comprising around 47% of migrants in Greece, a total of almost 350.000 women, the importance of supporting them on their integration pathway becomes particularly apparent.

As observed, in 2018, by the Commissioner for Human Rights of the Council of Europe, access to the labour market is seriously hampered by the economic conditions prevailing in Greece, the high unemployment rate, further obstacles posed by competition with Greek-speaking employees, and administrative obstacle in order to obtain necessary document, which may lead to undeclared employment with severe repercussions on the enjoyment of basic social rights. Up to the end of 2019, asylum seekers had access to the labour market as employees or service or work providers from the moment an asylum application had been formally lodged and they had obtained an asylum seeker's card. Applicants who had not yet completed the full registration and lodged their

⁶⁴ Frohar Poya, E. N. (2021). PRELIMINARY STUDY ON THE INCLUSION FOR DIGITAL EMPOWERMENT FOR MIGRANT WOMEN. Frohar Poya, European Network of Migrant Women (ENoMW). RIDE .

⁶⁵ Natalia Rozalia Avlona, H. M. (2022). ATHENA; MIGRANT WOMEN AND ENTREPRENEURSHIP IN GREECE. ELIAMEP.

⁶⁶ International Rescue Committee Hellas. (2020). The time is now: A plan to realise the potential of refugees in Greece. International Rescue Committee Hellas.





application (i.e. applicants who were pre-registered), did not have access to the labour market. Following the entry into force of the IPA on 1 of January 2020, a 6-month time limit for asylum seekers' access to the labour market has been introduced. Difficulties in accessing the labour market continued being marked for applicants residing in mainland camps and/or informal accommodation. As of the end of 2021, less than 50% of the resident adult population (9,707 out of 15,793) had managed to obtain an AFM, and even less of the residents above 15 years of age had managed to obtain an unemployment card from OAED (9.97)⁶⁷.

ROMANIA

As research shows, the entrepreneurial ecosystem in Romania is under development. A recent national report supports that the country has a visible and strong potential, but there are some changes that need to take place in order to cultivate to a proper extent that potential. Experts note that the main identified barriers regarding the current entrepreneurial systems are lack of confidence, predictability, and transparency, as well as access to funding and the limited capacity of the education institutions to have an active role in this realm. Over and above, the inadequate communication between the interested parts of this ecosystem and the weak coordination of governmental actors are slowing down the evolution process within the entrepreneurial national system (European Commission, 2018).

SUPPORT AND CONSULTANCY FOR NEW ENTREPRENEURS

1. Support and consulting systems for starting a new business

PORTUGAL

In Portugal, there are some systems in place that can help future entrepreneurs reduce possible risks and uncertainties concerning the creation of a new business, which will be described in the following sections.

E-government website eportugal.gov.pt

This website offers guidelines and tips on how to start a business and is available in Portuguese and English. On this website, the users can access useful information on how to plan a business,

⁶⁷ Greek Council for Refugees. (2022). Country Report: Access to the labour market; Greece. AIDA (Asylum Information Database).





where to look for financing and support, choosing the legal form of the company, registering the business, business permits and other kinds of useful information.

This website provides links to a [public financing portal](#), where users can find the most adequate form of financing for their business. For example, if someone is looking to finance the creation of a business/start-up, they can look up which solutions with public support are available. For instance, at the moment there are 10 types of solutions available, as in the image below. The users can click on each solution to find out more about the conditions of the financing and how to apply. Although this is a fairly comprehensive portal, it is not translated to English or any other language besides Portuguese, which might make it difficult for some immigrants to access.

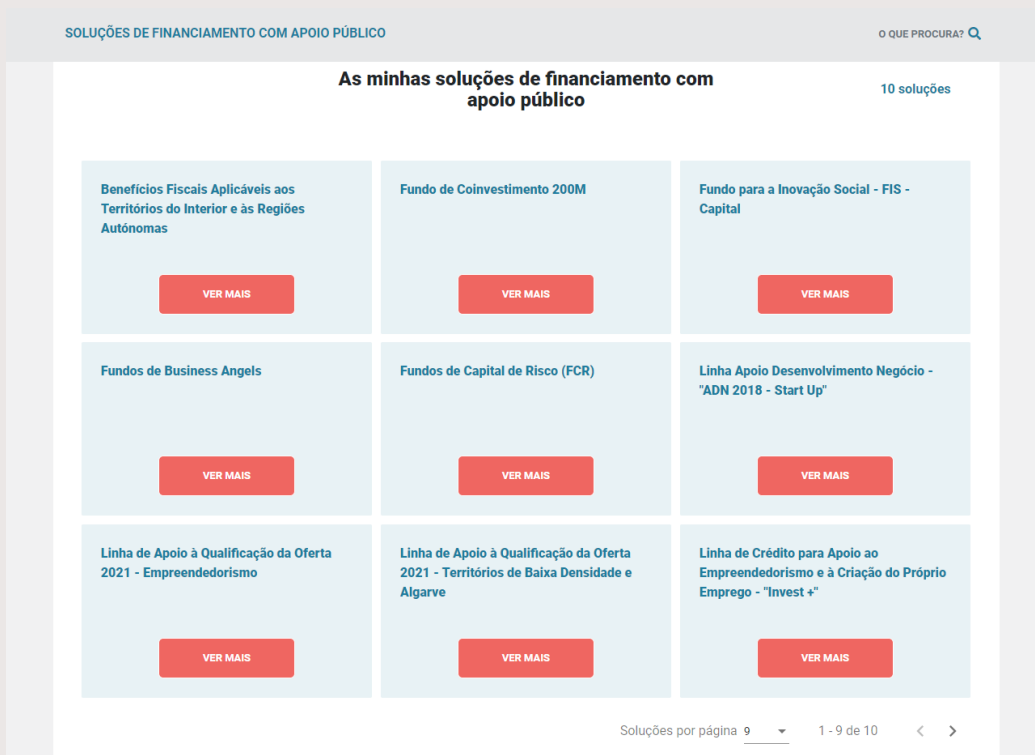


Table 18 – Solutions of public funding Source: <https://financiamento.iapmei.pt/inicio/home>

Institute of Employment and Professional Training (IEFP)

This organisation, among other things, manages Portuguese job centres, and they have a Programme to Support Entrepreneurship and Self-Employment, which encompasses the support for the creation of companies, the National Microcredit Programme and the support for the creation of one's own job (self-employment) by those who are benefitting from unemployment benefits. People who want to find out more information about this programme can check the IEFP portal or make an appointment at a job centre to discuss possible self-employment/business creation options.





PEI – Project of Promotion of Immigrant Entrepreneurship

This is an initiative created by the High Commissariat for Migrations, aimed at immigrant citizens who intend to start a business and they provide a 62-hour long course that aims at helping the participants structure a business idea and develop entrepreneurial skills, and they also offer consulting services after the course, with meetings focused on the specific needs of the consultee.

GAEM – Gabinete de Apoio ao Empreendedor Migrante (Support Office for the Migrant Entrepreneur)

This is also an initiative from the High Commissariat for Migrations and, as the name says, this office promotes initiatives to support migrant entrepreneurs, offering specialised support, training and initiatives that support entrepreneurial activity, such as meetups of entrepreneurs, information sessions, temporary shops, articulation with other types of entrepreneurship support. This organisation provides consulting and all its activities for free.

Start-up Visa programme

This programme is an initiative of the IAPMEI (Portuguese Agency for Competitiveness and Innovation) and aims to attract investment, talent and innovation capacity to Portugal, through the provision of residence visas for entrepreneurs from all over the world, but it is mostly aimed at tech-based companies, so it does not apply to immigrants in Portugal who want to start businesses in other areas.

The initiatives above are some of the main support systems for immigrants who are looking to start a business in Portugal. Although there are in fact some initiatives, it is hard to say whether immigrant entrepreneurship is in fact encouraged by the Portuguese government, as Oliveira (2019) mentions, there are still many constraints to entrepreneurial activity, such as difficulties in obtaining support and financing in practice, which is worse for migrant women, who face double discrimination.

ITALY

The Women's Enterprise Fund

The Women's Enterprise Fund is the Ministry of Economic Development's incentive that supports the establishment, development and consolidation of women-led businesses through non-repayable grants and subsidized financing.

The measure has a total budget of about 200 million euros, including 160 million euros from PNRR resources and 40 million euros allocated by the 2021 budget law.





In this first phase, the Fund provides for the opening of online desks and the activation of actions to accompany, train and enhance the entrepreneurial culture of women.

Facilities will be granted for investment programs in industry, handicrafts, processing of agricultural products, services, trade and tourism.

The measure is part of the package of interventions promoted by the Ministry to support women's enterprise, indicated as a priority in the "Inclusion and Cohesion" mission of the NRP, which has made available a total budget of 400 million euros.

Smart&Start Italia

Smart&Start Italia is a facilitating tool established by decree Sept. 24, 2014, to promote, throughout the country, the conditions for the spread of new entrepreneurship and to support policies for technology transfer and economic exploitation of the results of the public and private research system.

The facilitative measure is reserved for innovative start-ups, located throughout the country, registered in the special section of the business register and meeting the requirements of Article 25 of Decree-Law No. 179/2012. Start-ups must have been established for no more than 60 months at the date of application submission and must be classifiable as small.

Individuals who intend to establish an innovative start-up may also apply for the facility. In this case, the establishment of the company must take place within 30 days of the notice of admission to the facilities.

Also eligible for Smart&Start Italia facilitations are foreign companies that undertake to establish at least one operational office on Italian territory.

Nuove imprese a tasso zero

The "Nuove imprese a tasso zero" measure aims to support, throughout the country, the creation and development of micro and small enterprises with predominantly or totally youth or female participation (implementation of Title I, Chapter 01, of Legislative Decree No. 185 of April 21, 2000),

The implementing rules, with a view to making the intervention more effective, were redefined with the Interministerial Decree Dec. 4, 2020.

Micro and small businesses established for no more than 60 months at the date of submission of the application for facilitation and in which the corporate structure is composed, for more than half of the numerical members and shares, of individuals aged between 18 and 35 years or women.





Initiatives, which can be implemented throughout the country, promoted in the following sectors are eligible:

- production of goods in the sectors of industry, handicrafts and processing of agricultural products;
- provision of services to businesses and individuals including those pertaining to social innovation;
- trade in goods and services;
- tourism including tourism-cultural activities aimed at the enhancement and enjoyment of cultural, environmental and landscape heritage, as well as' activities aimed at improving services for accommodation and hospitality.
- Individuals who intend to set up a new business are also eligible, provided that they submit the necessary documentation to prove their incorporation within the deadline indicated in the notice of admission to the facilities.

Nuova Sabatini

The Capital Goods measure ("Nuova Sabatini") is the facility made available by the Ministry of Economic Development with the aim of facilitating companies' access to credit and increasing the competitiveness of the country's production system

The facility supports investments to purchase or lease machinery, equipment, plant, capital goods for productive use and hardware, as well as software and digital technologies.

Micro, small and medium-sized enterprises (SMEs) are eligible for the facility.

Fondo di Garanzia per le PMI

Its purpose is to facilitate access to financial sources for small and medium-sized enterprises through the provision of a public guarantee that complements and often replaces the collateral brought by the enterprises.

Thanks to the Fund, the enterprise has the concrete possibility of obtaining financing without additional guarantees (and therefore without the cost of sureties or insurance policies) on the amounts guaranteed by the Fund, which does not, however, offer cash contributions.

According to the latest surveys, more than 99 percent of enterprises have accessed financing with Fund coverage in the absence of the presentation of collateral.

The facility was introduced by the government to support companies in the process of technological and digital transformation through investment in staff training. It is recognized in the





form of a tax credit. On July 8, the Ministry of Economic Development enhanced the measure for small and medium-sized enterprises.

The facility is aimed at all entrepreneurs resident in Italy, including permanent organizations of non-residents, regardless of their legal nature or economic sector.

Eligible training activities must concern: sales and marketing, information technology, production techniques and technology. Let's see in detail what are the main themes of Training 4.0:

- big data and data analytics;
- cloud and fog computing;
- cybersecurity;
- simulation and cyber-physical systems;
- rapid prototyping;
- visualization, virtual and augmented reality systems;
- advanced and collaborative robotics;
- human-machine interface;
- three-dimensional printing or additive manufacturing;
- internet of things and machines;
- digital integration of business processes.

Fondo per le piccole e medie imprese creative

To promote the establishment and development of small and medium-sized creative enterprises, the Ministry of Development has promoted a Fund, managed by Invitalia, to finance projects in the cultural and creative sector. The government allocated 40 million euros for the facility. The compilation of applications had opened on June 20, 2022, but due to so many requests, the resources for the Fund were immediately exhausted and the window was closed on July 5.

As of Sept. 6, 2022, however, applications can be filled in for the “Capo III del Fondo per le imprese creative”, which helps micro, small and medium-sized enterprises acquire specialized support in the creative sector.

Capo III del Fondo per le imprese creative

The incentive is aimed at micro, small and medium-sized enterprises operating in any sector - except for exclusions arising from state aid regulations - based in all regions of Italy, which aim to introduce product/service/process innovations and support processes to modernize management structures and organizational and business growth.





The specialized services must be provided by creative enterprises, with an Ateco code (including secondary) falling under those provided in Annex 1 of the Decree of November 19, 2021, and cover the following strategic areas:

- marketing and brand development actions
- design and industrial design
- increase in the identity value of the company profile
- technological innovations in the areas of preservation, enjoyment and marketing of products of special craft, artistic and creative value

Futurae

Futurae, Migrant Enterprises Program, was born from the collaboration between the Ministry of Labour and Social Policy and UNIONCAMERE "to support the development and consolidation of migrant entrepreneurship, in order to foster inclusive growth also in terms of opportunities for the creation of new employment for foreign or Italian citizens."

The project's activities are organized along two main milestones, responding to a twofold goal of knowledge and promotion of migrant entrepreneurship.

The first milestone involves the creation of an Observatory that conducts research on the socio-economic and financial inclusion of businesses run by migrants, including as factors in the development of territories and international dynamism. The Observatory will publish a report with the results of its activities and those conducted by the chamber network in the territories under the project. This will be accompanied by the creation of an "online system on immigrant entrepreneurship to support institutional decision makers" with dashboard functions and the implementation of the "entrepreneur's digital drawer" with documentation of specific interest to immigrant entrepreneurs.

The second phase aims to encourage and accompany the establishment of migrant businesses in the territories and is carried out by the Chambers of Commerce. It envisages actions of: information; orientation; training; personalized assistance; assistance in the establishment of a new business also through accompaniment and access to credit; mentoring in the start-up phase; promotion and communication. The main target groups are people with migrant backgrounds (migrants and second generations) who are motivated to pursue entrepreneurship and self-employment. At least 2,000 of these will participate in information events, at least 1,200 in orientation, at least 800 in training, and at least 400 will be accompanied in the development of the business plan, leading to the creation of at least 60 new companies with migrant or mixed ownership. Eighteen municipalities joined so far: Biella-Vercelli, Turin, Como-Lecco, Milan Monza





and Brianza, Pavia, Padua, Venice-Rovigo, Verona, Modena, Reggio Emilia, Rome, Caserta, Bari and Cosenza.

GERMANY

If you want to become self-employed or found an organisation in Germany, there are a lot of aspects to consider: regulations, laws, requirements and personal circumstances.

The German government tries to support new founders in many ways and has a vast net of consulting institutions. The most relevant are:

Make it in Germany (esp. for high skilled migrated people or those who want/have to migrate)

Existenzgründungsportal des BMWK (Start-up Portal of the Federal Ministry for Economic Affairs and Climate Action) (for every potential founder in Germany)

iQ Fachstelle Migrantenökonomie (Migrant Economy Office) (esp. for migrated people or those who want/have to migrate)

Agentur für Arbeit (employment agency), for people who are unemployed, which offers consultations and - under certain conditions - can support financial support with a start-up grant

Laws and regulations vary from person to person and their individual plans. A good idea of what to expect as a person who wants to migrate gives this example:

Let's say you are from a country that is not in the EU and not Liechtenstein, Island, Norway or Switzerland. You want to found a company in a professional field which is not considered a free profession (e.g. doctors, computer scientists, lawyers, researchers), but a business. If you have not received any academic degree in Germany, nor have you a residence permit for the purpose of research, you must:

- apply for a visa for self-employment (the documents you have to hand in for that depend on your country of origin),
- in some professions there are entry requirements and you must prove certain professional knowledge or a recognition of your degree.⁶⁸

The institutions named above are really needed to ensure people take the first step into self-employment (or accepting a job in Germany, for that matter) successfully. The BAMF and the BMWK are pressing the importance of individual consultations because the regulations are so complicated. Of course, this serves the states' self-interest: Workers from other countries are also needed because in Germany there is a massive shortage of skilled personnel. This is also why it was decided to implement new regulations into the Skilled Workers Immigration Act starting 2020. Now it entails:

⁶⁸ Example was created with the help of "Make it in Germany": [Quick-Check \(make-it-in-germany.com\)](https://www.make-it-in-germany.com)





- The basic entitlement of every residence title to gainful employment, provided this is not excluded by law.
- The bottleneck analysis based on shortage occupations is eliminated and there is no longer a priority check (-> “Germans” before “Non-Germans”)
- The Skilled Workers Immigration Act introduces an expanded definition of skilled workers, which now also includes persons with qualified vocational training in addition to persons with academic training.
- The access of skilled workers with vocational qualifications to the German labor market is also facilitated by the new regulations on entering the country to look for jobs and training positions.
- The introduction of an accelerated procedure for skilled workers to enter the country for employment, to establish professional qualifications and for training is intended to make the recruitment of skilled workers more efficient in the future.⁶⁹

The funding system in Germany is vast and partly depending on the area of work. It is advised to consult the organisations named above about which funding might suit a business idea. The Existenzgründerportal is offering an overview, but only in German⁷⁰. The results of the interviews and questionnaires have shown that funding structures are not well known and if they are, their information is not easy to grasp for non-native German speakers.

Even though entrepreneurship plays a role in integration courses, it depends on the teachers, how detailed they are going to cover it. More than general details about self-employment are not intended.

REPUBLIC OF NORTH MACEDONIA

In North Macedonia there are several development funds and programs that support business development at the national level, and above all small and medium-sized enterprises. Most of them are offered by development financial institutions, donors and project opportunities. The government supports strategic subsectors with subsidies and export incentives. However, access to finance is a major barrier for entrepreneurs: they face significant difficulties in getting bank loans, capital, or donor funded project and opportunities. In North Macedonian government, private entities and international organizations provide diverse funding for grants and business incentives. Some of the most common options, which can be of great help to an entrepreneur, are Bank loans, Government funding, International Assistance the most significantly by the EU's Instrument for Pre-accession

⁶⁹ [BAMF - Bundesamt für Migration und Flüchtlinge - Infothek - Jahresrückblick 2021](#)

⁷⁰ You can find it here: [Förderprogramme | BMWK-Existenzgründungsportal \(existenzgruender.de\)](#)





Assistance (IPA), and noteworthy bilateral donors such as USA, Switzerland, and several EU member countries, to some extent Private Investors (Business Angels) and Leasing. All these options are available to every migrant who has succeeded in obtaining an EBMG the personal number that proves that he is a legal migrant in North Macedonia.

The best starting points to get underway are the Agency for Support of Entrepreneurship, the Macedonian Bank for Development Support, Chambers of Commerce and especially numerous international donor organizations active in the country. Support for small and medium-sized enterprises in the Republic of North Macedonia is obtained through certain government activities, municipal activities, projects and donors. There are support programs available in the form of training, investment, equipment, marketing and promotional activities that can be obtained as a grant or long-term loan. The Secretariat for European Affairs (SEP), as part of the government, is responsible for keeping records of all types of aid available, through their central database. Agency for Support of Entrepreneurship in the Republic of North Macedonia (APPRSM) provides support for self-employment by providing advisors for development of business plan.

Short-term loans are offered by all commercial banks in the Republic of North Macedonia in the form of loans or debt balance (according to the annual turnover). The interest rate on short-term loans is equal to the discount rate of the National Bank of the Republic of Macedonia.

Craftsmen in the Republic of Macedonia also receive support through the credit lines of commercial banks or through donors. Information about the funds available for this purpose can be found in the Central Database for Foreign Aid of the Government of the Republic of Macedonia and in the Chamber of Crafts of the Republic of Macedonia.

Employment Agency – Developing entrepreneurship through the Employment Operational Plan 2021

The purpose of this program is to support unemployed persons in establishing a business firm or establishing an already existing (informal) activity. Through this program, it was planned to create 1877 new jobs in newly established legal entities, of which 20 persons with disabilities and 10 additional employments at companies registered by persons with disabilities financed through savings from UNDP - Macedonia.

All unemployed people could participate in the program, except for persons who received a grant in the past years.





For the realization of each self-employment, 307,500 MKD (5,000 EUR) or 615,000 MKD were provided. (10,000 EUR) if a legal entity of two partners is founded, as well as 3,000 MKD. (50 EUR) to cover the costs of company registration.

About the Entrepreneurship program in 2021, 3654 people were registered (of which 1282 women and 1413 men under 29 years of age, 11 Roma, 24 people with disabilities). A total of 1747 business plans were prepared, of which 24 were from persons with disabilities. With the situation as of 31.12.2021, 1877 people were employed, of which 20 contracts for persons with disabilities and 8 persons as additional employment in companies registered by persons with disabilities. Out of a total of 2869 people who were supported with a grant for business, 805 were women.

Year	2019	2020
Applicants, total	2149	2249
Women	753	737
Registered youth up to 29 years old	805	761
Registered Roma	47	39
Registered persons with disabilities	31	27
Total made business plans	1441	1744
Total Grant Applicants Supported	1323	1408

Table 19 – Data on support of self-employment – Entrepreneurship for 2019 and 2020. Source: Annual reports for 2020 And 2019 Employment Agency of the Republic of North Macedonia

Support of entrepreneurship from the Innovation and Technological Development Fund through "Start-up"

The Fund for Innovations and Technological Development (FITR) was established in December 2013, with the aim of encouraging innovation, by providing additional sources for financing innovation, due to the need to build a competitive economy based on knowledge.

"Start-up" companies that are founded mostly to apply for a program from FITR, the total value of investments is 6.42 million EUR, of which 4.24 million are co-financed by FITR, while 2.17 million are from companies co-financed. The value of the projects at "Start-Up" (without employees) companies exceeds the total income by 2.879%, of which 1.904% is caused by FITR and 976% by the financing from the companies themselves.





Micro and small enterprises (which have already been established but again a large part belong to the "Start-Up" segment) have a share of investments of 85% in the total income, of which 52% are due to co-financing from FITR and 33% from the companies themselves. The participation of the financing suggests that it averages approximately one year of standard operation of the companies⁷¹.

The largest number of projects are financed under the support instrument, Start-Up/Spin-off through which 171 projects (27%) are co-financed and the total value of the projects is 6.17 million EUR, of which 4.73 are co-financed by FITR. The average value per project is 36,000 EUR, of which 28,000 EUR are co-financed by FITR⁷².

Activities and projects according to the program of the Agency for Support of Entrepreneurship in the Republic of North Macedonia (APPRSM) (subprogram 40):

Support of self-employment as part of the OP 2021 of MTSP

Within the preparatory activities for the implementation of this program activity, there is assistance provided by advisers that deliver support preparation of a Business Plan. An overview of consultants authorized to prepare a Business Plan available and published on the website of APPRSM, in the section of voucher consulting, Catalogue of Consultants - <http://apprm.gov.mk/ConsultantsCatalog> that could provide assistance for work plan for the first and second cycle, and meetings between advisers and clients. All authorized advisers for the preparation of a business plan, registered in the database of APPRSM, by using the software solution available at the link <http://www.samovrabortuvanje.apprm.gov.mk>

Voucher system of counselling (VSC)

The voucher (subsidized) counselling program offers support to potential entrepreneurs and existing enterprises that want to implement a business idea. The counselling voucher system supports the provision of counselling services and business development in the form of payable vouchers. Vouchers allow users to choose authorized advisers according to the monitoring and methodology approved by APPRSM. The results in the VSC for the period February - December 30, 2021 are as follows: Total issued – 702 vouchers for 51 clients for a total amount of MKD 1,330,662.00, and 67 vouchers for 48 clients in the amount of MKD 1,227,862.00 MKD of which: a) For potential entrepreneurs, 19 vouchers were issued and implemented for 10 clients in the total

⁷¹ "Analysis of the performance of companies co-financed by FITR" September 2021, Skopje, North Macedonia

⁷² Ibid





amount of 176,412.00 MKD, b) For existing enterprises, 51 vouchers were issued for 41 clients in the total amount of 1,154,050.00 MKD, of which 3 vouchers for 3 clients in the amount of 102,600.00 MKD have been revoked and the total number of implemented vouchers is 48 vouchers for 38 clients in the amount of 1,051,650.00 MKD⁷³.

System of standardized mentoring services

Agency for Support of Entrepreneurship in the Republic of North Macedonia (APPRSM) offers mentoring services intended for SMEs through the existing network of Regional Centres (RC) and 16 authorized mentors. In the period from May 5 to June 1, 2021, a Public Call was published for the implementation of mentoring services in SMEs. The call was promoted through the Macedonian Information Agency (mia.mk), published on 20 internet portals, the Facebook page of the project and APPRSM, as well as through the regional centres network. According to the methodology of working in the project, the registration of the enterprises took place by submitting an application to the competent regional centre, where the technical requirements were checked and a recommendation for participation in the call and their delivery to APPRSM was carried out. A total of 58 applications were submitted to the Selection Committee in APPRSM, of which 54 were approved for mentoring. The mentoring process took place over six months and ended on October 31, 2021. SMEs that applied and were selected to receive the service received a total of 2100 mentoring hours of support, i.e. – 25 hours (for newly founded companies or companies that have a small number of employees and a simpler organizational setup, in terms of smaller workshops, commercial or catering facilities or services from the type of cosmetic or accounting services) and 50 hours (existing enterprises, older than 3 years).

Business angels of North Macedonia

In North Macedonia, the concept of angel investment has existed for several years, but it has not yet reached its maximum potential. There are three business angel networks, the Association of Business Angels, the Business Angel Network - I2BAN and the CEED Club of Business Angels. According to the latest report of the European Network of Business Angels (EBAN) for 2018, 2 networks of business angels or 15 business angels are active in North Macedonia, while the total amount invested in 2018 is 250,000 euros.

The Centre for Innovations in North Macedonia

⁷³ APPRSM – Annual Report (January – December 2021)





(NGO established by the USAID Macedonia Competitiveness Project) in 2011 founded the first Network of Business Angels in North Macedonia - I2BAN (<http://www.i2b.org.mk/>). The main role of the network is to provide a foundation and capital growth for Macedonian companies, founded by entrepreneurs from the country and abroad. On the other hand, one of the goals of the Innovation Centre's existence is to help innovators/entrepreneurs in the selection and implementation of opportunities for commercialization of their products or services. The centre has advisers, experienced experts and material resources that could contribute to the capital invested by entrepreneurs being successful and bearing fruit. Also, the Centre enables the strengthening of capacities according to the appropriate areas that will guide the entrepreneurs through each step that will be needed to realize a successful business and the innovation to get the necessary knowledge, technology and financial resources if they are missing. At the time of conducting the research, there is no information about the number of business angels, their profile, as well as about companies or innovative projects that have been invested in through the Network. Study on the financing situation of small and medium-sized enterprises through the model of business angels in North Macedonia.

The Association of Business Angels

It begins its story with the association of five businessmen who have their own businesses and possess financial power and are ready to invest in innovative business ideas and companies. In a period of 5 years, the association has invested 300,000 euros in 5 business ideas from the sector of information and communication technologies. At the moment, the association has about fifteen business angels.

The CEED Club of Business Angels

It was established in November 2013 and is among the first of its kind in the country, with twenty business angels as members. Since January 2016, the club is an official member of the European Business Angel Network - EBAN (European Business Angel Network). With his help, 135 business ideas have been presented so far, and investments in the amount of 250,000 euros have been made, such as the Brainster and Multipraktik. *Brainster* offers young people a choice of the path of their future through student programs, courses and workshops and a choice of business partnerships. *Multipraktik* is a Macedonian company that produces blankets with nine uses. According to data published in the latest report of the European Business Angel Network (EBAN) for 2018, the figures for North Macedonia are as follows: 2 networks of business angels or 15 business angels are active in the country, while the total amount invested in 2018 is 250,000





euros. This amount represents a slight increase from 2017 but is still significantly lower than the annual amount in 2016 and 2015.

The Catalyst – Mentoring program for early-stage start-ups

Price Waterhouse Coopers (PwC) in collaboration with the Fund for Innovation and Technological Development is developing The Catalyst mentoring program. The main goal of the program is to strengthen the capacities of start-ups on topics and areas that are important for daily operations, to acquire new knowledge and skills, as well as to facilitate access to potential investors. The program is intended for start-ups in the early stage of development that already have a product or service, as well as a prepared offer for placing their products / services on the market, i.e., are in the so-called MVP (minimum viable product) phase.

The challenge for the establishment of production laboratories FAB LABS "Youth Create"

The challenge for the establishment of production laboratories, which was announced for the first time in 2021, aims to provide young people with spatial, material and technical conditions for developing innovative products, services, processes, activities or methodologies that offer practical and social useful solutions to certain questions or problems in priority areas of science and technology. At the same time, these laboratories will represent a place for cooperation between the private sector, higher education and scientific institutions, enterprises and civil associations. Production laboratories are located within the framework of higher education and scientific research institutions, meet certain spatial and technical conditions and represent a place for play, creation and discovery. These laboratories will give young people access to advanced technologies through which they can materialize what they have imagined, a place where young people will learn and create by encouraging their innovation.

These laboratories provide young people aged 15 to 29 with free access, mentoring support, spatial and technical conditions to construct a prototype or small production of an innovative solution that they can test in a laboratory, in an industrial environment and/or on the market.

Junior Achievement Macedonia - Support of Entrepreneurial Education

The project to support entrepreneurship education in Europe and Eurasia, implemented by Junior Achievement Europe, aims to inspire and prepare young people to succeed in the global economy through the development and implementation of programs for entrepreneurship education, financial literacy and better market readiness. labour. The project cooperates with secondary schools, students, teachers, parents and other organizations such as business associations, financial institutions, and leading companies that want to support entrepreneurial education in the Republic





of North Macedonia. The project improves the partnership between businesses and schools in order to create a generation of young people capable of applying innovative approaches and techniques in their teaching activities and people who will be prepared for the modern labour market. These are the major milestones of the programme:

- Upgrading support for entrepreneurial education in secondary and vocational schools with a particular focus on the "Junior Achievement" program, which offers students from 15 to 19 years of age, the opportunity to learn how to create their own business, how to get from idea to realization while still in school.
- Training for teachers to guide students through the Junior Achievement Company program.
- Measuring the impact on young people through the use of pre- and post-capability-based evaluation and obtaining the Junior Achievement Entrepreneurial Skills Pass™ (ESP) – an international qualification for students who are part of the Junior Achievement program for student company.
- Conduct Junior Achievement Innovation Camps focused on high-growth industry sectors where students attend a twelve-hour challenge-based event.

Support of the Ministry of Agriculture for developing entrepreneurial activity in the agriculture sector

Within the work program of the Ministry of Agriculture, a measure is implemented to support the entrepreneurial activity of young farmers. In that direction in 2021, 103 contracts were signed for support in the purchase of pedigreed livestock for young farmers. With this activity, new 3,842 head of pedigreed cattle with a value of 253 million denars were secured. With the changes we made to this measure at the request of the livestock farmers, their interest in the measure also increased. Instead of how before the cattle breeders first procured livestock and only then received the money, now with the changes they first receive the financial support and then acquire the pedigreed livestock. Now the average of the contracts is about 3 million denars per user, unlike before when the total amount for the entire measure was 3 million denars. Through this measure, we provide an additional incentive for the development of livestock and the dairy industry. The same program provides financial support of 10,000 euros for small wineries. Out of a total of 63 submitted requests, 61 requests were accepted for awarding a grant of 10,000 euros per beneficiary for financial support of small family wineries. This is historically the largest support intended for small family wineries, worth 34.5 million denars. The users of this support will be able to use it for new investments in production equipment.

IPARD program





Within the framework of the IPARD programme, measure 7 entitled "Farm Diversification and Business Development" is implemented. The main goal of this measure is to encourage employment by creating new and retaining existing jobs, thus increasing the level of economic activity in rural areas, improving the quality of life and changing the rural environment. Increasing employment in agriculture among young people is a basic prerequisite for sustainable development in rural areas, which contributes to a better territorial balance, both economically and socially.

The main directions of action of the measure "Diversification of farms and development of businesses" are:

- Maintaining agricultural activities in rural areas by opening new agricultural businesses;
- Developing and promoting rural tourism;
- Developing non-agricultural micro and small businesses that are based on local resources and that are related to improving the quality of life in rural areas;
- Preserving and developing traditional craft activities;
- Promoting entrepreneurship in rural areas.

GREECE

Greece provides extensive support to businesses, despite being complicated and time-consuming to access it. The support system mainly consists of consulting services and financial support. The latter involves state funding from the Greek government, bank loans and combined financing through loans from relative/co-national and bank loan. Regarding consulting services, it is considered an important part in the creation of a new business but also in the proper operation of an existing one. Several programs are implemented by the Greek government as well as by private organizations that provide consulting services to businesses.

Financing is a matter of intense reflection and interest for every entrepreneur who wishes to develop and implement a new business activity. However, access to finance is still a very important barrier for entrepreneurs: they face significant difficulties in getting bank loans or finding venture capital. About 21% of small businesses report having difficulties to find long-term financing. Because of that it is very important to know the available financing options that exist for starting a business. In Greece government and private organizations provide extensive funding for grants and business incentives. Some of the most common options, which can be of great help to an entrepreneur, are:

Bank loan





Bank loans are today the most common way of financing. Banks offer two major categories of loans to businesses: Working Capital loans and Long-term loans. The main Greek banks offer dedicated loans for new entrepreneurial ventures, with favourable terms, which usually also contain some form of government funding, such as interest rate subsidy or loan guarantee.

Government funding

The Greek government provides extensive funding through grants, mainly under the Partnership Agreement for the Development Framework 2021-2027, which constitutes the main strategic plan for growth in Greece with the contribution of significant resources originating from the European Structural and Investment Funds (ESIF) of the European Union⁷⁴. These grants can have either a national or a local scope, so a new entrepreneur should look both at the national focal points/websites (<https://www.espa.gr/el/Pages/default.aspx> , <http://agrotikianaptixi.gr/el>) and at local focal points such as the Region's Directorates of Development Planning and Development Agencies. Additionally, many business support grants are offered through the Public Employment Service (DYPA).⁷⁵.

Venture Capital

They are a relatively new form of financing for the establishment, development or acquisition of a company, whereby the investor acquires part of the company's equity capital in return for providing financing. The main venture capital funds in Greece are Venture Friends, Marathon Venture Capital, National Bank of Greece (NBG) Business Seeds Program, Big Pi Ventures, Metavallon, Velocity.Partners, Uni.fund, Elikonos 2, EOS Capital Partners and Synergia Hellenic Fund IV.

Private Investors (Business Angels)

Business angels are extremely wealthy individuals or organizations who wish to invest some of their excess capital in new businesses. In Greece, the main formal establishments of such type of funding are Business Angels Network Greece and Hellenic Business Angels Network.

Leasing

⁷⁴ University of Macedonia. (2018). Ways to finance a new business.

⁷⁵ Sakkas, I. (2019). The employment programs of OAED within the framework of a modern Total Quality Management according to the standard ISO9001:2008. Athens.





Leasing is a modern method of financing for the acquisition of fixed assets. The company selects the equipment or workplace it considers suitable for its needs; the leasing company buys it and then leases it for a pre-agreed period of time. At the end of the initial term, the lessee can either purchase the equipment or property at a pre-agreed price or renew the contract.

All these options are available to every migrant who has succeeded in obtaining an AFM, the personal number that proves that he is a legal migrant in Greece.

Consulting services are a very important part of establishing a new business. The consulting services scheme in Greece is consisted by a combination of private and public focal points offering the guidance that the kick-off of a start-up venture requires. Therefore, a new entrepreneur has mainly three choices when seeking for business consulting, dedicated public offices providing services free of charge to all citizens, independent business consulting enterprises which result to a cost that a new entrepreneur should seriously take into consideration during the planning and design process, and several initiatives (e.g. business incubators, business accelerators etc.) from both for-profit and non-profit organizations providing services free of charge to a limited number of beneficiaries based on criteria. In the section below public and private consulting infrastructures that are free of charge are mentioned.

Start-up Greece

Using the Investment Incentives Law as a tool, the Greek government launched the digital platform “Start-up Greece” in 2011, a website that encourages and facilitates entrepreneurship in Greece by providing comprehensive information on how to start a business in Greece as well as opportunities for funding for aspiring entrepreneurs. Start-up Greece does not limit its advice and community discussion only to Greek entrepreneurs: anyone, including migrants, with an interest in business can benefit by joining the platform even if they are not eligible for grants.⁷⁶

Reload Greece (RG)

Reload Greece is a charity in London whose purpose is to provide practical assistance to Greek start-ups, from mentoring to connecting them with potential investors. RG has a Young Entrepreneurs Programme, a “pre-accelerator” program whose purpose is to inspire, coach and nurture aspiring entrepreneurs to develop and transform their early staged ideas into a viable business plan. The program has three stages: the first is the “Ignite” stage, which is a series of workshops support entrepreneurs to create and develop their business ideas; the second is the

⁷⁶ Burweila, A. (2019). *MIGRANT AND YOUTH SOCIAL INCLUSION THROUGH ENTREPRENEURSHIP MY-SITE NATIONAL REPORT: GREECE 2018*. Solidarity Now and Erasmus+; Program of the European Union





“Accelerate” stage where aspiring entrepreneurs with the most competitive business ideas receive coaching, mentorship, and masterclasses; the third and final stage is the “Pitch” stage, where entrepreneurs pitch their ideas before RG selected judges to win prizes and awards.⁷⁷

The Impact Hub Athens

The Impact Hub Athens is a community and incubator for entrepreneurship, social inclusion and integration, and is part of an international network of professionals. The Impact Hub provides entrepreneurs, who can acquire monthly membership at affordable prices, with work space where they can also schedule meetings, host events and collaborate. As an organization, they also organize networking events, workshops, lectures, presentations and programs that support entrepreneurship. They also offer its members access to tools and methodologies, expertise, mentors and financing opportunities as well as consulting services to professionals and organizations, from the idea generation stage to the incubation phase and finally, the acceleration and scaling stage of their business idea.⁷⁸

Corallia

Corallia is the first organization established in Greece for the structured and systematic management and development of innovation clusters. Its mission is to cultivate an environment “with the right framework conditions to allow sciences, innovation and entrepreneurship to flourish (again)” and accelerate the development of cohesive and productive innovation ecosystems.⁷¹ In cooperation with both domestic and international partners, Corallia also has a specific program called the “Youth Entrepreneurship Acceleration Programme” which is aimed at facilitating youth entrepreneurship. This program entails the following measures: Educational workshops for high-school students on innovation and high technology in Greece; Internship Days events for students where information on internship opportunities in innovative companies is provided; Educational Trips co-organized with Greek student associations from Stanford, Berkeley, MIT and Georgia Tech; Career Days that are networking events for Greek graduates who wish to explore the opportunities presented by the Greek high-tech industry and learn more about relevant updates on career prospects; egg-enter-grow-go program which is a corporate social responsibility initiative by Eurobank designed and implemented in cooperation with Corallia, which provides integrated incubation, acceleration and co-working programmes for youth.

⁷⁷ Burweila, A. (2019). *MIGRANT AND YOUTH SOCIAL INCLUSION THROUGH ENTREPRENEURSHIP MY-SITE NATIONAL REPORT: GREECE 2018*. Solidarity Now and Erasmus+; Program of the European Union

⁷⁸ Burweila, A. (2019). *MIGRANT AND YOUTH SOCIAL INCLUSION THROUGH ENTREPRENEURSHIP MY-SITE NATIONAL REPORT: GREECE 2018*. Solidarity Now and Erasmus+; Program of the European Union





EGG: “Enter, Grow, Go”

A corporate social responsibility initiative by Eurobank, and implemented in cooperation with Corallia, EGG, which stands for “Enter, Grow, Go”, is one of the most prominent accelerators for promoting youth entrepreneurship operating in Greece. The “Enter, Grow, Go” program engages aspiring young entrepreneurs from all over Greece who wish to pursue their business ideas in any sector of the economy. The program acts as an integrated incubation, acceleration and coworking program to boost youth entrepreneurship and improve employment opportunities for young people in Greece. Run in yearly cycles, teams of young are hosted in fully equipped office premises and enjoy support services for start-ups and effective business training in order to accelerate their business ideas. This program is open to Greeks and migrants alike.⁷⁹

iQbility

iQbility is an initiative of Quest, a Group of Companies active in the Information Technology, Renewable Energy and Parcel Delivery fields. iQbility identifies, incubates and accelerates the development of the highest-potential start-ups in Greece by providing high quality mentorship, leadership, experiential education and corporate resources. The initiative focuses exclusively on IT enabled industries such as consumer internet, enterprise software, internet of things, mobile applications, big data, cloud services, and fintech. To date, they support 11 start-ups.⁸⁰

The Orange Grove

The Orange Grove is a flexible co-working space and community for young entrepreneurs in Greece and founded on the initiative of the Dutch embassy in Greece and financed by Dutch-Greek businesses and other grant making foundations. The Orange grove helps start-ups by providing incubation services, workshops, networking opportunities, and access to financing competitions. Orange Grove members receive the following support from the Orange Grove: office space with all day access, free internet access, coffee, beverages and office amenities; access to competitions organized by the Orange Grove; mentoring and consulting services; seminars and workshops; in-house entrepreneurs who share their expertise and experience; entrepreneurship bootcamps in cooperation with Dutch and Greek universities; networking opportunities on a national and international level; legal and accounting business support services.⁸¹

⁷⁹ Burweila, A. (2019). *MIGRANT AND YOUTH SOCIAL INCLUSION THROUGH ENTREPRENEURSHIP MY-SITE NATIONAL REPORT: GREECE 2018*. Solidarity Now and Erasmus+; Program of the European Union

⁸⁰ Burweila, A. (2019). *MIGRANT AND YOUTH SOCIAL INCLUSION THROUGH ENTREPRENEURSHIP MY-SITE NATIONAL REPORT: GREECE 2018*. Solidarity Now and Erasmus+; Program of the European Union

⁸¹ Burweila, A. (2019). *MIGRANT AND YOUTH SOCIAL INCLUSION THROUGH ENTREPRENEURSHIP MY-SITE NATIONAL REPORT: GREECE 2018*. Solidarity Now and Erasmus+; Program of the European Union





The Cube Athens

The Cube Athens is a start-up co-working space, accelerator and incubator. It provides its members with affordable offices, meeting rooms, seminar rooms, workshops and an event space and host 20 start-up companies and provide networking opportunities and expertise sharing.⁸²

Business Support Centre

"The Business Support Centre" is an innovative initiative from the local authority of Piraeus. It is expected to be an institution that will support entrepreneurship and the economic development of the city of Piraeus. It provides support to companies, potential entrepreneurs or investors and free personalized consulting services.

Migrant Talent Garden (MTG)

The Migrant Talent Garden (MTG), a project funded by Iceland, Liechtenstein and Norway through the EEA and Norway Grants Fund for Youth Employment, tackles the rising unemployment of young migrants by launching a unique entrepreneurship support program. Its main goal is to train, guide and ensure that young migrants have the opportunity to realize their business ideas. The incubator offers trainings, which include videos on:

- Basic entrepreneurship (framework and theory)
- Greek entrepreneurship framework
- The steps to start a business
- Networking, recruiting and what the reality of being an entrepreneur is all about.

The result of this program is a significant help in the effort of migrants to join the business community⁸³.

Generation 2.0 RED

Regarding women's entrepreneurship, Generation 2.0 RED is now implementing, along with other prominent European partners, the project "Worldplaces-Workplaces Working with Migrant Women", which is addressed to women of migrant background residing in Attiki, regardless of age. Through this project, the Employability service is going to provide a gender-specific program exclusively for women who are willing to integrate or re-integrate equally into the Greek labour market, focusing at the same time on the achievement of a work-life balance in their life. Participants in the program will benefit from: Individual Career Counselling sessions, Job Readiness groups (Job search & Interview preparation, Labour rights, Workplace Culture, Soft

⁸² Burweila, A. (2019). *MIGRANT AND YOUTH SOCIAL INCLUSION THROUGH ENTREPRENEURSHIP MY-SITE NATIONAL REPORT: GREECE 2018*. Solidarity Now and Erasmus+; Program of the European Union

⁸³ Migrant Talent Garden. (2022). Migrant Talent Garden. Ανάκτηση από <https://startbusiness.today/migrant-talent-garden-lithuania/>





Skills), Work-Life Balance trainings (Formal day-care in Greece, Empowering Mothers, and Life skills) and Basic Child-care skills trainings. In addition, the Legal Counselling service is going to offer individual sessions for participants seeking counselling in terms of their legal status (i.e. type of residence permit and access to labour market) as well their rights to Greek citizenship.

The purpose of the program is to ensure more equal employment and education opportunities for women of migrant origin ⁸⁴.

In conclusion, entrepreneurship and in particular inclusive entrepreneurship have a role to play in facilitating the return to growth and to a sustainable recovery. Taking into account the state of the economy and of the labour market, the entrepreneurship actions launched for youth and women have been adequate and strengthened due to the crisis. There has also been a recent effort to strengthen entrepreneurial skills among the population. Nevertheless, there is still ample room for improving the inclusive entrepreneurship support system such as the strengthen entrepreneurship support for migrants. Legal migrants, refugees and asylum seekers should be encouraged to participate in entrepreneurship schemes by national bodies (notably by OAED, the Greek PES) ⁸⁵.

ROMANIA

At the **European** level, the European Commission offers some options for support for new enterprises that are at the beginning of the road. These opportunities include networks, programmes to access European funding or even practical testimonials from other entrepreneurs. Here are some examples:

Enterprise Europe Network

This network helps companies to innovate and grow on an international level. This network is the world's largest support actor for small and medium-sized businesses, which are aiming for international impact. Moreover, this actor provides advice and guidance, connects partners at a worldwide level and offers solution-driven services (European Commission, 2022). Find more details, here: <https://een.ec.europa.eu/>.

The European Progress Microfinance Facility (Progress Microfinance)

⁸⁴ Generation 2.0 RED . (2022). Welcome to Worldplaces!; Français: <https://g2red.org/welcome-to-worldplaces/>

⁸⁵ OECD. (2020). Inclusive Entrepreneurship Policies, Country Assessment Notes; Greece.





Programme launched in 2010 in order to increase the availability of microcredits (loans under 25.000 euros) for initiating or developing small businesses. Find more details, here:

<https://ec.europa.eu/social/main.jsp?catId=836&langId=en>.

- SME competitiveness

The European Commission states that small and medium-sized enterprises account for over 99% of the European businesses and 2/3 of private sector jobs. In this light, the European Regional Development Fund represents a vital source of support for SME's guidance and their transition to more sustainable and digital models (European Commission, 2022). Find more details, here: https://ec.europa.eu/regional_policy/en/policy/themes/sme-competitiveness/.

Other good practices supported by the EU, which target especially migrants who are business owners or are looking to initiate an enterprise, include:

- The Network for Migrant Entrepreneurs to Scale Up and Grow
<https://www.youthbusiness.org/initiative/m-up>.
- **MAGNET** (Migrant Acceleration for Growth – Network for Entrepreneurship Training) -
<https://migrantacceleration.eu/>.

What regards the national situation, there are a number of programmes and networks that aim at supporting entrepreneurs. However, Romania is still in need of a better national strategy in order to properly support new entrepreneurs and incipient businesses. Here are some examples of national good practices:

Transformator

It is a programme aiming to transform the business model and develop strategic objectives. By means of being a participant in TRANSFORMATOR, you can enter a mentorship programme with successful entrepreneurs, have access to investment funds and receive business education oriented to sustainable and good practices values. Find more about it, here:

<https://www.socialinnovationsolutions.org/transformator>.

Start-up Nation





The mission of this initiative is to offer specialized support and consulting services for new enterprises or companies that are going through transformations. Find more about it, here: <https://start-upnation.eu/>.

The national confederation for women entrepreneurs (CONAF)

This opportunity is exclusively targeting women entrepreneurs in Romania, and it offers a series of various services. The confederation provides information about business opportunities, funding opportunities, legislative guidance, internal organization and other related issues. Furthermore, it represents entrepreneurs' interests, it offers assistance and consulting services and provides contexts for international cooperation. The network takes care also of international promotion of its members and it represents them at national and international fairs. Additionally, the board of the confederation and its management is formed exclusively out of female entrepreneurs. Find out more about it, here: <https://conaf.ro/>

POSSIBILITIES AND BARRIERS FOR NEW ENTREPRENEURS

PORTUGAL

A study was made by GEM – Global Entrepreneurship Monitor concerning the evaluation of entrepreneurial dynamics in Portugal⁸⁶, with the aim of understanding the connections of entrepreneurial activity in Portugal with the economic, financial, and social context of the country.

As described in the previous chapters, Portugal has seen a progressive increase in entrepreneurial activity in the past years. For example, according to this study, the Early-stage entrepreneurial activity rate, which includes businesses that are up to 42 months old, has increased from 8.6% in 2016 to 12.9% in 2019, meaning that Portugal has followed the trend of other economies, such as the US and Canada.

In the scope of this study, a survey was conducted with 44 national specialists consisting of different types of stakeholders in fields connected to entrepreneurship, which helped determine the most favourable, intermediate, and least favourable conditions for entrepreneurship in Portugal.

When it comes to the most favourable or attractive conditions, the top three were:

- Access to physical infrastructures,
- Commercial and professional infrastructure
- Financial support.

⁸⁶ Global Entrepreneurship Monitor (2021). Global Entrepreneurship Monitor, Perfis de Economia. Portugal. Available at: <https://www.gemconsortium.org/economy-profiles/portugal-2>





Regarding access to physical infrastructures, the existence of business incubators and institutions for entrepreneurship support in several areas of the country were highlighted. When it comes to the commercial and professional infrastructure, the main positive aspect was the existence of enough services and consultants to support new companies and regarding financial support, the most positive aspect was the existence of financing by Business Angels for new and growing businesses.

Concerning the intermediate conditions, the following aspects were mentioned:

- Government programmes;
- Openness of the market and obstacles to entering it;
- Transfer of research and development.

When it comes to government programmes, the existence of science and technology parks and business incubators was highlighted, as well as the presence of an adequate number of programmes available to help new and growing businesses, that is possible through the contact of a single agency. The topic of openness of the market and obstacles to entering it earned a fairly low score on the part of experts, because of the fact that new and growing businesses in Portugal have more difficulties in bearing the costs of joining the market when compared to other countries of the EU. Lastly, the transfer of research and development was also cited as an intermediate condition, giving more positive ratings to the fact that the creation of new technological businesses in Portugal has enough support from the scientific and technological base of the country, and also the fact that new and growing businesses have as much access to research and technology as well-established companies. On the negative side, with a less favourable perception, was the fact that new businesses have lower financial capacity to acquire recent technology.

When it comes to the least favourable aspects to start a new business in Portugal, the following were mentioned:

- Governmental policies
- Cultural and social norms
- Education and training

Government policies were mentioned as one of the least favourable aspects of entrepreneurship in Portugal, with the main shortcoming being the fact that new and growing businesses cannot obtain most permits and licenses they need in a week. Then, concerning the aspect of cultural and social norms it was mentioned the fact that Portuguese culture is still quite averse to risk and entrepreneurship is not particularly encouraged. Then, when it comes education and training, there is still lack of attention and training given at schools, both at the basic and secondary levels, with a focus on entrepreneurship.

6. Biggest obstacles for starting a new business among female migrants?





- Refer to obstacles that female migrants have (skills, competencies) or they have to face (national systems)

Taking into account the overall business environment in Portugal, Oliveira (2019) mentions the constraints felt by natives and immigrants alike when starting a business, among which, as previously mentioned, is the difficulty to access financing for their business. It is interesting to note that although the experts in the aforementioned survey conducted by GEM (2021) consider financial support to be one of the most favourable aspects of entrepreneurship in Portugal, and yet access to financing is still one of the main concerns for those starting a business and new entrepreneurs are faced by several types of constraints.

Other constraints in the Portuguese context mentioned by Oliveira (2019) have to do with the bureaucracy needed to start a business, the excessive tax burden, the lack of protection for investors, the excess of regulations, the inefficiency of the labour market and overall, a macroeconomic environment that is unfavourable to the entrepreneurial practice.

When it comes to barriers felt specifically by women, in Portugal the trend is heterogeneous depending on the nationalities of the entrepreneurs and can, according to Oliveira (2019), reflect specific patterns of cultural behaviour. Other constraints have to do with double discrimination (for being women and migrants), which makes it more difficult to define business strategies. Rodrigues, Padilla & Malheiros (2011)⁸⁷ also mention that migrant women face the same obstacles to the creation of a new business as any other person, however, in addition to the usual barriers to entrepreneurship, they can also be affected by factors stemming from their place in Portuguese culture and society. In this context, they might be conditioned by the responsibility they have towards their household and children, lacking self-confidence or self-esteem, by their integration into the job market, through being less experienced and have less responsibility in employed work and being possibly more exposed to unemployment and exploitation and also they might be conditioned by their position as migrant women in the country's political and economic context, as, for example, they might be seen less trustworthy and credible in the light of a male dominant mainstream, in areas such as financing.

ITALY

Italy is an interesting market where to start a new business. Italy is the 3rd largest economy in Europe and the 8th in the World. Moreover, its strategic position, from a geographical standpoint, facilitates trades between Northern Europe, Southern Europe, North Africa and the Middle East, making Italy a great place where to expand or start an international business. The most profitable

⁸⁷ Rodrigues, F., Padilla, B. & Malheiros, J. (2011) A dimensão psico-social do empreendedorismo imigrante feminino. *Revista Migrações*, 8, pp.93-122





sectors in Italy are: tourism, food industry, agriculture, manufacturing sector and real estate business.⁸⁸

On top of this, Italy is a country which favours small to medium-sized businesses, which make up 90% of Italy's market, but you need to have the legal right to live and work in Italy and you will generally need to have a residence permit before you can operate a business in Italy. If you are from a country outside of the EU, you will also need a licence before you start operations.⁸⁹

Italy operates its market on a condition of reciprocity: anyone looking to set up a company in Italy can only do so only if an Italian citizen can set up a company in the country where that citizen is from. If an Italian encounters limitations or restrictions to invest in a foreign market, the citizen of that foreign country will face the same limitations in Italy. To establish this reciprocity, the Italian Ministry of Foreign Affairs database can be consulted by a local legal advisor or by the notary appointed to set up the company. Verification is unnecessary when the foreign investor is a member of the European Union or if he/she already holds a valid permit to stay in Italy.

If the investor is planning to move to Italy to manage the company personally, it is likely that he/she will need a permit to stay. This is one of the most important aspects that a prospective foreign investor should consider. The need for a permit to stay does not directly affect the establishment of the company, but it can have an impact on the future activity of the company-to-be.⁹⁰

Non-EU investors need to have a long-term permit to stay, which must be requested from the Italian consulate of the country where the investor lives, by applying for a full visa, preferably a self-employment visa. The procedure to obtain this visa is tricky and the paperwork required varies depending on whether the person intends to be self-employed or to set up a company and hold an executive position.

There are several ways to open a company in Italy. The first one is to contact an experienced commercial lawyer to have the right information on VAT, taxes, business creation costs, how to establish a branch of a foreign company in Italy, the legal forms most appropriate for the constitution of a company. The problems to be faced and the solutions to be found also concern immigration law, entry visa and residence permit in Italy for work and business reasons.

Regarding to the legal forms of companies, in Italy the most common form of an enterprise is the Small and Medium enterprise or SME (PMI). These are companies in partnership with other entrepreneurs, small businesses that only operate in a part of the chain or cooperate with other companies for production and trade of a finished product or a service.

⁸⁸ "How to start a business in Italy? Steps and options" (<https://www.italiancompanyformations.com/start-a-business-in-italy/>).

⁸⁹ "Starting a business in Italy" (<https://www.expats.com/en/guide/europe/italy/10644-setting-up-a-business-in-italy.html>).

⁹⁰ "Opening a business in Italy: the basics", Michele Capecci, 11 May 2017 (<https://www.theflorentine.net/2017/05/11/opening-a-business-in-italy-basics/>).





If you want to charter a company without being personally liable for the risks related to the investment and business, you can choose from a Società a Responsabilità Limitata, also known as an S.R.L. or a Società per Azioni, or S.p.A. The choice depends on the capital you are prepared to invest, the tax status and organizational form you are seeking. While a S.R.L. is best for shareholders wishing to personally maintain control of the management and who are not interested in going public, a S.P.A. works better for bigger investments and a larger number of investors, where management can be entrusted to a professional who is not a member of the company. The advantage of both these forms is that if the corporation goes bankrupt the shareholders will only lose the money they paid for their shares, even if debts to commercial creditors remain unpaid. A company may also be formed by just one person, either as a share company or a limited liability company. Another interesting form of the S.R.L., recently introduced in Italy, is the “S.R.L. semplificata”, which is a limited liability company formed with limited capital (from one euro to less than 10,000 euro), with no incorporation taxes, less red tape and paperwork, zero notary fees, etc.). Alternatively, if you are not interested in being protected by the “corporate veil”, you can choose a far simpler (and in many ways cheaper) business model, the *società di persone*. The easier form of unlimited liability company is the *ditta individuale* (sole proprietorship), when there is only one investor, and he/she is the only owner of the business. If two or more persons decide to set up a business together, the most common business structures are the Società in Nome Collettivo (S.n.c., similar to a General Partnership) and Società in Accomandita Semplice (S.a.s, similar to a Limited Partnership). In both cases, the partners have direct management control. They share the right to use the property, share profits and have joint and several debt liability. The main difference between these two types of partnerships is that in the S.A.S. at least one of the partners does not play a management role (he/she is merely a financial investor) and, in return, he/she enjoys limited liability for the debts and obligations (limited to his/her original investment).⁹¹

If you work from home or in a shared workspace and your business costs are minimal, you can work in Italy as a *lavoratore autonomo or libero professionista*. All you need to do to start working is apply for a Partita Iva at the Agenzia delle Entrate (Revenue Office) and enrol for social security administration at INPS under the Gestione Separata category. In this case, the taxation and other administrative costs related to your profession are limited, and therefore the management of a freelance activity is more convenient than working as one of the aforementioned business structures.

As described in the global report Doing Business 2020, Italy still performs below the EU average for ease of doing business. Italy ranks 58th for overall ease of doing business and 98th for starting a business, out of 190 economies.

⁹¹ “How to open company in Italy”, Damiani & Damiani (<https://www.hq.org/legal-articles/how-to-open-company-in-italy-45780>).





Starting a business in Italy can take less time but costs more than the EU average. Across a sample of 13 Italian cities, starting a business can take about a week on average. This is five days faster than the EU average.

However, it costs 13.8% of income per capita, the highest in the EU. About 75% of this cost is for the required notary fees for drafting the company deed and preparing other formation documents.

While Italy made several improvements to its procedures for filing and process service for commercial lawsuits, it ranks 122nd in the category of enforcing contracts according to the World Bank's Doing Business report. Enforcing final judgments is a lengthy judicial process with considerable regional variability, as cities are challenged by backlogs, adjournments, delays in judgment issuance and staffing shortages. The average of calendar days to resolve a commercial dispute in Italy is 1,120 days, with filing and service taking an average of 10 days, trial and judgment 840 days, and enforcement and judgment 270 days.

Italy's corporate tax burden is one of the heaviest in Europe. It ranks 128th in the World Bank's Doing Business report for the category of paying taxes. While the 24% corporate tax rate is on par with the average statutory corporate tax rate of other OECD countries, many additional items factor into the overall tax requirements. For example, businesses must pay 14 tax payments each year, including the corporate income tax (IRES), regional production tax (IRAP), social security, real estate, and VAT.

On average, it takes 238 hours per year to prepare, file and pay (or withhold) the various taxes, including corporate income tax, value-added or sales tax, and labour taxes, including payroll taxes and social contributions. The total tax and contribution rate averages 59.1% of profit.

GERMANY

In Germany, being self-employed is seen as a desirable aim, and "hustle culture" is on the rise more and more. Both are typical phenomena in neo-liberal, capitalist societies. The German state offers support for people who want to start their own businesses. Examples were named above. All in all, literature, as well as our study participants as well, describe the German business environment as quite harsh. Information is not easy to find, consulting is described as inadequate, bureaucracy and tax regulations are defined as overly complicated and opaque.

The reality is: "Only one in ten start-ups becomes really successful, experts say. More than 80 percent of all start-ups fail within three years, and some figures put the figure at 90 percent or more. According to the German Start-Up Monitor, one third of German start-up founders have already previously discontinued a start-up they founded. 76 percent of start-ups take place in teams, according to a study by the German Start-Up Monitor. The renowned US start-up incubator





Y Combinator analysed in the course of their cooperation with several hundred start-ups that only one in 10 successful start-ups consists of only one founder. Most successful start-ups consist of at least two or more founders, the failure rate of start-ups with only one founder is consequently higher.⁹²

According to CB Insights (2016), the three most significant reasons for failure are:

1. lack of demand
2. problems in the team
3. lack of cash

The biggest barriers for starting a business as a person with a migration background

Raising capital is one of the key hurdles in the start-up ecosystem and for first-generation migrant founders, it is even higher. This is also reflected in the amount of funding, especially due to the lag in venture capital. Against the background of the importance of investments and financing, it is worth taking a differentiated look on the specific needs of migrant founders and which hurdles they face more than other founders:

Hurdles for first-generation migrant founders are:

- Lack of networks 34.5%
- Bureaucratic hurdles after founding 29.1 %
- Language barriers 21.4%
- Bureaucratic hurdles “upstream” 17.7 %
- Cultural differences 10.0%
- Recognition of degrees 3.6%

The survey of the Startup Verband specifically asked about racist experiences during the founding activity. They did not take other forms of discrimination (e.g., sexism) or even intersectional discrimination into consideration, but the results below should be transferable or at least prove that structural discrimination is still a big issue in Germany.

A look at the different groups of migrant founders gives an indication of the extent and focus of racist experiences. The study itself describes the high proportion of those among people who came to the country after completing their studies at university as “striking”.

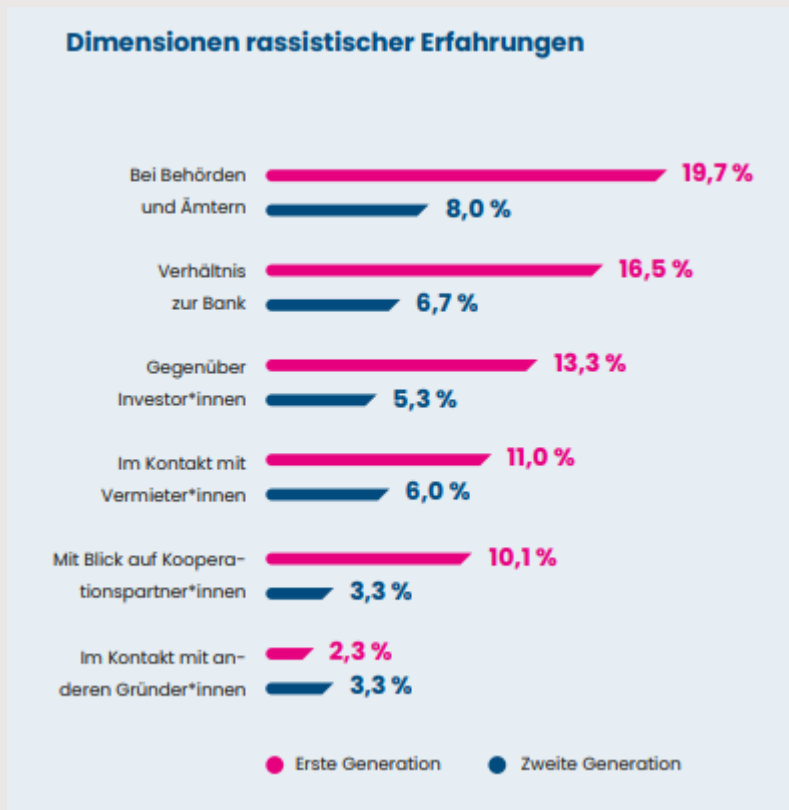
During the founding process 51,4% of people belonging to the “first generation migrants” that did not go to university in Germany had to experience racism. In the group of the

⁹² [Why Start-ups fail](#) (translated into English by author of Social Report)





“first generation” where people went to a German university, it is still 32,6%. In the group of “second generation” it is 16,7%.



Dimensions of racist experiences

State authorities and agencies/offices

Relationship with the bank

Relationship with investors

In contact with landlords

Regarding cooperation partners

In contact with other founders

Bilingual Graphic 1 – Dimensions of racist experiences in Germany. Source: <https://publikationen.freiheit.digital/migrant-founders/2022/rassismus>

Lack of information in first languages

Another issue is that even though there is information about founding and self-employment available, the access is not low threshold enough. Most resources are in German and only understandable, when people already know business terms and are otherwise versed in the topic. This might be one reason why people rather consult their own communities for support before taking advantage of the programmes the German state offers them.

Cultural specifics that might make consultations harder

Another issue is that many people who migrated find "self-promotion" unbelievable and inauthentic. Others find it difficult to "expose" themselves with their weaknesses (aka questions they have) and rather not address them during consultations. In addition, people with a migrant background tend to see the business plan more as a homework assignment from (or for) the advisor or as an unnecessary control instrument of the banks.





REPUBLIC OF NORTH MACEDONIA

North Macedonia is a small, upper-middle-income economy with a population of 1.8 million as of 2021 Census. Compared to neighbouring economies, North Macedonia's economic activity sectors are relatively well balanced, with the services sector accounting for 57% of GDP, industry for 22.6% and agriculture for 9.1% in 2020. The economy's industrial sector is primarily based on manufacturing (13% of GDP), particularly in chemical products, basic iron, steel and ferro-alloys, machinery, and textiles. North Macedonia's top sectors⁹³ in terms of employment are services (employing 55% of North Macedonia's workforce), followed by industry (31% of the workforce) and agriculture (employing almost 14%).

A competitive market economy based on sustainable enterprises has been, and still remains, one of the key priorities for North Macedonia. The sustainable growth of vibrant, innovative, and resilient companies is to a large extent influenced by the environment in which they operate. Thus, the efforts of governments in the country throughout recent years were focused on continually improving the conditions in which Macedonian companies operated and on creating an enabling eco-system for sustainable enterprises. The business environment benefitted from the public policy reforms marked by steady economic growth since 2013, which has been acknowledged by numerous relevant international studies.

Opening of the accession negotiations for EU and the NATO membership bring the potential for significant improvement of business environment and to trace a route to more productive integration into the global economy. Nevertheless, challenges to economic and sustainable development remain, such as a decline in productivity growth, structural transformation, deficiencies in the labour market, corruption, and a weak rule of law.

The business environment is impeded by the large size of the informal economy and slow progress in streamlining para-fiscal charges.

The economy's output structure diversified further through the pandemic. Even through the past two years, in which economic activity was troubled by pandemic-related restrictions, the sectoral and business structure continued their gradual transformation towards a higher share of services, including trade, in value added and in employment.

The digitalisation of the economy is advancing further but remains low compared with the EU. The percentage of households with internet access at home increased by 10 pps. between 2015 and 2020, to 79 %. A fixed broadband connection to the Internet is used by 88 % of household users, and by 92 % of enterprises with ten or more employees, but smaller companies still face obstacles.

93 State Statistical Office, 2021





The impact of the COVID-19 as well as new risks stemming from Russia's invasion of Ukraine, including high energy, commodity, and food prices, combined with supply-chain disruptions, have exacerbated existing structural challenges. They negatively affected competitiveness and put significant additional burden on enterprises. Further to the six sets of measures to increase resilience of companies against the COVID-19 pandemic introduced in 2021, the government adopted a EUR 400 million package in March 2022 to protect citizens from rising food and energy prices and to help companies to maintain liquidity. With the aim to support economic recovery through increased investments in greening, innovation, digitalisation and human capital, an acceleration plan was adopted in October 2021, targeting specifically private sector co-funding. Frequent changes to the regulatory framework, complex administrative procedures, absence of rules in para-fiscal charges, uneven enforcement of business regulations and skills mismatches in the labour market remain major obstacles to doing business. The linkages between enterprises and other innovation actors remain very weak. In October 2021, the government adopted a new action plan for formalisation of the informal economy, following a report on implementation of the previous plan. On the basis of a published list of para-fiscal charges along with their value, efforts have started in view of evaluating, annulling, optimising and rationalising these charges, which could also help the formalisation of the informal economy. Efforts continued to improve the national e-services portal, which provides electronic services to citizens and companies

The COVID-19 pandemic and the Russian war of aggression against Ukraine have caused a significant economic shock leading to lower growth and higher inflation. With fewer resources to weather this impact, small and medium-sized enterprises (SMEs) have been particularly vulnerable to the repercussions of this crisis. They have found themselves fighting for their survival, hit by lockdowns, reduced demand and travel restrictions, higher energy prices as well as supply chain disruptions. SMEs are a vital part of thriving business environments and essential drivers of a sustainable and inclusive economy.

Efforts are needed to boost entrepreneurship as a key competence across all levels of education⁹⁴, building on the positive reforms of the vocational education and training (VET) curriculum aligned to The European Entrepreneurship Competence Framework (EntreComp). Strong leadership should be provided through a multi-stakeholder partnership, guiding concrete government-led actions with a committed budget that supports curriculum reform, embedding practical entrepreneurial learning, development of teacher guidance as well as actions to expand pre- and in-service teacher training. Monitoring and evaluation are required to track efficacy and impact.

Urgent action is required to monitor and evaluate the progress, efficacy and impact of actions taken to support women's entrepreneurship⁹⁵, to underpin the implementation of the recent women's entrepreneurship strategy. This should include a transparent monitoring and evaluation

⁹⁴ OECD: SME Policy Index, Western Balkans and Turkey 2022

⁹⁵ Ibid





process, supported by urgent actions to enforce gender disaggregated data via national statistics and government-funded programmes.

Some progress can be seen in women's entrepreneurship with the launch of a new Strategy for Women Entrepreneurship Development (2019-2023)⁹⁶ alongside a Memorandum of Co-operation between the government and the new National Platform for Women's Entrepreneurship. There is limited evidence, however, of active engagement through this memorandum and no regular monitoring or evaluation of actions set out in the new strategy.

GREECE

Greece is at the top of the ranking of economies that display the most complex business environment, which largely explains the difficulties in attracting investment⁹⁷. So, in order to clarify the business environment in Greece we have to present some main factors that are very significant for the comprehension of the overall scenery.

One of them is the factor of access to finance. It is true that the access to finance is quite important for many Small and Medium-sized enterprises. More specifically, without firms having access to financing, Greece's hoped-for economic evolution could yet falter. Bank lending is scarce in a country still mired in debt. According to the Athens Chamber of Commerce and Industry, out of 840,000 companies, only 15,000-25,000 have access to bank financing⁹⁸.

Nowadays, the expected increase in the total added value and in the employment share of Small and Medium-sized enterprises is key factors for the positive increased tendency of business environment in Greece. It is true that in an overall changing environment which is characterized by continuous structural changes and intense competitive pressures, the key role of Small and Medium Enterprises (SMEs) in our society has become even more important because they create employment opportunities⁹⁹.

The next factor which is quite important for the understanding of business environment in Greece is the percentage of state aids and public contracts. As far as the specific sector is concerned, Greece is evaluated above the average of the rest of the EU member states. Of course, it still lags behind to a large extent in rewarding successful media, which also leads to the lack of engagement of the mass media with them.

The taxation issue is one more significant factor for the understanding of Greek business environment¹⁰⁰.

⁹⁶ <https://bit.ly/3TIV2Hp>

⁹⁷ FORTUNE GREECE. (2019). TMF: Η Ελλάδα έχει το πιο πολύπλοκο επιχειρηματικό περιβάλλον παγκοσμίως.

⁹⁸ Stamouli, N. (2021). Greek businesses risk missing out on economic recovery.

⁹⁹ Zopounidis, K., Chourlias, P., & Dinoudis, V. (2021). The business environment of Greece.

¹⁰⁰ Business Daily. (2021). Ποιοι είναι οι φόροι που διώχνουν τους επενδυτές από την Ελλάδα.

https://www.businessdaily.gr/oikonomia/51425_poi-oi-einai-oi-foroi-poy-diohnoyn-toys-ependytes-apo-tin-ellada





In a more general view, in 2022 the economic environment in Greece is trying to become more business-friendly and attractive for investments by migrants. The main investment opportunities and the current legal-institutional framework can be structured as follows: Greece, as a member of the European Union, benefits from the European Structural and Investment Funds. Moreover, Greece is entitled to a significant inflow of capital through International Financial Institutions (IFIs), such as the European Investment Bank (EIB).

Finally, the promotion of entrepreneurship is incorporated in the Europe 2020 strategy which aims to create the conditions for 'smart, sustainable, and inclusive growth'. Within that framework, the entrepreneurship 2020 action plan is a blueprint for decisive joint action to unleash Europe's entrepreneurial potential, to remove existing obstacles and to revolutionize the culture of entrepreneurship in Europe. It aims to ease the creation of new businesses and to create a much more supportive environment for existing entrepreneurs to thrive and grow. The action plan sets out a number of actions, under 3 different action pillars

- Entrepreneurial education and training
- An environment where entrepreneurs can flourish and grow
- Role models and outreach to specific groups.

One particular commitment in the action plan is to facilitate entrepreneurship among migrants already present and residing in the EU based on best practices from EU countries.

The action plan provides a common policy framework and supporting measures which should help EU countries as they further develop and strengthen their national integration policies for third country nationals. Ensuring that third country nationals can contribute economically and socially to their host communities is key to the future well-being, prosperity and cohesion of European societies. Supporting entrepreneurship, including through access to existing micro-credit assistance schemes, is also a vital channel to foster third country nationals' contribution to economy and society as a whole. This action plan thus encourages EU countries to encourage entrepreneurship through tailored business training and mentoring and by opening up to third country national mainstream entrepreneurship support structures. It also informed that the Commission was identifying best practices to promote and support migrant entrepreneurship and would fund pilot projects for their dissemination ¹⁰¹.

ROMANIA

As research shows, the entrepreneurial ecosystem in Romania is under development. A recent national report supports that the country has a visible and strong potential, but there are some

¹⁰¹ Internal Market, Industry, Entrepreneurship and SMEs. (2020). Migrant entrepreneurs: https://ec.europa.eu/growth/smes/supporting-entrepreneurship/migrant-entrepreneurs_en





changes that need to take place in order to cultivate to a proper extent that potential. Experts note that the main identified barriers regarding the current entrepreneurial systems are lack of confidence, predictability, and transparency, as well as access to funding and the limited capacity of the education institutions to have an active role in this realm. Over and above, the inadequate communication between the interested parts of this ecosystem and the weak coordination of governmental actors are slowing down the evolution process within the entrepreneurial national system (European Commission, 2018).

1. Biggest obstacles for starting a new business among female migrants

PORTUGAL

When it comes to the barriers felt by immigrants when trying to start a business, Oliveira (2019) mentions, first of all, the constraints concerning access to financing, which are connected to four factors:

- Market barriers (for example, the banks do not have enough information to analyse the viability of business plans)
- Cultural barriers (such as language and social barriers)
- Barriers due to lack of competencies/skills (for example, connected to difficulties in creating business plans)
- Institutional barriers (no credit history, lack of relationship with a bank)

Other constraints in the Portuguese context have to do with the bureaucracy needed to start a business, the excessive tax burden, the lack of protection for investors, the excess of regulations, and the inefficiency of the labour market (it is expensive to hire and fire workers, for example) and overall, a macroeconomic environment that is unfavourable to the entrepreneurial practice.

When it comes to barriers felt specifically by women, in the Portuguese case, as described above, there is an imbalance concerning the distribution of male and female entrepreneurs, however, the trend is not homogeneous among different nationalities. In some cases, according to Oliveira (2019), this can reflect specific patterns of cultural behaviour. Other constraints have to do with double discrimination (for being women and migrants), which makes it more difficult to define business strategies. Additionally, it is also important to consider the fact that it often happens that men register the business in their name, even though in practice it is a family project that equally involves women.





The barriers and difficulties women face in starting a new business are often related to their immigration status. For this reason, immigrant women need to be supported and accompanied through their integration process.

LACK OF LANGUAGE SKILLS

The acquisition of language skills is often highlighted as a key component for integration. Insufficient knowledge of the host country language is thus a major obstacle to integration and might push migrant women into social isolation. Without language skills it is harder for migrant women to obtain information about their rights and about services available. Furthermore, poor language knowledge by migrant women tends to negatively impact the education prospects of their children.

FAMILY OBLIGATIONS, CHILDBEARING AND ACCESS TO SERVICE

The family situation, childbearing and childcare responsibilities often affects the integration of migrant women and their ability to access services. These factors impact their chances of employment and integration. Comparing refugee women with migrant and native-born women, the gender gap in employment is highest in the childbearing years between and 35 years. Interestingly, the employment rate of refugee women is highest around 40 to 50 years, which is much later compared to native-born women.

Family obligations are also challenging for migrant women, especially considering the insufficient access to childcare services and financial assistance. In addition, migrant women might lack knowledge of the available measures in place. The accessibility of health care services is equally important.

BARRIERS TO EMPLOYMENT

The lower employment rate of migrant women can in part be explained by legal barriers. Spouses admitted under family reunification schemes are legally restricted to access the new country's labour market for sometimes as long as a year. Asylum seekers might face even longer periods of waiting and uncertainty. This long period poses a challenge to their overall integration prospects as





it leads to a loss of skills and makes women dependent on the income of their spouse or family members.¹⁰²

RECOGNITION OF QUALIFICATIONS AND INFORMAL SKILLS

For many migrant women, one of the biggest challenges is getting their qualifications and skills recognized in the host country. The process can be very lengthy and frustrating and often leads to deskilling and long-term unemployment, resulting in many migrant women taking up jobs for which they're overqualified.

Services providers can provide migrant women with information about the procedures to get their qualifications recognized and assist them in accessing these services. However, policy makers also need to put in place more transparent and accessible procedures that assess and recognize migrant's qualifications and credentials.¹⁰³

ACCESS TO FUNDING

To boost their success, these entrepreneurs need support to enable them to access funding, learn how to draw up a business plan and become familiar with the business environment in the host country. Specific initiatives need to be developed to help women entrepreneurs and a particular focus should be placed on social entrepreneurship.

Immigrant women should also be able to draw on mentoring from more experienced entrepreneurs and support should be given to networks of migrant women entrepreneurs. In addition, immigrant women should be offered entrepreneurship education, which should be organised in close cooperation with the social partners and organised civil society.

GERMANY

Let's talk about a structural problem that leads to disadvantages for many women in Germany: Traditionally in heterosexual relationships, care work of any kind (children, older relatives, household, ...) is done by women majorly, even if they and their partners work the same number of weekly hours. Among refugee women, however, the orientation toward family is somewhat more pronounced. They are more family-oriented and refugee men are more employment-oriented. If women with refugee experience have children, they spend a large part of their daily time caring for

¹⁰² "Eurodiaconia's Guidelines for the Integration of Migrant Women, Eurodiaconia", 18 December 2018 (https://ec.europa.eu/migrant-integration/library-document/eurodiaconia-guidelines-integration-migrant-women_en).

¹⁰³ "Opinion of the European Economic and Social Committee on Inclusion of migrant women in the labour market", European Economic and Social Committee, 21 January 2015 (https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=uriserv%3A0J.C_.2015.242.01.0009.01.ENG).





their children and performing household tasks. Furthermore, women who have fled maintain less frequent contact with Germans than men with a refugee background and have therefore less opportunities to build a personal or professional network. But the stronger family orientation also offers refugee women opportunities in this regard: Children are positively correlated with parents' likelihood of contact with Germans. One possible explanation is that children open up social spaces with a variety of contact opportunities, for example in day care centres or on the playground. At the same time, however, family orientation also brings with it challenges: refugee women with small children face issues in language acquisition and access to an integration course. For them, structural as well as individual-family hurdles come to light when trying to access integration courses.¹⁰⁴

Barriers to accessing integration courses

Fundamentally, learning the language is very important for all immigrants. Only with basic language skills does integration into society and work seem realistic. At the same time, however, mothers in particular face greater challenges in integration and language acquisition. They are at a disadvantageous starting point and have fewer opportunities to pursue gainful employment or participate in structured language acquisition programs, such as integration courses, due to heavy household and caregiving responsibilities.

It has now been proven that refugee women participate less often in integration courses when children of preschool age live in the household and have to be cared for. Probably the most significant structural hurdle is the lack of regular childcare services in the municipalities and districts. Despite legal entitlement, many refugee families do not receive a childcare place for their child until the age of three or even four. In addition, the geographical distance between the place of residence and the integration course or childcare is another structural hurdle for the women concerned. This is even more pronounced in structurally weak and rural areas. However, the difficulties in accessing the integration course cannot be explained exclusively by structural hurdles, but occur in combination with individual-family hurdles, such as traditional role divisions between the (marriage) partners.¹⁰⁵

This might be one of the reasons why the landscape of offers for female refugees is mainly made of integration and language courses, sports, and MiA ("Migrantinnen einfach stark im Alltag" - "Female migrants simply strong in everyday life"), which are basically about orientation and empowerment for girls and women.¹⁰⁶ Quality and content differ from organisation to organisation.

¹⁰⁴ Women in migration and integration in focus: [BAMF - Bundesamt für Migration und Flüchtlinge - Infothek - Frauen in Migration und Integration im Fokus](#)

¹⁰⁵ Interview "Refugee women and men differ in their living patterns.": [BAMF - Bundesamt für Migration und Flüchtlinge - Infothek - "Geflüchtete Frauen und Männer unterscheiden sich in ihren Lebensentwürfen"](#)

¹⁰⁶ [BAMF - Bundesamt für Migration und Flüchtlinge - Migrantinnen einfach stark im Alltag](#)





Furthermore, the BAMF does not offer any information about courses or other offers about business opportunities in Germany especially catered to women. On that note one must add, that such programs are also rare for other marginalized groups in Germany.

A very interesting observation we made is that statistics that talk about education and/or employment and migration, barely talk about gender distribution of certain traits. (And we talk about Germany, where you have to disclose your gender identity everywhere.) One might wonder why that is. One assumption would be that migrated persons or those with a migration background are still perceived as a "foreign, homogeneous mass" and that this bias is transferred to evaluation work. If the realities of life are not adequately represented scientifically, the discourse cannot change accordingly.

A few words about intersectionality and invisibility

Another hurdle of structural nature is intersectional discrimination. Women with a migration background (and other gender and sex minorities who are sadly not covered in any studies yet) experience disadvantages because of racism and xenophobia, but also because of (hetero)sexism. A migrated woman lacking a certain kind of education might be affected by classism, one with disabilities ableism, someone old ageism, someone fat lookism, or someone queer might experience hostility because of that. A big matter of debate is freedom of religion, which is blatantly denied to Muslim women wearing a hijab in certain fields of work. Migrated GSM (Gender and Sexual Minorities) have to navigate all that in our societies while their issues stay invisible (as all those studies and statistics prove) to the broader discourse about migration and social justice.

REPUBLIC OF NORTH MACEDONIA

Major efforts in North Macedonia for initiating effective policy measures for migrant employment, thus for female migrants, were undertaken with the adoption of the National Action Plan for the Integration of Refugees in 2009. The Ministry of Labour and Social Policy expected the Employment Agency to include refugees as a target group in existing national employment programs. However, except for unhindered access to the procedures for issuing work permits, the target group never benefited from the state-funded employment program.

An additional problem was the educational status of the refugees, where the majority of working-age individuals had not completed primary education in North Macedonia, thus they did not meet one of the basic conditions for applying to some of the state employment programs.





In order to overcome the indicated problems, in 2009, the Ministry of Labour and Social Policy, the Employment Agency of the City of Skopje, in cooperation with the UNHCR, started the implementation of a special program by offering identical measures as those in the state program. The program focuses on the three models, as the most suitable for providing sustainable employment opportunities:

1. The self-employment model,
2. Measures for subsidized employment and
3. The acquisition of professional skills through professional trainings and courses.

Ministry of Labour and Social Policy, in partnership with UNHCR, has started implementing the proposed measures by establishing joint commissions for project approval, while consultations for project implementation are provided through the Centre for Integration of Refugees and Foreigners and non-governmental organizations.

The self-employment model provides financial support in the form of grants for refugees who want to start their own business. After the first steps of preparing acceptable business proposals, refugees are then supported in registering a private company, opening businesses and keeping accounting records in accordance with existing regulations. The initial assessment of previous experiences and personal history is carried out within the preparatory stages of family integration plans. During in the initial period, the program supported the opening of ten small and medium-sized businesses from the craft sector, such as carpentry, masonry, hairdressing, welding, etc. Despite the wide range of support for business owners, none of the projects succeeded. The assessment provided in the Strategy for the integration of refugees and foreigners in the Republic of Macedonia 2017-2027¹⁰⁷ shows a serious lack of business management skills, including the absence of advanced business knowledge and the capacity to dealing with administrative procedures, as the main reasons for the failure. In addition, the status audit is carried out on an annual basis, which may create a risk due to non-issuance of a new ID card by The Ministry of the Interior, to completely deprive the refugee of his right to own business, and even worse, as has happened in practice, to create conditions in which it is impossible to legally close an already registered company. A significant number of people from the defined target group were self-employed in their country of origin, on the basis of which the last Strategy recommended that this way of employment should function in the formal labour market. However, practice has shown that most of these previous self-employments were part of the grey economy that did not require formal business management skills.

¹⁰⁷ <https://bit.ly/3VpMjeC>





The average business owner in our refugee employment model sees paying social contributions or taxes as a "loss of profit", preferring to run the business in the informal market.

The model of subsidized employment has proven to be much more successful, especially when combined with the acquisition of vocational skills.

Here, companies receive financial support to cover the gross salary for a period of six months with the obligation to extend the employment contract for an additional two years. This model supported sustainable employment for eleven refugees (60% men and 40% women). Before the start of subsidized employment, refugees attended vocational training at job in the same companies. This allows them to master exactly those skills that are needed for the firm, and it allows a fair process for business owners to evaluate the "future" employee.

Vocational training is essential in creating a sustainable foundation for future employment opportunities. In the past five years, a total of 69 refugees have attended various vocational trainings related to handicrafts (30% are women). Most trainings are conducted according to the model of the "Professional Development Program at a Known Employer", and then the same "known employer" offers work contracts to the visitors of the vocational training.

GREECE

Nowadays, the significance of Female Migrant Entrepreneurship tends to become bigger and bigger. Despite the importance of the Female Migrant Entrepreneurship (FME) as a tool for improving integration outcomes of third country female migrants, it has failed to live up to expectations in many EU countries¹⁰⁸. Some northern countries perform better but in the case of Greece, the reality is that migrant entrepreneurship is not a priority, and services are offered by non-profits and international organizations who try to target a group of women with varying skill levels and cultural considerations primarily from Albania, Ukraine, Georgia, African countries, Philippines, North America and now Syria, Afghanistan, Iraq and Pakistan, according to the Hellenic Statistical Authority and the United Nations High Commissioner for Refugees (UNHCR). It is true that female migrants have to face many obstacles in order to start a new business in Greece. The right to work is guaranteed to refugees and asylum-seekers by law. However, these populations are at a disadvantage in navigating the labour market.

Additionally, many women cannot access employment or vocational training because they are tasked with looking after young children.

Regarding the obstacles from the national system, the lack of support from the state makes the NGOs, the private colleges, and the small credit institutions the only agencies that help migrant women to join the world of businesses. The structural barriers such as difficulties in acquisition residence and work permits are important embankments while the migrant women are having a

¹⁰⁸ Novak, C. (2022). Entrepreneurship a pathway for female Ukrainian refugees.





hard time to understand the legal accounting and bureaucratic procedures required to start a business. If we add the incomplete training of civil servants on the service of migrant populations the degree of difficulty of starting businesses multiplies especially for migrant women who do not speak Greek ¹⁰⁹.

Moreover, the above factors are also associated with the lack of financial tools. The lack of information about the way that the labour market operates is an additional inhibitory factor. The training through educational seminars around business world is limited to non-state agencies. However, the relevant information remains scattered and fragmented and access to them is a result of good networking and luck.

In summary, regarding all of our previous observations, there are many issues to be addressed towards a more sustainable model of migrant women entrepreneurship in Greece.

Migrant entrepreneurship faces many problems for which some steps have been taken in an attempt to improve this situation, but the road is long. In Greece, despite efforts by certain municipalities, NGOs, and most recently the HELIOS program for refugees, run by the International Organization for Migration (IOM) and partners, with funding from the European Commission, integration support has so far been fragmented and insufficient ¹¹⁰.

For this reason, the entry of migrants into this space is not easy. There are many barriers to start their own business and also how to manage it. Some of the most important are the lack of loans without collateral, discrimination/lack of support from public bureaucracy/administration, restrictive eligibility criteria for state start-up funding, insufficient support by Greek government, insufficient training programs for start-ups and unmistakable racism from market ¹¹¹.

In summary, systemic problems, such as access to funding and bureaucracy, arise both as challenges and needs to migrants as they create serious obstacles for aspiring and existing entrepreneurs. The Greek state needs to address systemic inadequacies including reducing bureaucracy, democratizing the access to funding, and improving the availability of training services for potential and existing female migrant entrepreneurs ¹¹². The migrant entrepreneurs without sufficient resources often face difficulties accessing credit from mainstream institutions to finance their entrepreneurial ventures. Reasons for this include lack of credit history/non-transferability of credit history from other countries, lack of stable residence status, lack of collaterals, or more stringent criteria set up by credit institutions for loans to migrant entrepreneurs. Credit institutions may encounter other issues when dealing with migrant entrepreneur clients, related to a lack of knowledge and understanding of this specific group of clients. For these

¹⁰⁹ Malamidis, C. (2021). The path of business is paved with thorns for migrant women.

¹¹⁰ International Rescue Committee Hellas. (2020). The time is now: A plan to realise the potential of refugees in Greece. International Rescue Committee Hellas.

¹¹¹ ELIAMEP. (2022). Analysis of specific demands and needs of migrant women aiming to be entrepreneurs. ELIAMEP.

¹¹² Natalia Rozalia Avlona, H. M. (2022). ATHENA; MIGRANT WOMEN AND ENTREPRENEURSHIP IN GREECE. ELIAMEP.





reasons, migrant entrepreneurs usually rely on informal networks like family or community to obtain financial backing to establish their business ¹¹³.

Source of start-up capital	% of Migrants
Own savings	62.7%
Loan from relatives	15.3%
Own savings and loan from relatives	5.1%
State funding (OAED)	5.1%
Bank loan	5.1%
Combined financing through loans from relative/co-national and bank loan	3.4%
Own savings and state funding	1.7%
No response	1.7%

Table 20 - Source of financing for setting up of business for migrant entrepreneurs for the year 2018 in Greece. Source: Migrant and youth social inclusion through entrepreneurship my-site national report: Greece 2018

On the contrary, Greek entrepreneurs choose in a high percentage state funding and bank loans to start their own business, and in the last positions there is the option of using their own savings. This shows the difference between migrants and Greek entrepreneurs, a difference that is a result of the difficulty migrants face in accessing government funding.

ROMANIA

The Romanian entrepreneurial sphere is also characterized as flexible and innovative. Thus, young people are more and more business oriented and want to start an entrepreneurial career. Romania has a number of local programmes that aim to boost and support entrepreneurs, **Startarium** lists them (<https://startarium.ro/articol/programe-antreprenori-2022>) and guides the entrepreneurs to find the suitable one for them. Furthermore, **Impact Hub Bucharest** offers guidance and informational support for entrepreneurs thinking to open a start-up (<https://www.impacthub.ro/programe/>).

¹¹³ Burweila, A. (2019). MIGRANT AND YOUTH SOCIAL INCLUSION THROUGH ENTREPRENEURSHIP MY-SITE NATIONAL REPORT: GREECE 2018. Solidarity Now and Erasmus+; Program of the European Union.





What regards governmental support systems, the **Ministry of Entrepreneurship and Tourism** offers some useful information on their website (<http://www.imm.gov.ro/en/>). Moreover, this actor together with the **Ministry of European Investments and Projects** (<https://mfe.gov.ro/>) communicate information regarding funding and other tools that can be used by entrepreneurs in order to get settled.

Starting a new business is challenging regardless the gender, background, or other demographic element. Nevertheless, research has shown that females have a tougher time within the entrepreneurial system compared to males. Forbes (2018) notes that the most prominent challenges women face as entrepreneurs are:

- Limited funding
- Balancing responsibilities
- Fear of failure
- Inadequate support system
- Gender inequality

Adding to that, as mentioned in the previous sections, a female migrant who would want to enter the entrepreneurial world in Romania will most probably face bureaucratic issues, problematic communication with the other actors and limited funding resources.

ANALYSIS OF THE QUESTIONNAIRES

1. The WINNBIZ Consortium results

The questionnaire was administered to more than 100 migrant women living in Portugal, Italy, Germany, Republic of North Macedonia, Greece and Romania, to know their profile in each country, as well as their views regarding entrepreneurship.

A. PROFILE OF MIGRANT WOMEN

In total, *111 migrant women* answered the questionnaire, belonging to the following age groups:

Age Group	No. of Respondents
18-24	13
25-34	37





35-44	26
45-54	22
55-64	12
>64	1

Table 21 - Age groups of the respondents.

Almost 60% of the women interviewed have a child. Concerning marital status, 53% of the inquired women are married, 32% are single/unmarried, 7,5% are widowed and 7,5% are divorced.

Regarding the year of immigration, most of the respondents moved after 2010 (almost 75%) or between 1990 and 1999 (18%).

Year of immigrations	Percentage
1980-1989	2%
1990-1999	18%
2000-2009	4,5%
2010-2019	37,5%
2020-2022	38%

Table 22 - Year of immigration.

Reasons for immigration

Almost 45% of the inquired women stated that the reason they immigrated was family (relationship or reunification). 13,5% of migrant women stated that they moved to study, 17,5% mentioned work and 18,5% mentioned refugee status.

Motivation for immigration	Percentage
Work	17,5%





Studies	13,5%
Family (relationship)	28%
Family reunification	15,5%
Refugee status	18,5%
Other	8%

Table 23 - Reasons for immigration.

Education

In the study performed in this project, most women who responded had some form of higher education (60%), as can be seen in the table below:

Educational background	Percentage
Primary school	9,5%
Secondary school	29%
Bachelor's degree	32%
1-year master's degree	11,5%
2-years specialization master's degree	13,5%
PhD	3%
No Education	2%
Other	6,5%

Table 24 - Qualifications of the respondents.

B. OPINIONS OF ENTREPRENEURSHIP





The first question concerning the opinions about entrepreneurship of the inquired women, was whether the word entrepreneurship has a negative or positive connotation to the inquired women, to which most women answered that for the it had a positive connotation (80%), 15% of women were unsure and for 3 women it had a negative connotation.

The respondents were also asked whether their view on entrepreneurship had changed since they had moved to another country, to which 41% of women answered that it had and the majority, 50% of women, answered that it hadn't.

Then, the respondents were inquired whether they had ever worked has entrepreneurs, to which 44% said that they had and 56% said that they had not.

They were also asked whether they had ever considered starting their own business, to which 75% replied that they had and 25% replied that they had not.

In case they had, they were asked to mention the support systems that they could count on to start a business, with the following answers:

Perceived support systems	Percentage
Family and relatives	34%
Local authorities	7%
Networks of women entrepreneurs	13,5%
Migrant services	11%
I don't know	29%
Other	5%

Table 25 - Perceived support services.

As can be seen on table 4, most respondents answered that the main support system of which they can count on to start a business is family and relatives, followed by those who do not know on what they can count on. There seems to be a general lack of awareness of the available institutional/governmental support services and programmes, highlighting the importance of increasing knowledge in these fields.





When asked what they consider to be the main obstacle to the start of a business, the most cited reason was lack of resources, followed by the inability to obtain starting capital or other types of financing. It is also important to highlight that the lack of adequate education and the lack of hard skills were also mentioned.

Reasons	Responses
Lack of resources	46
Unable to get initial capital or other funding	44
Lack of networks	31
Lack of business idea	27
Lack of adequate education	26
Lack of hard skills	22
Uncertainty about the future	21
Lack of business partner	20
Lack of business mindset	19
Lack of time	16
Lack of soft skills	16
I am happy with my current position	12
Cultural reasons	11
Family issues	9
I have received too much negative feedback from other entrepreneurs	7
Lack of interest towards entrepreneurship	4
Other	6

Table 26 - Obstacles to starting a business.

There was also a question on what are the fundamental skills of an entrepreneurs. The women who responded were asked to vote on a set of skills, classifying their importance from low to high. These





were the skills ordered from most important (more positive votes) to least important (less positive votes):

1. Continuous improvement
2. Problem solving
3. Creativity
4. Risk assessment
5. Confidence/resilience
6. Leadership and teamwork
7. Sense of initiative and entrepreneurship
8. Global mindset
9. Communication
10. Cultural awareness
11. Negotiation skills
12. Critical thinking
13. Networking
14. Project management
15. Valorisation and intellectual property
16. Transfer of knowledge
17. Commercialisation

Although all of the skills mentioned are important, continuous improvement was considered to be the top skill that is fundamental for an entrepreneur.

The women were also asked whether they considered their language skills to be adequate to the country they were in, to what 64,5% responded that they were and 35,5% considered their skills not to be adequate.

The inquired women were also asked to state which three skills they considered to be the most important for an entrepreneurial mentality. These were the most frequently cited skills:

- Creativity
- Critical thinking
- Networking
- Teamwork
- Persistence
- Problem solving
- Resilience
- Patience





- Planning
- Responsibility
- Brilliance
- Precision
- Open-mindedness
- Vision
- Concretness
- Objectivity
- Initiative
- Sacrifice
- Determination
- Critical sense
- Experience
- Leadership
- Constance
- Competitiveness
- Respect
- Positivism
- Confidence
- Passion

At the end, the inquired women were asked which areas of they would need to improve and/or develop to start a business.

Area	Responses
Business planning	66
Networking	46
Self-confidence	45
Communication	39
Business idea development	38
Target group understanding	31
Resilience and entrepreneurship	30
Intercultural skills	30





Creativity and innovation skills	30
Opportunity spotting and recognizing skills	29
Exploring the hosting culture and ways to integrate	27
Daily problem solving	23
Target group orientation	22
Other, please specify	6

Table 27 - Skills to improve/develop.

The great majority of the respondents highlighted the need to know more about business planning in order to start a business, as well as the need to develop networking skills.

Essentially, the women inquired recognise the need to develop hard skills that have to do with the knowledge to plan and run a business, but also the necessity to work on soft skills, such as confidence and communication. Additionally, a need to work on intercultural competencies and to explore the culture of the host country is also deemed important.

DIRECT INTERVIEWS AND COACHING CIRCLES

1. The WINBIZ community speaks for itself: relevant findings

In order to better observe and understand the current situation as well as the data above, and to assure a qualitative approach, direct interviews and focus group activities were organized in every participant country, addressing people of different nationalities, backgrounds and education.

The participants were presented with questions, relevant infographics, videos and research results, on which discussions were held with comments of personal experiences and beliefs.

Although every participant had been faced with different problems and circumstances and often times their opinions were entirely contradictory, the community overall expressed some elements of experiences and beliefs that were common not only among the participants of the same country, but also among the countries themselves.





- Participants said they have faced racist and discriminative or prejudiced treatment, especially during their first period in Europe, although some did not consider the problem to be of a significant scale —rather a matter of lack of understanding and cultural differences.
- Most had experienced discrimination in their academic and professional lives, being offered only low-qualified jobs or being treated/seen differently because of their accent or linguistic barriers.
- Difficulties were also present in their everyday lives, whether with housing or dealing with bureaucracy which often lacked in accessible communication and delayed processes of diploma recognition.
- Most felt hopeful about the future and glad that this project is making an effort to bring this topic to attention.
- Issues of diploma recognition and language limitations, forcing the participants to lower-grade and lower-wage jobs. Related bureaucracy and pressure of expectations.
- Although faced with prejudice, some participants did not have any bad experiences, possibly thanks to being white and married to a European citizen.
- Bad working conditions were described, which sometimes lead to self-employment. Positive attitude, good communication, soft skills and inventiveness, proper counseling and professional help were some of the features and skills necessary for self-employment mentioned.
- Language courses are barely assigned to married women with children, due to the belief that they'll only be taking care of the household. A need for linguistic & integrative courses for women, better opportunities and anti-racist & anti-sexist education was strongly backed.
- Legal and administrative barriers form the main problem, but the majority of migrants wanting to move to another country also makes their integration difficult.
- Need for support mechanisms, mapping of national opportunities for entrepreneurship and guidance for women seeking to start their own business.
- Different types of migrants may offer as well as expect different things based on their skills and capabilities.
- Difficult balance of roles as mothers and working women, struggle in integration due to language and education barriers as well as less opportunities and help than native women.
- Bureaucratic obstacles cause the most trouble for integration, but the country's economic situation and poor planning also doesn't allow for helpful advancement.
- Racism was present by some, but so was love and support by others.
- Public institutions are not directly in contact with migrant women, especially those interested in entrepreneurship. Lack of action plans.





- Although at first sounding nice and appealing, some participants found immigrating to Romania to be harder in practice, with some conservatism elements, work difficulties and no help from institutions. Others claimed it was quite easy and they were offered support.
- Language and social integration made for the biggest barriers. Bureaucratic processes like bank accounts and education recognition were also mentioned as problems.





2. WINBIZ quotes

“ ” Migration is a right, we can't decide where to be born but we can choose where home is.

T.

“ ” It feels like floating. To live in a foreign country is like floating among two cultures.

P.

“ ” Not only we seek for integration among cultures, today there is an urgent need of related interaction.

T.

“ ” It feels like an Odyssey.

Y.





“ ” Dreams? I have plenty. I just stop trying, burocracy is too scary.

S.

“ ” To do nothing is quite hard. It is kind of blinding

C.

“ ” It is clearly perceivable! I can see a wave of change. We are hungry for change!

G.





NEEDED COMPETENCES

1. Entrepreneurial approach and specific requisites

It is true that when you start a new business you must be ready for many challenges. So, as you are ready to make the next step in your career, there is a need for general skills that are required. First, you must be curious because the real innovation comes from thinking outside the box. Curiosity can often get overlooked, but when it comes to your start-up, learning, exploring, and thinking are essential to finding the best solution to any problems you might face. Being curious about the world around you can trigger other people to follow suit and express their own curiosity as well.

Secondly, it is obligatory that you have effective communication because Communication and interpersonal skills at work ensure clear expectations and will improve relationships between co-workers as well. Effective written communication, as well as verbal, will assist you in building solid relationships with your clients, customers, and suppliers.

Proceeding to the next step, one of the most important characteristics of a young entrepreneur is creativity. All start-ups must try and be different from what has come before. If your product or service is the same as other things in the market, why would anyone want your product or service? Moving into the business skills that are important for start-ups we can say that the web development is one of the most crucial skills. More specifically, the first interaction between the business and the new customer will be through the web development. The new reality of COVID-19 pandemic has forced companies to focus on their online presence, and as a result, reliance on web development has taken the lead. This new tech-driven world is set to stay, so having some technical knowledge is vital.

Financial skills are also very important because not only do you need financial backing to start your business, but you also need to maintain a stream of finances to stay in business. And while you don't need to be a financial professional, it's well worth your while familiarizing yourself with the fundamentals of business finance. This will help you understand your budgets and financial performance.

The next business skill is project planning and strategizing. Knowing the fundamentals of project planning, and then going on to successfully manage them, is a really important skill to have when starting a new business. Delegating different tasks to others will get the job done much quicker as well.

Next one is resilience. Resilience sounds like a "soft" skill, but it's anything but. All small businesses go through failures, and if you don't have the skills to endure and learn from those failures than you have no chance of running a successful business long-term.





A big part of dealing with failure is having a growth mindset. Rather than seeing failures as, well, failures, it's critical to see them as learning opportunities that bring you one step closer to future success. Otherwise, if you see failures as the limits of your capabilities, you've essentially put a boundary around how big your business can grow ¹¹⁴.

Furthermore, there is also a need for Tech-savviness skills. The modern entrepreneur's most essential tools are arguably a computer and a smartphone. Staying on top of the latest tech trends these days can feel nearly impossible. But if you want to start a business, it is worth taking the extra time to get to know new technology as it hits the market. When you're able to wield the power of technology in your business, a lot of areas become easier. For example, when you know how to use the best financial software, doing payroll and keeping track of revenue becomes simpler. Knowing social media will help you market your business and even attract employees. You'll probably have to use Excel and Microsoft Word a lot. Be prepared to always adapt to new and improved technologies ¹¹⁵.

Another essential business skill is emotional intelligence, and research shows it's a leading indicator of performance in the workplace. According to a recent study by TalentSmart, 90 percent of top performers have a high degree of emotional intelligence. Emotional intelligence is commonly broken down into four concepts: self-awareness, self-management, social awareness, and relationship management. In short, this skill refers to your ability to understand your emotions and how they impact certain situations, as well as your ability to recognize and influence the emotions of others. No matter your industry or position, having this awareness of yourself and those around you will enable you to have more control over your interactions, as well as help you and your team accomplish goals effectively ¹¹⁶.

The managerial and leadership experience is the next business skill that a young entrepreneur needs to have. Leadership and properly managing people is one of the most important skills required for your start-up to be a success. Good leaders can have a huge impact on business, so knowing what makes a good leader is vital. Motivating your teammates and co-workers will help them achieve their goals and therefore improve the success of your start-up.

The last one is networking. Building good relationships with others will help your business get the support it needs and encourage growth too. Networking is the best method of doing this. Effective networking can help you share knowledge, grab new opportunities, and build your reputation as well. You can also meet other small businesses and start-ups and help each other out. Networking can often get overlooked when you're setting up a start-up – after all, you'll find yourself with a thousand and one different things to do simultaneously. But building professional networks is so important and well worth the time and effort. You'll end up with more knowledge, and you'll also build on your confidence by speaking and networking with people ¹¹⁷.

¹¹⁴ Petrone, P. (2017). How to Start a Business : 6 Skills Every Entrepreneur needs to know.

¹¹⁵ De Oliveira, E. (2021). 9 Essential Skills You Need to Start and Run a Successful Business.

¹¹⁶ Matt, G. (2019). 10 IMPORTANT BUSINESS SKILLS EVERY PROFESSIONAL NEEDS.

¹¹⁷ FORTUNE GREECE. (2019). TMF: Η Ελλάδα έχει το πιο πολύπλοκο επιχειρηματικό περιβάλλον παγκοσμίως.





2. The needed competences for migrant women to start their own business

Soft skills

Soft skills include both personal characteristics like trust, discipline and self-management and additionally social competences like for example teamwork, communication, and emotional intelligence. One person can develop its soft skills not only by in formal learning contexts (e.g., school, training courses) but also in non-formal contexts (e.g., work contexts or volunteering experiences) or informal ones (e.g. life experiences) ¹¹⁸.

Additionally, soft skills are the skills that enable to an entrepreneur to fit in at a workplace. They include personality, attitude, flexibility, motivation, and manners ¹¹⁹.

There is no doubt that communication skills are crucial for all life aspects and interactions, including work-related communication. Greeks prefer face-to face contacts to telephone, or written communication and personal relationships are highly valued. Therefore, language proficiency should be evident qualification. For female migrants, the Greek language is a general problem, which reduces their ability to develop their soft skills.

In addition, an entrepreneur should have the ability to identify a problem, find the most important parameters in complex problems and ultimately find creative and practical solutions to each of them. Problem solving is a methodology that may seem mechanical, but it is a highly creative process. Migrant women can definitely develop this skill and with some expert lessons they will have the knowledge to solve any problem.

Another aspect of soft skills is communication (Communicative skills). It is not a given that every person can express themselves accurately and clearly in spoken or written language. In every part of everyday life and especially at work, everyone should be able to convey their message effectively, adapting their style and expressiveness according to the occasion. From writing an e-mail and fully documenting a report, to giving a detailed presentation to a small or large audience, today's entrepreneur needs to be able to convey his message in a thorough, clear, and targeted manner. As mentioned earlier, our target group may have a hard time with this skill, but with the right practice they will be able to become very proficient.

In leadership qualifications, which is the ability to manage, develop and encourage human resources with the aim of maximum performance is a part of every leadership personality. In

¹¹⁸ Boerchi, D., Di Mauro, M., & Sarli, A. (2020). Guidelines for the identification and assessment of migrants' soft skills.

¹¹⁹ Doyle, A. (2021). Top Soft Skills Employers Value with Examples.





addition, being able to take responsibility and initiative to deliver a high-level project within set deadlines are special skills for every female migrant who want to build and advance her career ¹²⁰. Finally, prioritization, organization, and the ability to manage stress are some of the most important skills. The obligations in the work environment are endless, which causes confusion, stress and ultimately reduced performance. However, properly prioritizing tasks and demonstrating flexibility in organizing work in an efficient manner is a particularly important skill for running a business effectively. In the environment of every modern company, the responsibilities are many and time pressure is almost a daily phenomenon. Being efficient, even when the workload is heavy, and dealing with problems in a positive way are key skills to set your business apart. One of the most important hard skills nowadays is digital marketing. If an entrepreneur wants to grow his business one of the most important aspects is to grow their digital marketing. This can generate significant revenue, so having a marketing strategy in place will facilitate this process. Digital marketing can also help entrepreneur to hire new employees as well ¹²¹.

Hard skills

The main difference between soft skills and the hard skills is that hard skills are specific or specialized competencies that are necessary to carry out particular jobs in particular sectors. From one point of view, hard skills are strictly job-specific, closely connected with knowledge, easily observed, measured and trained. They constitute the core occupational requirements of a job and mainly represent cognitive abilities ¹²².

In general, hard skills are specific competencies, skills, knowledge, and abilities needed to perform a specific task or role. They can be learned through education and professional development. Usually, they are technical (but not always) and easily measurable ¹²³.

Also, hard skills refer to the knowledge and ability a person needs to do their job or run their business. For this reason, it is important for a female migrant to have the skills mentioned in the following paragraphs, so that she can compete with other entrepreneurs.

In addition, sales skills are also among the most important. Arguably the most important on the list and the one the entrepreneur cannot outsource. If someone cannot sell their product or service, they cannot be an entrepreneur. This extends beyond closing a deal, too. Most early staged

¹²⁰ Hatzi Filax Group. (2020). Hatzi Filax Group. Οι επαγγελματικές και κοινωνικές δεξιότητες (Soft Skills) είναι αναγκαίες για το μέλλον της εργασίας: <https://hatzifilax.com/2021/08/04/%CE%BF%CE%B9-%CE%B5%CF%80%CE%B1%CE%B3%CE%B3%CE%B5%CE%BB%CE%BC%CE%B1%CF%84%CE%B9%CE%BA%CE%AD%CF%82-%CE%BA%CE%B1%CE%B9%CE%BA%CE%BF%CE%B9%CE%BD%CF%89%CE%BD%CE%B9%CE%BA%CE%AD%CF%82-%CE%B4%CE%B5%CE%BE/>

¹²¹ Future Learn. (2021). Future Learn. Business skills for start-ups: <https://www.futurelearn.com/info/blog/business-skills-for-start-ups>

¹²² Tountopoulou, M., Drosos, N., & Vlachaki, F. (2021). Assessment of Migrants', Refugees' and Asylum Seekers' Hard Skills: Cultural Adaptation and Psychometric Properties of the NADINE Hard Skill Tests.

¹²³ VALAMIS LEARNING SOLUTION. (2021). VALAMIS. Hard Skills vs Soft Skills: <https://www.valamis.com/hub/hard-skills-vs-soft-skills#hard-skills>





business sales come from word of mouth, so relationship management is perhaps even more important than closing.

Finally, Financial Literacy could be added. One of the most important "hard" skills these days is Financial Literacy. At the most basic level, a new entrepreneur should understand how to calculate how much money they spend and earn each month. This is the first step in creating a budget and ensuring that the business is sustainable. This type of financial analysis is also one of the first steps in writing a formal business plan, which everyone needs if they intend to finance their business with a loan ¹²⁴.

In some of these skills, female migrant may face some difficulties due to language barriers or their educational level. However, they are quite capable of solving any problem if they have the right help and training courses.

GOOD PRACTICES AND PREVIOUS EXPERIENCES

1. Introduction

The following projects analysis represents a great opportunity to understand the importance of the integration of migrants into society. Their results helped us to get to know the real needs of migrants (and more specifically of female migrants), regarding the business culture. Also, to understand the need to improve the services provided by public organizations to migrant women for entrepreneurship or the development of activities that enhance their social and economic integration. Moreover, it became clear that migration could make a positive contribution to the public finances and welfare of host countries, if countries try to help migrants, give them the opportunities to demonstrate their abilities.

However, the results of these programs were temporary, and the problem still appears to exist. Migrants continue to face serious problems regarding their integration and the opportunities to build a better future by running their own businesses are limited. For this reason, projects like the previous ones are important to continue to exist. Rapid and successful integration is essential to maximize the opportunities created by migration flows, as well as to promote social cohesion and inclusive development and the ability of migrants to become self-reliant and productive citizens.

2. A precious repository

¹²⁴ Guidant financial. (2021). Guidant financial. The Skills You Need To Start a Business in 2022 (And How To Develop Them): <https://www.guidantfinancial.com/blog/small-business-skills/>





PORTUGAL

Several projects in Portugal address female entrepreneurship and also immigrant entrepreneurship (although there doesn't seem to be one that is specifically aimed at entrepreneurial women who are also migrants). Two examples are described below, one specifically focused on migrant citizens, and the other on women:

PEI – Projeto Promoção do Empreendedorismo Imigrante (Promotion of Immigrant Entrepreneurship Project)

- Organisers

This initiative has been organised since 2009 by ACM (Alto Comissariado para as Migrações – High Commissariat for Migrations).

Selection criteria for participants

The participants should be migrant citizens who intend to structure a business idea, with the aim of implementing it.

- Content

This initiative consists of a course that helps the participant structure a business idea and develop entrepreneurship skills. Additionally, after the course, the participants have access to consulting and thematic workshops and events.

- Duration

The course lasts 62 hours and is conducted over 10 weeks (with 10 collective sessions and 8 individual sessions).

- Apparent strengths and weaknesses of the course content or other point of view

An evaluation study was conducted in 2014¹²⁵, and the majority (88%) of the participants who participated in the study were satisfied with the results. After the course, there was an increase in the number of self-employed people (from 5% to 12%) and a reduction of people who had been unemployed for over a year (from 10% to 8%) and also for those who were in long-term unemployment (from 49 to 38%). Also, upon conclusion of the course, 9% of the inquired participants went on to create their own business. Therefore, it can be said that one of the strengths of this course is that it did in fact help some of its participants find employment and/or create their own businesses. Additionally, it was reported that the sessions also helped the participants develop their Portuguese language skills and gained knowledge about Portuguese

¹²⁵ Barroso, S. et al (2014). *Estudo de Avaliação de Impacto e Resultados do Projeto Promoção do Empreendedorismo Imigrante*. ACM, I.P.





legislation and labour laws. One of the perceived weaknesses of the course was that there are no follow-up mechanisms for people who drop out of the course or do not receive a recommendation letter. However, overall, the course lived up to the expectations of most participants.

- Results. Have these courses increased entrepreneurship among migrant women? In which fields?

The study that evaluates the results of this programme does not differentiate between men and women, nor does it focus on specific fields.

- Lessons learnt. What can we (Kaleidoscope consortium) learn from these best/worst cases?

This project is a positive example of a good practice and how courses focused on entrepreneurship and the development of related skills and business plans can have a tangible effect on the employment and socioeconomic status of migrant communities.

FAME Programme

- Organisers

This programme is developed by IFDEP – Instituto para o Fomento e Desenvolvimento do Empreendedorismo em Portugal (Institute to Foster and Develop Entrepreneurship in Portugal).

- Selection criteria for participants

This programme is aimed at employed or unemployed women who want to join the job market, through self-employment. Trainees who already gave coherent business plans/projects are given priority.

- Content

The course is structured in three axes. The first one consists of Training sessions aimed at equipping the participants with fundamental management knowledge for the creation and running of their businesses. This course focuses on the creation of micro and small companies. The second axis has to do with consulting. This is available to the trainees who finish the training and go on to create their business, aiming to support the consolidation of their business plans and their objective implementation. The last axis is financial support. The trainees who finish the course and have a business plan approved by IFDEP can receive financial support in the amount of 12 times the value of the Social Support Index.

- Duration

The duration of the programme is not specified in the website, however, for companies created within the scope of the project, they will be entitled to up to 80 hours of consulting.

- Apparent strengths and weaknesses of the course content or other point of views





The strengths of this programme have to do with the fact that it fosters the development of women's skills when it comes to entrepreneurship and also has the possibility of offering financial aid to start a business, offering guidance in the starting phases of the business. Another strength is also that it is completely free for the participants. Although access to the specific course content is not available online, it seems that it is quite comprehensive and has had many cases of success, of women starting businesses upon its conclusion.

- Results. Have these courses increased entrepreneurship among migrant women? In which fields?

Yes, the initiative's website contains a section called the Wall of FAME, which features examples of successful companies in many fields, among which Tourism, Accommodation, Photography, Food and Beverages, Beauty, Financial/Legal Consulting, Artesanal Products, Clothing, among others.

- Lessons learnt. What can we (Kaleidoscope consortium) learn from these best/worst cases?

This programme seems to be quite successful, showing the advantages of combining training with consulting and also with the benefit of financial aid.

ITALY

Valorize high skills migrant

<http://valorize.odl.org/>

The Valorize project is a European project that focuses on adult migrants with medium-high professional competencies that either cannot participate to the Labour Market, or they hold low positions comparing to their qualifications. The project aims to improve the soft skills of migrants looking for work or working in lower positions, by providing soft skill evaluation and training, and the development of an e-Portfolio and a video CV that demonstrates those skills. The project aims to develop 4 outputs to assist professionals, companies, trainers, employment agencies and migrants in their effort to improve migrant employability and integration into the job market.

Let's Digital - Digital training methods to support migrant women entrepreneurial learning

<https://lets-digital.eu/>

The project aims to equip professionals working with migrant women with digital skills to improve their ability to provide training activities and other related services through ICT tools. Participants will also acquire skills on entrepreneurship to support migrant women in defining their routes into the labour market, as well as soft skills on multiculturalism, communication, and gender issues.



Co-funded by
the European Union

The European Commission's support for the production of this publication does not constitute an endorsement of the contents, which reflect the views only of the authors, and the Commission cannot be held responsible for any use which may be made of the information contained therein.

PROJECT NUMBER: 2021-1-PT01-KA220-ADU-000033741

NAME PROJECT: Women's Innovative Business Incubation Zone



The project is funded by the Erasmus+ Program, Key Action 2 - Partnerships for Preparing for Digital Education.

Support Me

Support Me was created to meet training needs that emerged during a previous project called "DIME - Developing a referential of skills and training modules favouring the Inclusion of Migrants to Europe." During the DIME project, practitioners involved in the pilot phase expressed a strong desire to be trained on specific topics related to intercultural competencies. Support Me aims to meet this training need, through a multidisciplinary and multiprofessional approach, by providing the key knowledge and information practitioners need to foster effective and efficient social and professional inclusion of migrants. The project is funded by the Erasmus + Program, Key Activity 2 - Strategic Partnerships for Adult Education.

Refu'In – An Innovative Tool for the Inclusion of Refugees

The Refu'In project aims to identify and disseminate good practices, at local, national and European levels afferent to the field of social inclusion of refugees and asylum seekers received in EU countries. Thanks to the analysis of the identified good practices, a training kit will be developed that will allow all partners involved to train technicians, social workers and all those involved in immigration services in order to improve intervention strategies with asylum seekers and holders of international protection. The project is co-funded by the European Commission under the Erasmus+ 2019 Program, Key Activity 2 - Strategic Partnerships for Adult Education.

MigrEntrepreneur

<https://qbsgewerkstatt.de/migrentrepreneur/>

The MigrEntrepreneur project (MigrEnt) aims at presenting best-practice examples of entrepreneurial learning and start-ups of migrants or refugees, integrating successful approaches into educational measures possible to empower migrants, provide them with skills, which are recognised also in other states, if they plan to move. The focus of the project is the entrepreneurial learning. "Entrepreneurship education prepares people to be responsible and enterprising individuals. It helps people develop the skills, knowledge, and attitudes necessary to achieve the goals they set out for themselves.

GERMANY

EMI: Existenzgründung, Migration, Integration (Business start-up, migration, integration)



**Co-funded by
the European Union**

The European Commission's support for the production of this publication does not constitute an endorsement of the contents, which reflect the views only of the authors, and the Commission cannot be held responsible for any use which may be made of the information contained therein.

PROJECT NUMBER: 2021-1-PT01-KA220-ADU-000033741

NAME PROJECT: Women's Innovative Business Incubation Zone



The EMI project (Coordination and Consulting Centre for Start-ups, Migration & Integration) has the task of supporting migrants on their way to self-employment and accompanying them in the post-establishment phase. The project is aimed at university graduates and skilled workers with a migration background who are interested in setting up their own business. Step by step, support is provided up to the registration of self-employment, for example in the formulation of the business idea in the business plan, the financing or in dealing with authorities such as the registration of a business. The project accompanies start-ups from the idea to the business plan to the registration, advises and supports. This works by means of consulting, coaching and a comprehensive range of workshops on important economic topics, including “business German” and tax law.

EMI is funded by the state of Saxony-Anhalt and the European Social Fund. ePlan consult GmbH and RKW Sachsen-Anhalt GmbH are responsible for implementation. Participation is free of charge.

MIGRIS – Migrantinnen und Migranten gründen im Saarland (Migrants Start up in the Saarland)

The project provides target group-oriented support with our expertise and many years of experience in the areas of start-ups and migration/integration. MIGRIS advises and accompanies founders with a migration history in a language- and migration-sensitive manner. In this way, they want to attract new, innovative and sustainable companies to Saarland. The goals are, to support successful start-ups, avoid precarious start-ups, raise awareness of and provide information on the topic of start-ups, and by that strengthen the Saarland economy.

MIGRIS is funded by the Ministry for economy, innovation, digital and energy and the European fund for regional development. FITT - Institute for Technology Transfer at the University for Technology and Economy of the Saarland gGmbH ePlan consult GmbH are responsible for implementation. Participation is free of charge.

MIGRANTINNEN gründen - Perspektive Selbständigkeit (FOUNDING FEMALE MIGRANTS - Perspective on self-employment)

The project provides consulting and education for migrated women, who are interested in starting their own businesses. The project provides support because the successful implementation takes intensive planning in advance. It helps to review the personal start-up profile and individual life situations and gives people knowledge about starting a business. It helps to develop strategies for realising business concepts and offers consultations, individual competence checks, and workshops tailored to individual needs. The project also supports building up a suitable network through events and accompaniment into the regular start-up infrastructure.





It is a special project of the Coordination Office Women & Business and is funded by the Hessian Ministry of Economics, Energy, Transport and Housing (HMWEVW), the European Regional Development Fund (ERDF) and the Women's Department of the City of Frankfurt am Main.

REPUBLIC OF NORTH MACEDONIA

SELF-EMPLOYMENT PROGRAMME

START DATE, April 2009, END DATE, December 2018

STATUS, Completed

BUDGET: \$18,941,899

PROJECT OFFICE, UNDP North Macedonia

IMPLEMENTING PARTNER

Min.Labour & Society Policy MKD

DONORS: GOVERNMENT OF NORTH MACEDONIA & UNITED NATIONS DEVELOPMENT PROGRAMME

Summary

The Self-employment Programme is an essential part of the country's employment strategy and the national active labour market measures which have been designed to promote smart, sustainable and socially inclusive growth. The main objective of this project is to reduce unemployment by encouraging the creation of small businesses that will provide a living for successful entrepreneurs.

Activities:

- Entrepreneurship training for developing of business skills,
- Support in the development of a business plan,
- Company registration,
- Provision of start-up grants in the form of equipment and/or materials,
- Coaching and mentorship support.

The Programme is implemented in all municipalities throughout the country.

Results:



Co-funded by
the European Union

The European Commission's support for the production of this publication does not constitute an endorsement of the contents, which reflect the views only of the authors, and the Commission cannot be held responsible for any use which may be made of the information contained therein.

PROJECT NUMBER: 2021-1-PT01-KA220-ADU-000033741

NAME PROJECT: Women's Innovative Business Incubation Zone



- Over the period of 12 years, more than 33,000 unemployed people have applied for the programme;
- over 14,000 candidates have attended trainings in entrepreneurship and business plan development;
- Since its start in 2007, this project has enabled over 11,000 people to open their own businesses;
- 35% of these businesses are run by women entrepreneurs and 30% by young people;
- A remarkable 70% of the companies created through the project are still active today;
- More than 13,000 persons have been employed on full-time basis throughout Self-employment and job creation programme for support to existing SMEs, civil organizations and social enterprises;
- To date, 198 persons with disabilities have completed the entrepreneurship training while 146 businesses have been registered. 32,19% are women with disabilities entrepreneurs who opened their own business;
- This programme has helped reduce the national unemployment rate by 3%.

Evidence-based migration policy planning and discourse in North Macedonia

START DATE: 2020-10-28, END DATE: 2023-04-27

STATUS: Ongoing

BUDGET: \$1,500,000

Country: North Macedonia

Cross-Cutting Theme(s): Whole-of-Government Approach; Whole-of-Society Approach

Implementing agency: International Organization for Migration (IOM); United Nations High Commissioner for Refugees (UNHCR); United Nations Populations Fund (UNFPA)

Key objective

North Macedonia is affected by strong mixed migration movements but lacks reliable data on which to build its migration policy. Funded by the Migration Multi-Partner Trust Fund, the objective of this joint programme is to strengthen national capacity to collect, share and analyse data and support the development of an evidence-based migration policy. The joint programme also focuses on using evidence gathered to raise awareness about migration amongst the general public and prevent xenophobia and stigmatization of migrants and refugees.

Main activities



**Co-funded by
the European Union**

The European Commission's support for the production of this publication does not constitute an endorsement of the contents, which reflect the views only of the authors, and the Commission cannot be held responsible for any use which may be made of the information contained therein.

PROJECT NUMBER: 2021-1-PT01-KA220-ADU-00033741

NAME PROJECT: Women's Innovative Business Incubation Zone



The initial needs assessment was carried out through a consultative process during which the UN agencies and the national government were actively engaged. With the emphasis placed on data exchange amongst key institutions and the active involvement of the State Statistical Office and three different ministries, this joint programme is strongly anchored on the whole of government principle. The joint programme also integrates the whole of society dimension as evidenced by engagement with various stakeholders including regional intergovernmental organizations, national civil society organizations, think-thanks, private sector, academia and local communities. Complementarities with existing or planned programmes have been identified and will guarantee sustainability. In particular, the joint programme will ensure the integration of the migration dimension in key existing data collection mechanisms such as the upcoming census and the annual labour force survey. Innovation is also very present through the support provided to the country in experimenting for the first time with the usage of large sets of proxy data, or “big data”.

Beneficiaries: Policymakers, migrants, and refugees

The Small Business Expansion Project

START DATE: 2012-04-01, END DATE: 2017-03-31

STATUS, Completed

BUDGET: \$ 6,700,000

USAID MACEDONIA, EMBASSY OF SWITZERLAND in the Republic of Macedonia

Summary

USAID Macedonia Small Business Expansion Project (SBEP) was a five-year project, co-funded by the Swiss Government and implemented by CARANA Corporation, designed to strengthen private sector capacity to drive regional economic development and job creation within selected regions of Macedonia. Its goals were to engage business leaders, local governments, regional development centres and other institutions to identify market opportunities for growth and job creation, upgrade the capacity of micro, small, and medium-sized enterprises (MSMEs) to respond to new market opportunities and grow and strengthen the capacity of business service organizations (BSOs) to better identify and serve the needs of the MSMEs while building the necessary workforce capacity to support the growth of the MSMEs.

Lessons Learnt

Women in Business:



**Co-funded by
the European Union**

The European Commission's support for the production of this publication does not constitute an endorsement of the contents, which reflect the views only of the authors, and the Commission cannot be held responsible for any use which may be made of the information contained therein.

PROJECT NUMBER: 2021-1-PT01-KA220-ADU-000033741

NAME PROJECT: Women's Innovative Business Incubation Zone



- The Egalite Foundation requires funding for professional management staff in order to ensure their sustainability and the growth of the Support Fund for Women and Youth Entrepreneurs.
- A catalyst like Egalite Foundation is needed to keep the public and private sector contributing to the growth and women and youth entrepreneurship in Polog.
- Growing women-owned businesses is the best economic empowerment approach for women in conservative rural areas (predominantly Muslim), which is a precondition to greater involvement in democratic processes.

REPUBLIC OF NORTH MACEDONIA

Self-employment programme

START DATE, April 2009, END DATE, December 2018

STATUS, Completed

BUDGET: \$18,941,899

PROJECT OFFICE, UNDP North Macedonia

IMPLEMENTING PARTNER

Min.Labour & Society Policy MKD

DONORS: GOVERNMENT OF NORTH MACEDONIA & UNITED NATIONS DEVELOPMENT PROGRAMME

Summary

The Self-employment Programme is an essential part of the country's employment strategy and the national active labour market measures which have been designed to promote smart, sustainable and socially inclusive growth. The main objective of this project is to reduce unemployment by encouraging the creation of small businesses that will provide a living for successful entrepreneurs.

Activities:

- Entrepreneurship training for developing of business skills,
- Support in the development of a business plan,
- Company registration,
- Provision of start-up grants in the form of equipment and/or materials,
- Coaching and mentorship support.

The Programme is implemented in all municipalities throughout the country.





- Over the period of 12 years, more than 33,000 unemployed people have applied for the programme;
- over 14,000 candidates have attended trainings in entrepreneurship and business plan development;
- Since its start in 2007, this project has enabled over 11,000 people to open their own businesses;
- 35% of these businesses are run by women entrepreneurs and 30% by young people;
- A remarkable 70% of the companies created through the project are still active today;
- More than 13,000 persons have been employed on full-time basis throughout Self-employment and job creation programme for support to existing SMEs, civil organizations and social enterprises;
- To date, 198 persons with disabilities have completed the entrepreneurship training while 146 businesses have been registered. 32,19% are women with disabilities entrepreneurs who opened their own business;
- This programme has helped reduce the national unemployment rate by 3%.

Evidence-based migration policy planning and discourse in North Macedonia

START DATE: 2020-10-28, END DATE: 2023-04-27

STATUS: Ongoing

BUDGET: \$1,500,000

Country: North Macedonia

Cross-Cutting Theme(s): Whole-of-Government Approach; Whole-of-Society Approach

Implementing agency: International Organization for Migration (IOM); United Nations High Commissioner for Refugees (UNHCR); United Nations Populations Fund (UNFPA)

Key objective

North Macedonia is affected by strong mixed migration movements but lacks reliable data on which to build its migration policy. Funded by the Migration Multi-Partner Trust Fund, the objective of this joint programme is to strengthen national capacity to collect, share and analyse data and support the development of an evidence-based migration policy. The joint programme also focuses on using evidence gathered to raise awareness about migration amongst the general public and prevent xenophobia and stigmatization of migrants and refugees.





Main activities

The initial needs assessment was carried out through a consultative process during which the UN agencies and the national government were actively engaged. With the emphasis placed on data exchange amongst key institutions and the active involvement of the State Statistical Office and three different ministries, this joint programme is strongly anchored on the whole of government principle. The joint programme also integrates the whole of society dimension as evidenced by engagement with various stakeholders including regional intergovernmental organizations, national civil society organizations, think-thanks, private sector, academia and local communities. Complementarities with existing or planned programmes have been identified and will guarantee sustainability. In particular, the joint programme will ensure the integration of the migration dimension in key existing data collection mechanisms such as the upcoming census and the annual labour force survey. Innovation is also very present through the support provided to the country in experimenting for the first time with the usage of large sets of proxy data, or “big data”.

Beneficiaries

Policymakers, migrants and refugees

The Small Business Expansion Project

START DATE: 2012-04-01, END DATE: 2017-03-31

STATUS, Completed

BUDGET: \$ 6,700,000

USAID MACEDONIA, EMBASSY OF SWITZERLAND in the Republic of Macedonia

Summary

USAID Macedonia Small Business Expansion Project (SBEP) was a five-year project, co-funded by the Swiss Government and implemented by CARANA Corporation, designed to strengthen private sector capacity to drive regional economic development and job creation within selected regions of Macedonia. Its goals were to engage business leaders, local governments, regional development desks and other institutions to identify market opportunities for growth and job creation, upgrade the capacity of micro, small, and medium-sized enterprises (MSMEs) to respond to new market opportunities and grow and strengthen the capacity of business service organizations (BSOs) to better identify and serve the needs of the MSMEs while building the necessary workforce capacity to support the growth of the MSMEs.

Lessons Learnt



Co-funded by
the European Union

The European Commission's support for the production of this publication does not constitute an endorsement of the contents, which reflect the views only of the authors, and the Commission cannot be held responsible for any use which may be made of the information contained therein.

PROJECT NUMBER: 2021-1-PT01-KA220-ADU-000033741

NAME PROJECT: Women's Innovative Business Incubation Zone



Women in Business:

- The Egalite Foundation requires funding for professional management staff in order to ensure their sustainability and the growth of the Support Fund for Women and Youth Entrepreneurs.
- A catalyst like Egalite Foundation is needed to keep the public and private sector contributing to the growth and women and youth entrepreneurship in Polog.
- Growing women-owned businesses is the best economic empowerment approach for women in conservative rural areas (predominantly Muslim), which is a precondition to greater involvement in democratic processes.

GREECE

In recent years, Greece has been trying to offer more and more opportunities in business education, especially to the migrant community. Some of the most important projects will be analysed in the following paragraphs, in an attempt to understand their purpose, results and lessons.

ATHENA PROJECT (APPROACHES TO VALORIZE THE HIGH ENTREPRENEURIAL POTENTIAL OF MIGRANT WOMEN TO CONTRIBUTE TO THEIR SOCIAL AND ECONOMIC INTEGRATION)¹²⁶.

Duration: 2021-2022

Organisers:

- AMIF- European Commission Directorate-General for Migration and Home Affairs
- Hellenic Foundation for European and Foreign Policy (ELIAMEP)

Description: It aims to contribute to the economic and social integration of migrant women in the EU society by improving the services of entrepreneurship support oriented to migrant women and creating a specific entrepreneurial path for them.

Selection criteria: The project benefited 210 migrant women, and increased the capacities of more than 35 professionals.

Content:

1. Greek Language training skills.
2. Support for bureaucratic procedures related to Greek public administration.
3. Business finance training including making a business plan.
4. Marketing training.

¹²⁶ Athena. Athena. <https://athenaproject.net/>





5. Access to public procurement opportunities.
6. Access to funding, loans, microfinance.
7. Information to general entrepreneurship support programs.
8. Trade organizations and networking.

Strengths and weaknesses:

- Identification and analysis of the needs of migrant women towards entrepreneurship.
- Identification of good practices.
- Preparation of support materials and activities for migrant women entrepreneurs.
- Training of professionals, professionals from the organizations working with entrepreneurs trained in the different topics identified by the needs identification and demands of the migrant women.
- Personal assessment and training for the creation of new companies, elaboration of business plans, innovation and digital skills.
- Financial support schemes.
- Advice and accompanying service for obtaining microcredits, financing for their business activity, grants and subsidies available for entrepreneurs.

Results:

- Improved knowledge of needs and demands of migrant women, which complement previous works and researches with additional fields of research and practical approach towards business support organizations' services.
- Improved and programs supporting migrant women entrepreneurship. New services will be launched in each territory represented in the project, reflected in 6 action plans that will include an entrepreneurial path for migrant women ready to be adopted.
- More women integrated economically and socially. Only during the project duration at least 30 women targeted in the pilots in each participating region, what would represent a total of 210 women with increased entrepreneurial capacities.
- Improved capacity of professionals assessing migrant women. With the project 35 officers and professionals increased their capacities from several business support organizations, NGOs and other organizations directly working with migrant women.
- Policy effectuation at different levels facilitated by a series of recommendations. These policy recommendations based on the lessons learnt during the project and facilitated the transferability of the Action Plans or the adoption of particular measures within the policies of the different regions and countries in the European Union.

Lessons learnt:

- To know the real demands and needs of migrant women regarding the entrepreneurial culture.





- Improve the services provided by the public organizations to migrant women on entrepreneurship.
- Enable support to migrant women willing to launch a business activity, contributing to their economic and social integration.
- Develop activities enhancing the social and economic integration of migrant women.

2. BUSINESS FOR YOUTH: SOLIDARITYNOW YOUTH ENTREPRENEURSHIP PROGRAM¹²⁷

Duration: 2018-2019

Organisers:

- Citi Foundation
- IRC (International Rescue Committee)

Description: In this integrated program, migrants will acquire knowledge and develop skills that are necessary to make their first steps as a professional. They will learn the basic principles of entrepreneurship and the method that will help them build a successful brand.

Selection criteria: Participants for the duration of the program had to be based in Athens. Young people aged between 18-30 years. Refugees or Asylum Seekers legally residing in Greece, benefiting from the International Protection in Greece, migrants with a residence permit for Greece, unemployed Greeks. Adequacy in at least one of the languages offered: Greek, English, Arabic, Farsi or French.

Content:

1. Orientation Day,
2. Start-up cost/ Pricing,
3. Communication Skills,
4. Pitching,
5. Entrepreneurship Skills,
6. Design Thinking,
7. Digital Skills,
8. Soft Skills,
9. Legal Studies,
10. Professional Branding,
11. Goal Setting.

Strengths and weaknesses: 19 courses were held in English, Farsi, Arabic and Greek.

Results: 350 young people have successfully completed the training program, have taken the opportunity to think, develop, present and, above all, test their business ideas in an 'unknown'

¹²⁷ Solidarity Now. Business For Youth. <https://www.solidaritynow.org/en/businessforyouth/>





environment. Importance was given to the development of soft skills, and the transmission of knowledge directly applicable to business activity such as costing, branding, financing, etc. Entrepreneurs and professionals were mentors to the participants, who managed to implement their business plans in a professional and, most importantly, sustainable way. In fact, 30 of them received further personalized advice and guidance on the development of the business plan. Lessons learnt: Through this program they met amazing, talented, and strong people who were able to start their own business.

IntegrAction (ACTION FOR SOCIO-ECONOMIC INTEGRATION OF REFUGEES AND ASYLUM SEEKERS)¹²⁸

Duration: 2019-2022

Organisers: KMOP – Social Action and Innovation Centre (Erasmus+)

Description: IntegrAction aims at promoting the social and economic inclusion of the refugees and asylum seekers in the local context of reception, by providing innovative tools that improve their linguistic, socio-professional and entrepreneurship competences and stimulating their active participation in the local communities.

Selection criteria: Migrants, refugees, asylum-seekers and practitioners working with refugees and asylum-seekers, as well as the hosting societies more widely.

Content:

1. Toolkit on digital tools for literacy and language proficiency,
2. Manual to facilitate entrepreneurship and business start-up.

Strengths and weaknesses: The Toolkit allowed expanding the knowledge of operators/educators who work with migrants, refugees and asylum seekers about digital tools and instruments for literacy, and strengthening of linguistic skills. The operators shared with refugees and asylum seekers the use of the more appropriate digital tools in order to activate a process of life-long self-learning of the host country language. Moreover, the refugees can understand the importance to strengthen their knowledge through attending vocational and professional training courses.

Results: Webdoc – Migrant diaries: This action allowed intercultural meeting between people with a migrant background and local people, creating occasions of mutual understanding. The purpose was to increase awareness on locals about the causes and motivations pushing refugees and asylum seekers to start a long and difficult migration process. At the same time, the latter understood the culture, way of thinking and common rules and values of the host country.

Lessons learnt: Migration could bring a positive contribution to public finances and welfare of host countries. Thus, fast and successful integration is essential in order to maximize the opportunities

¹²⁸ European Website on Integration. European Commission. https://ec.europa.eu/migrant-integration/integration-practice/integration-socio-economic-integration-refugees-and-asylum-seekers_en





generated by migrant flows, as well as promote social cohesion and inclusive growth and migrants' ability to become self-reliant and productive citizens.

BITE (BUILDING INTEGRATION THROUGH ENTREPRENEURSHIP) ¹²⁹

Duration: 2018-2022

Organisers: ERFC

Description: The BITE project (Building Integration Through Entrepreneurship) is a EU-funded project that foster the integration of migrants from sub-Saharan Africa by unlocking their entrepreneurial potential. Since 2018 the project has selected 100 migrants between Italy, Sweden and Greece in order to train them and mentor them on how to start their own business in Europe and in their country of origin.

Selection criteria: Migrants between Italy, Sweden and Greece.

Content: The main points of the workshop was to inform the stakeholders about the creation of a Toolbox, its aims and objectives, the BITE project next steps and the stimulation of productive dialogue among various stakeholders. It was a great opportunity for networking and interaction between the participants and the entrepreneurial ecosystem.

Strengths and weaknesses: Education and training on building entrepreneurial skills and shaping business projects. Mentoring and financial inclusion with a focus on long term business sustainability. Dissemination and replication of the BITE approach to migrant integration through entrepreneurship.

Results: Training participants acquired the right knowledge, skills, attitudes and network to develop and launch successful small and medium-sized enterprises with a positive social and environmental impact.

Lessons learnt: The scheme helped migrants gain knowledge and develop the skills, tools and network needed to start their own business. By modelling every phase of the project through a toolbox, partners enable local authorities and NGOs across the EU to replicate the approach in diverse socio-economic contexts and with limited financial input.

CREATION (CULTURAL AND ARTS ENTREPRENEURSHIP IN ADULT EDUCATION)¹³⁰

Duration: 2019-2021

Organisers: European Creative Hubs Network

¹²⁹ BITE - Building Integration Through Entrepreneurship. BITE - Building Integration Through Entrepreneurship. Ανάκτηση από <https://integrepreneurship.eu/about-us/>

¹³⁰ CULTURAL AND ARTS ENTREPRENEURSHIP IN ADULT EDUCATION. CULTURAL AND ARTS ENTREPRENEURSHIP IN ADULT EDUCATION. CULTURAL AND ARTS ENTREPRENEURSHIP IN ADULT EDUCATION: <https://creationproject.eu/index.html>





Description: CREATION supports ethnic minority women by building their entrepreneurial skills and fostering integration through focusing especially on cultural and arts entrepreneurship. A research-based FRAMEWORK has been developed to support women to map out innovative cultural entrepreneurship skills. Interactive TRAINING RESOURCES have been designed and piloted to support EDUCATORS and MIGRANT WORKERS in strengthening crucial entrepreneurial skills of female entrepreneurs.

Selection criteria: CREATION specifically targeted underrepresented groups, including women who come from marginalized backgrounds (migrants, refugees and asylum seekers). Additionally, CREATION addressed adult educators and migrant support workers, as the key intermediaries who directly support migrant women.

Content:

1. The cultural and creative industries as viable economic force - types and characteristics of cultural enterprises.
2. Using participatory, community based co-working learning resources and self-directed learning resources to build basic entrepreneurial skills.
3. The changing role of educators within diverse communities of online learners.

Strengths and weaknesses: The CREATION project allowed for more opportunities for migrant women to broaden their opportunities, create better prospects for independent work and integration in their host communities.

Results: The project explored the theoretical roots, pedagogical approaches, and practical training in, and for cultural entrepreneurship. The anticipated different intellectual outputs proposed in CREATION, are:

- A Pedagogical Framework for cultural entrepreneurship education (IO1).
- A toolkit of resources to build basic cultural entrepreneurial skills and competences (IO2).
- A multifunctional and cross-sectoral online learning platform with open digital badges micro-credentials system (IO3).
- Infusion of the CREATION Blueprint Package in the labour market - Policy Recommendations (IO4).
- A train-the-trainer course for adult educators to enable them to harness the potential of cultural and arts entrepreneurship (IO5).

Lessons learnt: At the heart of different lifelong learning programs across Europe, the discussion of the creative economies, their characteristics and the need for adult training to create a future workforce that possesses creative, cultural or artistic skills, is always vivid. Within the context of this discussion, the gradual shift from an almost exclusive focus on management to the potential of cultural entrepreneurship has seen an increase in interest.



**ENTREPRENEURSHIP WITHOUT BORDERS (EntryWay) ¹³¹**

Duration: 2017-2019

Organizer: Business & Cultural Development Centre (KEPA)

Description: The Entrepreneurship Without Borders (EntryWay) project supports third-country nationals that are willing to start their own businesses and legally reside in seven provinces of five European countries, including Greece. Through the provision of tailored entrepreneurship training and the support of trainers, business counsellors and mentors, the project helps participants expand their entrepreneurial skills and develop their business ideas. The project particularly encourages women and young people to apply.

Selection criteria: The beneficiaries of the project in Greece are third-country nationals that legally reside in Thessaloniki. The definition of a business idea and a sufficient level of knowledge of Greek and/or English are pre-requisites for enrolling in the project.

Content: Experienced trainers will support migrants in developing their business plan, will provide them with the tools necessary to investigate the market, make a marketing plan, promote their business, and develop a proper financial plan. The training seminars will include lectures, business games, simulations and interactive problem solving.

Strengths and weaknesses: Experts will provide individual assistance to initiate the start-up procedures. The participants will get information about different types of enterprises and how to choose, about tax and social security regimes, grants for new businesses, etc.

Results:

- Almost 85 migrants participated in the business training offered by Entryway.
- Women represented 25% of the participants (15% less than the 35% envisaged in the original proposal).
- 45% of the participants included young people under 35 years old (15% less than planned in the project proposal).

Lessons learnt: Migrant entrepreneurs that seek to start their own business in Greece face a variety of obstacles, including a lack of financial resources, restrictive migration and visa policies and complex bureaucratic procedures. The EntryWay project facilitated migrants' economic inclusion by supporting their business ideas in Thessaloniki, the second biggest city in Greece.

¹³¹ European Website on Integration. (n.d.). European Website on Integration. Ανάκτηση από ENTRYWAY- Entrepreneurship Without Borders: https://ec.europa.eu/migrant-integration/integration-practice/entryway-entrepreneurship-without-borders_en





► An example of an inspiring good practice is **M-UP: The Network for Migrant Entrepreneurs to Scale Up and Grow**. M-UP was a three-year programme that brought in the same place key actors from the field of migrant entrepreneurship support with the purpose of exchanging good practices, develop new solutions and support migrants in order to become successful entrepreneurs and develop fruitful businesses. The programme had a bottom-up approach, including entrepreneurs who were already on the market and position themselves at different levels. It is said that the programme reached over 180,000 people and built a diverse network of entrepreneurs, European organizations, professionals, and policymakers. Find more about the project's results, here:

[2017 - 2020: M-UP: The Network for Migrant Entrepreneurs to Scale Up and Grow - Youth Business International](#)

► Moreover, a network that serves as a best practice at a national level is Migrant Women in Business. MWIB is a national network that has as main purpose to foster the economic empowerment of migrant and refugee women entrepreneurs in Australia. Furthermore, MWIB has four main support pillars: made by many minds; national business network; made by many hands and advocacy. The network provides a context to connect, collaborate, educate and encourage between members, following the goals of fostering and facilitating the creation and sustainable growth of women's micro and nano business. Find more about the project's results, here:

[Migrant Women in Business - Social Enterprise \(mwib.com.au\)](#)

► Another useful example of good practice is **MAGNET**. The Migrant Acceleration for Growth – Network for Entrepreneurship Training is a network that promotes the creation, further advancement and dissemination of existent support schemes for entrepreneurs with migrant background based on practical, political and scientific level. This network was developed within the four-years MAGNET project, which was funded by the European Union's COSME Programme. The website of the project also provides an open toolkit that includes 40 test-on instruments and methodologies developed by practitioners for the practitioners. Find information about the project, its results and materials, here: <https://migrantacceleration.eu/>





LESSONS LEARNT AND CONCLUSIONS

THE WINBIZ PROJECT AS A BRIDGE

Albeit the current migratory dynamics in Europe face today a prismatic series of matters and entrenched criticalities, The WINBIZ project, along with its approach and methodologies seems to have found a significant and fecund ground of action. The foreseen framework appears to be relevant and deeply needed, especially given the nature of the identified recipient group. As previously mentioned, the project acts in favor of migrant women, non-Western cultured and specifically with a high or medium level of education. Such element plays a decisive role in the interpretation of all the data gathered in this production. Both theoretical research and on-field based inquiry reveal a set of valuable findings and results that shall be acknowledged as crucial elements, considering that there is still limited information available regarding both soft skills and hard skills that a migrant woman should possess in the entrepreneurial context.

As a whole, competences that migrant women entrepreneurs need are somehow similar in all six of the partner countries. The national desk research process identifies a series of distinctive necessary skills such as: language proficiency, cultural assessment, networking competence, access to funds abilities and specific knowledge of a given bureaucratic system.

Given the the entrepreneurial education process that the WINBIZ project aims to realise, it appears that the related contents shall address the entrepreneurial matter considering speculative approaches, ideative competences and implementation perspectives, at local, national, and European level.

Thanks to the careful qualitative process implemented during the national desk research process, the WINBIZ project is today enriched by a vibrant, diverse, and very motivated community of women, ready to valorize personal and collective potential and to generate well-being for themselves, their local community and generally for the society they live in.





BIBLIOGRAPHY

PORTUGAL

Assafe, G. M. C. (2021). *A Importância Das Questões De Género Na Atividade*

Empreendedora. [Master's Thesis, Universidade Autónoma de Lisboa]

Barroso, S. et al (2014). *Estudo de Avaliação de Impacto e Resultados do Projeto Promoção do Empreendedorismo Imigrante*. ACM, I.P.

<https://www.acm.gov.pt/documents/10181/0/Estudo+de+avalia%C3%A7%C3%A3o+de+impacto+e+resultados+do+PEI+junho+2014.pdf/4678f85b-1da9-42f7-8b41-282993bf4b98>

Estrela, J. et al (2022). Relatório de Imigração, Fronteiras e Asilo 2021. *SEF/GEPPF*.

Global Entrepreneurship Monitor (2021). Global Entrepreneurship Monitor, Perfis de Economia. Portugal. Available at: <https://www.gemconsortium.org/economy-profiles/portugal-2>

Oliveira, C. R (2019). Empregadores e empreendedores imigrantes: tipologia de estratégias empresariais. *Observatório das Migrações*.

Oliveira, C. R. (2021). Indicadores de integração de imigrantes: relatório estatístico anual 2021. 1ª ed. (Imigração em Números – Relatórios Anuais 6). *Observatório das Migrações*.

Paço, S. R. & Ramos, M. C. P. (2018). Empreendedorismo em Portugal de Imigrantes de Países Fora da União Europeia. *Holos*, 34(2), pp. 365-385.

Ramos, A. & Magalhães, P. (2021). Os valores dos portugueses. *Gulbenkian Studies*

Rodrigues, F., Padilla, B. & Malheiros, J. (2011) A dimensão psico-social do empreendedorismo imigrante feminino. *Revista Migrações*, 8, pp.93-122

ITALY

Law n° 189 of 30 July 2002 “Modification to the legislation on immigration and asylum”, published in the Official Gazette n° 211 of 26 August 2002, Decree-Law n° 195 of 9 September 2002, “Urgent provisions on the legalisation of the irregular employment of non-EU nationals”, published in the Official Gazette n° 211 of 9 September 2002
(<https://www.gazzettaufficiale.it/eli/gu/2002/08/26/199/so/173/sg/pdf>)

ISTAT, 2022 (www.istat.it)



Co-funded by
the European Union

The European Commission's support for the production of this publication does not constitute an endorsement of the contents, which reflect the views only of the authors, and the Commission cannot be held responsible for any use which may be made of the information contained therein.

PROJECT NUMBER: 2021-1-PT01-KA220-ADU-000033741

NAME PROJECT: Women's Innovative Business Incubation Zone



“Memorandum d'intesa sulla cooperazione nel campo dello sviluppo, del contrasto all'immigrazione illegale, al traffico di esseri umani, al contrabbando e sul rafforzamento della sicurezza delle frontiere tra lo Stato della Libia e la Repubblica Italiana”, 2 February 2017 (<https://www.governo.it/sites/governo.it/files/Libia.pdf>)

“Memorandum Italia–Libia: l’atto di accusa di 40 organizzazioni contro il rinnovo degli accordi”, Marina Schiavo, 2 November 2022 (<https://www.focusonafrika.info/memorandum-italia-libia-latto-di-accusa-di-40-organizzazionicontro-il-rinnovo-degli-accordi/>)

“To protect children’s rights, robust reform of EU rules needed”, Save The Children, 18 July 2019 (<https://www.savethechildren.net/news/protect-children%E2%80%99s-rights-robust-reform-eu-rules-needed>)

“Migranti, termine scaduto: si rinnova per altri tre anni il Memorandum tra Italia e Libia”, 2 November 2022 (https://www.ilsole24ore.com/art/migranti-termine-scaduto-si-rinnova-altri-tre-anni-memorandum-italia-e-libia-AE1NzHDC?refresh_ce)

“Complex persecution: Report documents shocking accounts of Libyan Coast Guard’s involvement in migrant killing, kidnapping”, 14 December 2021 (<https://reliefweb.int/report/libya/complex-persecution-report-documents-shocking-accounts-libyan-coast-guard-s-involvement>)

“Report of the Independent Fact-Finding Mission on Libya”, 29 June 2022 (<https://reliefweb.int/report/libya/report-independent-fact-finding-mission-libya-ahrc5063-advance-unedited-version-enar>)

“How to start a business in Italy? Steps and options” (<https://www.italiancompanyformations.com/start-a-business-in-italy/>)

“Starting a business in Italy” (<https://www.expats.com/en/guide/europe/italy/10644-setting-up-a-business-in-italy.html>)

“Opening a business in Italy: the basics”, Michele Capecchi, 11 May 2017 (<https://www.theflorentine.net/2017/05/11/opening-a-business-in-italy-basics/>)

“How to open company in Italy”, Damiani & Damiani (<https://www.hg.org/legal-articles/how-to-open-company-in-italy-45780>)





Eurodiaconia's Guidelines for the Integration of Migrant Women, Eurodiaconia", 18 December 2018 (https://ec.europa.eu/migrant-integration/library-document/eurodiaconia-guidelines-integration-migrant-women_en)

"Opinion of the European Economic and Social Committee on Inclusion of migrant women in the labour market", European Economic and Social Committee, 21 January 2015 (https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=uriserv%3AOJ.C_.2015.242.01.0009.01.ENG)

"Imprenditori migranti, una ricchezza per l'Europa e soprattutto per l'Italia", Francesca Gnetti, 29 July 2014 (<https://www.reset.it/reset-doc/imprenditoria-immigrata-una-ricchezza-per-leuropa-e-soprattutto-per-litalia>)

GERMANY

- [BAMF - Bundesamt für Migration und Flüchtlinge - Infothek - Jahresrückblick 2021](#)
- BAMF Migration Report 2020 Key Results.
- Interview "Refugee women and men differ in their living patterns.": [BAMF - Bundesamt für Migration und Flüchtlinge - Infothek - "Geflüchtete Frauen und Männer unterscheiden sich in ihren Lebensentwürfen"](#)
- [BAMF - Bundesamt für Migration und Flüchtlinge - Migrantinnen einfach stark im Alltag](#)
- Women in migration and integration in focus: [BAMF - Bundesamt für Migration und Flüchtlinge - Infothek - Frauen in Migration und Integration im Fokus](#)
- Bevölkerung und Erwerbstätigkeit Bevölkerung mit Migrationshintergrund, Ergebnisse des Mikrozensus 2021. (Population and employment Population with a migration background, Results of the 2021 microcensus.).
- Federal Office for Migration and Refugees: Migration Report 2020
- [Förderprogramme | BMWK-Existenzgründungsportal \(existenzgruender.de\)](#)





- Gründerpilot Why Start-ups fail: [wie-viele-start-ups-scheitern](#)
- Information Flyer of the BMW: “Gründerzeiten 10”.
- Mediendienst-Integration: [Arbeitsmarkt | Integration | Zahlen und Fakten | MEDIENDIENST INTEGRATION \(mediendienst-integration.de\)](#)
- Self-employed people with a migration background: Job engine for Germany: [Selbstständige mit Migrationshintergrund: Jobmotor für Deutschland: Bertelsmann Stiftung \(bertelsmann-stiftung.de\)](#)
- Start-up Verband: Migrant Founders Monitor. [Migrant Founders Monitor 2022.pdf \(start-upverband.de\)](#)
- Example was created with the help of “Make it in Germany”: [Quick-Check \(make-it-in-germany.com\)](#)

REPUBLIC OF NORTH MACEDONIA

1. Europe - Flow Monitoring Surveys with Migrants Transiting through the Republic of North Macedonia (Feb-Mar 2022) <https://dtm.iom.int/reports/europe-flow-monitoring-surveys-migrants-transiting-through-republic-north-macedonia-feb-mar>
2. Europe — Mixed Migration Flows in Western Balkans, 2018 Overview IOM, <https://migration.iom.int/reports/europe-%E2%80%94-mixed-migration-flows-western-balkans-2018-overview?close=true>
3. IOM – Flow monitoring, <https://migration.iom.int/europe/arrivals#content-tab-anchor>
4. MakStat, database http://makstat.stat.gov.mk/PXWeb/pxweb/en/MakStat/MakStat_Naselenie_Vitalna
5. Migration and Asylum: National, International and European Framework / editors Ana Nikodinovska Krstevska, Olga Koshevaliska. - Shtip: "Goce Delchev" University", 2021 https://eprints.ugd.edu.mk/29105/1/Migracija%20i%20azil_konecna%20verzija_2022_final.pdf
6. Migration Governance Profile: North Macedonia, 2021 November, MGI, <https://www.migrationdataportal.org/overviews/mgi/north-macedonia#0>





7. Migration Profile NORTH MACEDONIA, <https://migrants-refugees.va/country-profile/north-macedonia/>
8. NORTH MACEDONIA | PROFILE 2021 MIGRATION GOVERNANCE INDICATORS, IOM <https://publications.iom.int/system/files/pdf/MGI-North-Macedonia-2021.pdf>
9. NORTH MACEDONIA | PROFILE 2021 MIGRATION GOVERNANCE INDICATORS, IOM 2021 <https://publications.iom.int/system/files/pdf/MGI-North-Macedonia-2021.pdf>
10. North Macedonia Net Migration Rate 1950-2022, <https://www.macrotrends.net/countries/MKD/north-macedonia/net-migration>
11. Outsourcing Migration Management: The Role of the Western Balkans in the European Refugee Crisis, Migration Policy Institute, 2017, <https://www.migrationpolicy.org/article/outsourcing-migration-management-western-balkans-europes-refugee-crisis>
12. South-Eastern Europe, Eastern Europe and Central Asia – Regional Strategy 2020–2024, IOM, <https://publications.iom.int/books/south-eastern-europe-eastern-europe-and-central-asia-regional-strategy-2020-2024>
13. Strategy for the integration of refugees and foreigners in the Republic of Macedonia 2017-2027 <https://bit.ly/3VpMjeC>
14. Strategy for Women Entrepreneurship Development in the Republic of Macedonia, 2019 - 2023 [https://www.economy.gov.mk/Upload/Documents/EN_Strategy%20on%20Women%20Entrepreneurship%20of%20RM%20-%20draft-%2018%20Oct%202018\(1\).pdf](https://www.economy.gov.mk/Upload/Documents/EN_Strategy%20on%20Women%20Entrepreneurship%20of%20RM%20-%20draft-%2018%20Oct%202018(1).pdf)
15. The enabling environment for sustainable enterprises in North Macedonia Update of the report on the key constraints on the business environment ILO 2019, https://www.ilo.org/wcmsp5/groups/public/---europe/---ro-geneva/---sro-budapest/documents/publication/wcms_723390.pdf
16. UN Population Division Data, <https://www.un.org/development/desa/pd/data-landing-page>
17. UNCHR - Western Balkans - Refugees, asylum-seekers and other people in mixed movements as of end of August 2022, <https://data.unhcr.org/en/documents/details/96003>
18. UNCHR Operational Data Portal ,<https://data.unhcr.org/en/situations/southeasterneurope>
19. USAID/NORTH MACEDONIA GENDER ANALYSIS REPORT JULY 2019, <https://banyanglobal.com/wp-content/uploads/2019/09/USAID-North-Macedonia-Gender-Analysis-Report.pdf>
20. WORLD DATA, <https://www.worlddata.info/europe/northmacedonia/asylum.php>
21. Втора измена на Оперативниот план за услуги на пазарот на труд и активни програми и мерки за вработување за 2015 година
22. Измени на Оперативен план за активни програми и мерки за вработување за 2014 година





23. Измени на Оперативен план за активни програми и мерки за вработување за 2012-2013 година
24. Оперативен план за 2018 година за спроведување на активности од Националниот план за акција за родова еднаквост 2018-2020, кои се во надлежност на Агенцијата за вработување на Република Македонија
25. Оперативен план за 2019 година за спроведување на активности од Националниот план за акција за родова еднаквост 2018-2020, кои се во надлежност на Агенцијата за вработување на Република Македонија
26. Оперативен план за активни програми и мерки за вработување за 2009 година
27. Оперативен план за активни програми и мерки за вработување за 2008 година
28. Оперативен план за активни програми и мерки за вработување за 2014 година
29. Оперативен план за активни програми и мерки за вработување за 2013 година
30. Оперативен план за активни програми и мерки за вработување за 2012-2013 година
31. Оперативен план за активни програми и мерки за вработување за 2011 година
32. Оперативен план за активни програми и мерки за вработување за 2010 година
33. Оперативен план за активни програми и мерки за вработување и услуги на пазарот на трудот за 2022 година
34. Оперативен план за активни програми и мерки за вработување и услуги на пазарот на трудот за 2021 година
35. Оперативен план за активни програми и мерки за вработување и услуги на пазарот на трудот за 2020 година
36. Оперативен план за активни програми и мерки за вработување и услуги на пазарот на трудот за 2019 година
37. Оперативен план за активни програми и мерки за вработување и услуги на пазарот на трудот за 2018 година
38. Оперативен План за активни програми и мерки за вработување и услуги на пазарот на трудот за 2017 година
39. Оперативен план за активни програми и мерки за вработување и услуги на пазарот на трудот за 2016 година
40. Оперативен план за активните политики за вработување за 2007 година
41. Оперативен план за услуги на пазарот на труд и активни програми и мерки за вработување за 2015 година
42. ПОДДРШКА ЗА САМОВРАБОТУВАЊЕ (ПРЕТПРИЕМНИШТВО) E-Help
<https://ehelp.mk/mk/dyn-content/poddrshka-za-samovrabotuvanje-pretpriemnishtvo>
43. Прашки процес, <https://www.pragueprocess.eu/en/countries/555-fyr-macedonia>
44. Прва измена на Оперативен план за активни програми и мерки за вработување за 2014 година





45. Прва измена на Оперативниот план за услуги на пазарот на труд и активни програми и мерки за вработување за 2015 година
46. Ревидиран Оперативен план за активни програми и мерки за вработување и услуги на пазарот на трудот за 2021 година
47. Ревидиран Оперативен план за активни програми и мерки за вработување и услуги на пазарот на трудот за 2021 година
48. Ревидиран Оперативен План за активни програми и мерки за вработување и услуги на пазарот на трудот за 2020 година
49. Ревидиран Оперативен План за активни програми и мерки за вработување и услуги на пазарот на трудот за 2020 година
50. Ревидиран Оперативен План за активни програми и мерки за вработување и услуги на пазарот на трудот за 2019 година
51. Ревидиран Оперативен План за активни програми и мерки за вработување и услуги на пазарот на трудот за 2019 година
52. Ревидиран Оперативен План за активни програми и мерки за вработување и услуги на пазарот на трудот за 2019 година
53. Ревидиран Оперативен План за активни програми и мерки за вработување и услуги на пазарот на трудот за 2019 година
54. Ревидиран Оперативен План за активни програми и мерки за вработување и услуги на пазарот на трудот за 2017 година
55. Родови аспекти на обезбедувањето заштита на бегалци и мигранти ВО РЕПУБЛИКА МАКЕДОНИЈА, Вера Мартиноска, Мартина Смилевска- Кчева, Македонско здружение на млади правници, Скопје, 2018 <https://civicamobilitas.mk/wp-content/uploads/2018/02/Priracnik-za-rodovi-aspekti-na-obezbeduvanje-zastita-na-begalci-i-migranti-vo-RM.pdf>
56. Самовработување, <http://apprm.gov.mk/News?NewsID=518>
57. Трета измена на Оперативен план за активни програми и мерки за вработување за 2014 година
58. Четврта измена на Оперативен план за активни програми и мерки за вработување за 2014 година

GREECE

Athena <https://athenaproject.net/>

BITE - Building Integration Through Entrepreneurship. BITE - Building Integration Through Entrepreneurship. <https://integreneurship.eu/about-us/>



Co-funded by
the European Union

The European Commission's support for the production of this publication does not constitute an endorsement of the contents, which reflect the views only of the authors, and the Commission cannot be held responsible for any use which may be made of the information contained therein.

PROJECT NUMBER: 2021-1-PT01-KA220-ADU-000033741

NAME PROJECT: Women's Innovative Business Incubation Zone



Boerchi, D., Di Mauro, M., & Sarli, A. (2020). Guidelines for the identification and assessment of migrants' soft skills.

Burweila, A. (2019). MIGRANT AND YOUTH SOCIAL INCLUSION THROUGH ENTREPRENEURSHIP MY-SITE NATIONAL REPORT: GREECE 2018. Solidarity Now and Erasmus+; Program of the European Union.

Business Daily. (2021). Ποιοι είναι οι φόροι που διώχνουν τους επενδυτές από την Ελλάδα. https://www.businessdaily.gr/oikonomia/51425_poioi-einai-oi-foroi-poy-diohnoyn-toys-ependytes-apo-tin-ellada

CULTURAL AND ARTS ENTREPRENEURSHIP IN ADULT EDUCATION. CULTURAL AND ARTS ENTREPRENEURSHIP IN ADULT EDUCATION. CULTURAL AND ARTS ENTREPRENEURSHIP IN ADULT EDUCATION: <https://creationproject.eu/index.html>

De Oliveira, E. (2021). 9 Essential Skills You Need to Start and Run a Successful Business.

Doyle, A. (2021). Top Soft Skills Employers Value with Examples.

Drydakis, N. (2022, 04 07). Improving Entrepreneurs' Digital Skills and Firms' Digital Competencies through Business Apps Training: A Study of Small Firms. Sustainability, σσ. 1-23.

Eleonore Kofman, P. R. (2015). Gendered Migrations and Global Social Reproduction.

ELIAMEP. (2022). Analysis of specific demands and needs of migrant women aiming to be entrepreneurs. ELIAMEP.

ELIAMEP. (2022). SUMMARY OF MAIN FINDINGS: Task 3.2 Analysis of specific demands and needs of migrant women aiming to be entrepreneurs. ELIAMEP.

ELSTAT. (2015). SURVEY ON THE LABOUR MARKET SITUATION OF MIGRANTS AND THEIR IMMEDIATE DESCENDANTS. HELLENIC STATISTICAL AUTHORITY.

European Commission. (2020). ENTRYWAY- Entrepreneurship Without Borders: https://ec.europa.eu/migrant-integration/integration-practice/entryway-entrepreneurship-without-borders_en

European Website on Integration. (2020). Governance of migrant integration in Greece: https://ec.europa.eu/migrant-integration/country-governance/governance-migrant-integration-greece_en

European Website on Integration. European Commission. https://ec.europa.eu/migrant-integration/integration-practice/integration-socio-economic-integration-refugees-and-asylum-seekers_en





- European Website on Integration. European Website on Integration. ENTRYWAY-Entrepreneurship Without Borders: https://ec.europa.eu/migrant-integration/integration-practice/entryway-entrepreneurship-without-borders_en
- Flash News. (2017). Ποιός ο ρόλος των Επιμελητηρίων στις επιχειρήσεις και στην τοπική οικονομία.
- FORTUNE GREECE. (2019). TMF: Η Ελλάδα έχει το πιο πολύπλοκο επιχειρηματικό περιβάλλον παγκοσμίως.
- Frohar Poya, E. N. (2021). PRELIMINARY STUDY ON THE INCLUSION FOR DIGITAL EMPOWERMENT FOR MIGRANT WOMEN Frohar Poya, European Network of Migrant Women (ENoMW). RIDE .
- Future Learn. (2021). Future Learn. Business skills for start-ups: <https://www.futurelearn.com/info/blog/business-skills-for-start-ups>
- (2021). Gender and migration. MIGRATION DATA PORTAL.
- Generation 2.0 RED . (2022). Welcome to Worldplaces!; Français: <https://g2red.org/welcome-to-worldplaces/>
- Georgios A. Antonopoulos, J. W. (2006). The Smuggling of Migrants in Greece: An Examination of its Social Organization. European Journal of Criminology, σσ. 439-461.
- Grant Thornton. (2021). Grant Thornton. Greek Entrepreneurship: A Path to Recovery: <https://www.grant-thornton.gr/en/insights/surveys/greek-entrepreneurship-a-path-to-recovery/>
- Greek Council for Refugees. (2022). Country Report: Access to the labour market; Greece. AIDA (Asylum Information Database).
- Greek Council for Refugees. (2022). Country Report: Statistics; Greece. AIDA (Asylum Information Database).
- Guidant financial. (2021). Guidant financial. The Skills You Need To Start a Business in 2022 (And How To Develop Them): <https://www.guidantfinancial.com/blog/small-business-skills/>
- Hatzi Filax Group. (2020). Hatzi Filax Group. Οι επαγγελματικές και κοινωνικές δεξιότητες (Soft Skills) είναι αναγκαίες για το μέλλον της εργασίας: <https://hatzifilax.com/2021/08/04/%CE%BF%CE%B9-%CE%B5%CF%80%CE%B1%CE%B3%CE%B3%CE%B5%CE%BB%CE%BC%CE%B1%CF%84%CE%B9%CE%BA%CE%AD%CF%82-%CE%BA%CE%B1%CE%B9%CE%BA%CE%BF%CE%B9%CE%BD%CF%89%CE%BD%CE%B9%CE%BA%CE%AD%CF%82-%CE%B4%CE%B5%CE%BE/>





HELLENIC COMPETITION COMMISSION. (2021). Όλα όσα αφορούν τον Ανταγωνισμό και τις Μικρομεσαίες Επιχειρήσεις.

Internal Market, Industry, Entrepreneurship and SMEs. (2020). Migrant entrepreneurs: https://ec.europa.eu/growth/smes/supporting-entrepreneurship/migrant-entrepreneurs_en

International Rescue Committee Hellas. (2020). The time is now: A plan to realise the potential of refugees in Greece. International Rescue Committee Hellas.

ISDM. (2022). ISDM (India School of development and management). SOFT SKILLS REQUIRED IN THE SOCIAL SECTOR: https://www.isdm.org.in/blog/soft-skills-required-social-sector?utm_source=adwords&utm_medium=grants&utm_campaign=soft_skills_blog&utm_campaignid=17173992185&utm_adgroupid=139452603769&utm_creativeid=597825977730&utm_matchtype=p&utm_device=c&utm_network=g

Malamidis, C. (2021). The path of business is paved with thorns for immigrant women.

Margonis, K. (2020). The role of the consultant in today's entrepreneurship.

Matt, G. (2019). 10 IMPORTANT BUSINESS SKILLS EVERY PROFESSIONAL NEEDS.

Migrant Talent Garden. (2022). Migrant Talent Garden. <https://startbusiness.today/migrant-talent-garden-lithuania/>

Migrants & Refugees Section. (2021). Migration Profile: Greece.

Natalia Rozalia Avlona, H. M. (2022). ATHENA; MIGRANT WOMEN AND ENTREPRENEURSHIP IN GREECE. ELIAMEP.

Nektaria, S. (2021). Greek businesses risk missing out on economic recovery.

Nektaria, S. (2021). Greek businesses risk missing out on economic recovery. Greek businesses risk missing out on economic recovery.

Novak, C. (2022). Entrepreneurship a pathway for female Ukrainian refugees.

OECD. (2020). Inclusive Entrepreneurship Policies, Country Assessment Notes; Greece.

Papazoglou, P. (2021). Healthy entrepreneurship is the "key" for Greece to take the next step.

Papazoglou, P. (2021). Greece is gaining ground on the investment map. How can we maintain this momentum?

Papazoglou, P. (2022). Resilience and stability: How will Greece become even more competitive as an investment destination? Ernst & Young.

Paul, P. (2017). How to Start a Business : 6 Skills Every Entrepreneur needs to know.

Petrone, P. (2017). How to Start a Business : 6 Skills Every Entrepreneur needs to know.





Policy, G. M. Statistics on resident permits for TCNs. <https://migration.gov.gr/en/statistika/>

Sakkas, I. (2019). The employment programs of OAED within the framework of a modern Total Quality Management according to the standard ISO9001:2008. Athens.

Solidarity Now. Solidarity Now. <https://www.solidaritynow.org/en/businessforyouth/>

Stamouli, N. (2021). Greek businesses risk missing out on economic recovery.

(2020). The time is now: A plan to realise the potential of refugees in Greece, An analysis of the benefits of integration support from the reception stage. International Rescue Committee Hellas.

Tountopoulou, M., Drosos, N., & Vlachaki, F. (2021). Assessment of Migrants', Refugees' and Asylum Seekers' Hard Skills: Cultural Adaptation and Psychometric Properties of the NADINE Hard Skill Tests.

Tüzün Baycan-Levent, P. N. (2014). Characteristics of migrant entrepreneurship in Europe. *Entrepreneurship & Regional*, σσ. 375–397.

University of Macedonia. (2018). Ways to finance a new business.

VALAMIS LEARNING SOLUTION. (2021). VALAMIS. Hard Skills vs Soft Skills: <https://www.valamis.com/hub/hard-skills-vs-soft-skills#hard-skills>

Zopounidis, K., Chourlias, P., & Dinoudis, V. (2021). The business environment of Greece.

Υπουργείο Μετανάστευσης & Ασύλου. Ενημερωτικό Σημείωμα Α' Ιουνίου 2022:

[https://migration.gov.gr/wp-](https://migration.gov.gr/wp-content/uploads/2022/07/%CE%99%CE%BF%CF%8D%CE%BD%CE%B9%CE%BF%CF%82-2022_%CE%A5%CE%9C%CE%91-GR-%CE%95%CE%BD%CE%B7%CE%BC%CE%B5%CF%81%CF%89%CF%84%CE%B9%CE%BA%CF%8C-%CE%94%CE%99%CE%95%CE%98%CE%9D%CE%97-%CE%A0%CE%A1%CE%9F%CE%A3%CE%A)

[content/uploads/2022/07/%CE%99%CE%BF%CF%8D%CE%BD%CE%B9%CE%BF%CF%82-2022_%CE%A5%CE%9C%CE%91-GR-](https://migration.gov.gr/wp-content/uploads/2022/07/%CE%99%CE%BF%CF%8D%CE%BD%CE%B9%CE%BF%CF%82-2022_%CE%A5%CE%9C%CE%91-GR-%CE%95%CE%BD%CE%B7%CE%BC%CE%B5%CF%81%CF%89%CF%84%CE%B9%CE%BA%CF%8C-%CE%94%CE%99%CE%95%CE%98%CE%9D%CE%97-%CE%A0%CE%A1%CE%9F%CE%A3%CE%A)

[%CE%95%CE%BD%CE%B7%CE%BC%CE%B5%CF%81%CF%89%CF%84%CE%B9%CE%BA%CF%8C-%CE%94%CE%99%CE%95%CE%98%CE%9D%CE%97-%CE%A0%CE%A1%CE%9F%CE%A3%CE%A](https://migration.gov.gr/wp-content/uploads/2022/07/%CE%99%CE%BF%CF%8D%CE%BD%CE%B9%CE%BF%CF%82-2022_%CE%A5%CE%9C%CE%91-GR-%CE%95%CE%BD%CE%B7%CE%BC%CE%B5%CF%81%CF%89%CF%84%CE%B9%CE%BA%CF%8C-%CE%94%CE%99%CE%95%CE%98%CE%9D%CE%97-%CE%A0%CE%A1%CE%9F%CE%A3%CE%A)

ROMANIA

Sorescu-Marinković, A. (2016). Foggy diaspora: Romanian Women in Eastern Serbia, *Studia UBB Sociologia*, vol. 61, issue 1, pp. 37-57.

Zaharia et al. (2017). Relația dintre fenomenul migrației legale și piața muncii din România.

Evoluții relevante, impact potențial, recomandări de politici – available here: [coperta_SPOS_2016_migratia_legala_si_piata_muncii \(gov.ro\)](https://www.gov.ro/coperta_SPOS_2016_migratia_legala_si_piata_muncii)

[Non-EU citizens make up 5.3% of the EU population - Products Eurostat News - Eurostat \(europa.eu\)](https://ec.europa.eu/eurostat/tgm/table.do?tab=table&init=1&language=en&plugin=1&code=sdg_8_8_10)

[Raport anual 2019- RO final.pdf \(iom.int\)](https://www.iom.int/publications/raport-anual-2019-ro-final)





[Microsoft Word - Raport final IIIR 2019.docx \(migrationcenter.ro\)](#)

[Romania | International Migration Outlook 2020 | OECD iLibrary \(oecd-ilibrary.org\)](#)

[6 Must-Have Entrepreneurial Skills | HBS Online](#)

[Skills Needed to Be an Entrepreneur | National University \(nu.edu\)](#)

[Romania_summary%20report.pdf \(europa.eu\)](#)

<https://start-upnation.eu/>

<https://conaf.ro/>

<https://www.socialinnovationsolutions.org/transformator>

<https://www.youthbusiness.org/initiative/m-up>

[MAGNET Consortium \(migrantacceleration.eu\)](#)

https://ec.europa.eu/regional_policy/en/policy/themes/sme-competitiveness/

<https://ec.europa.eu/social/main.jsp?catId=836&langId=en>

<https://een.ec.europa.eu/>

[Startarium - Programe 2022 | Acceleratoare și incubatoare pentru antreprenori în prima parte a anului](#)

<https://www.impacthub.ro/programe/>

[Ministry of European Investments and Projects \(gov.ro\)](#)

<http://www.imm.gov.ro/en/>

[8 Major Challenges Women Face In Business \(forbes.com\)](#)

[Migrant Women in Business - Social Enterprise \(mwib.com.au\)](#)

